

Take advantage of a short-term accumulation-focused fixed index annuity to help you achieve your retirement dreams.

## When retirement is around the corner, MarketFive Index™ by EquiTrust can help you get to the finish line.



Strong short-term accumulation potential



Tax-deferred earnings



Money accessible in case of certain health events



Guaranteed<sup>1</sup> growth of your annuity value to at least 105% of all premiums<sup>2</sup> after five years.



Multiple account options to achieve broader diversification

MarketFive Index is a five-year fixed index annuity designed to help you accumulate retirement savings through interest based on the performance of market indices. Your annuity value increases when the index goes up, but you won't lose money when the index goes down.<sup>3</sup>

## Want to learn more?

Product availability and features may vary by state. Contract issued on Contract Form Series ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16); ICC16-ET-AVGR(10-16) or ET-AVGR(10-16). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. This material is intended for general use with the public. EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com.

<sup>&</sup>lt;sup>1</sup> Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

<sup>&</sup>lt;sup>2</sup> Less any partial withdrawals.

<sup>&</sup>lt;sup>3</sup> For any values in the rate buy-up accounts, growth must be greater than the fee for the Accumulation Value to grow.