

## BUILD RETIREMENT SAVINGS WITHOUT MARKET RISK

MarketValue Index<sup>®</sup>, an accumulation-focused fixed index annuity, can help you reach your financial goals for the future.

- Your savings grows based on the performance of market indices
- Tax-deferred growth helps maximize the power of compounding interest

- Multiple account options to provide broader diversification
- The value of your annuity grows, guaranteed<sup>1</sup>, to at least 110% of all premiums after 10 years<sup>2</sup>

## Want to learn more?

Product availability and features may vary by state. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IMVA(03-16); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16) and ICC16-ET-AVGR(10-16) or ET-AVGR(10-16). EquiTrust Life Insurance Company 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 use with the general public. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com.

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<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.