WHAT'S YOUR FINANCIAL STRATEGY FOR RETIREMENT?

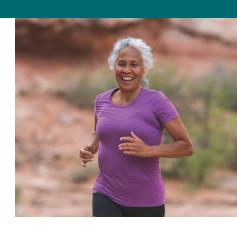


ChoiceFour® by EquiTrust is a fixed annuity that can help you take control of your financial future.

Choose from four contract variations — pick the benefits that align with your goals.

- Steady, tax-deferred growth from day one with an annual reset interest rate
- 2 An instant boost with an immediate premium bonus
- 3 A liquidity option offering more access to your money when you need it
- 4 Withdrawal flexibility, plus the advantage of a premium bonus

Want to learn more?



Product availability and features may vary by state.

Contract issued on Contract Form Series ET-SPA-2000(11-04) or ICCI6-ET-SPA-200(07-16). EquiTrust Life Insurance Company does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Dea Moines, lower EquiTrust Company (and the Construction of the C

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