



# BUILD RETIREMENT SAVINGS WITHOUT MARKET RISK

**An accumulation-focused fixed index annuity can be a valuable addition to your retirement strategy.**

**MarketValue Index<sup>®</sup> by EquiTrust can help you reach your financial goals for the future.**



Your savings grows based on the performance of market indices



Multiple account options to provide broader diversification



Tax-deferred growth helps maximize the power of compounding interest



The value of your annuity grows, guaranteed<sup>1</sup>, to at least 110% of all premiums after 10 years<sup>2</sup>

MarketValue Index is designed to help you grow your retirement savings through interest earned based on the performance of market indices. Your annuity value increases when the index goes up, but won't decrease when the index goes down.<sup>3</sup>

**Want to learn more?**

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

<sup>2</sup> Less any partial withdrawals.

<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. If indices decline, value in the rate buy-up accounts will decline due to the fee.

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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