

# ARE YOU ON TRACK TO REACH YOUR RETIREMENT GOALS?

The downside  
protection of a fixed  
index annuity (FIA) can  
help you achieve your  
retirement dreams.



**When retirement is around the corner, MarketFive Index<sup>™</sup> by EquiTrust can help you get to the finish line.**

**Take advantage of a five-year FIA to help protect your financial future.**

- Growth potential linked to market indices
- Downside protection to minimize risk exposure
- Money accessible in case of certain health events
- Tax-deferred earnings

**MarketFive Index<sup>™</sup> — offered by EquiTrust Life Insurance Company — is designed to help you grow your retirement savings through interest based on the performance of market indices. You share only in the gains, not the losses.**

Surrender of the contract subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). NHW on 430-NHW(08-03) or ICC18-430-NHW(06-18). Terminal Illness on ET-TI(10-16) or ICC16-ET-TI(10-16). AV Guarantee Rider on ET-AVGR(10-16) or ICC16-ET-AVGR(10-16). EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. This material is intended for general use with the public. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA.