

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



**Take advantage of a five-year fixed index annuity
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

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.

