

# LOOKING FOR INSTANT RESULTS AS YOU BUILD RETIREMENT SAVINGS FOR THE FUTURE?

Consider the benefits of an accumulation-focused fixed index annuity with a premium bonus.

**MarketTen Bonus Index<sup>®</sup> by EquiTrust can boost your retirement strategy while protecting you from market risk.**



Receive an immediate 8% bonus on premiums paid in first five years



Enjoy tax-deferred growth of your money



Build savings for retirement without market risk



Select from multiple account options to achieve broader diversification



If needed, receive 100% of your premiums back, less any withdrawals — guaranteed<sup>1</sup>

MarketTen Bonus Index is designed to help you accumulate retirement savings through interest earned based on the performance of market indices. Your annuity value increases when the index goes up, but you won't lose money when the index goes down.<sup>2</sup>

**Want to learn more?**

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

<sup>2</sup> For any values in the rate buy-up accounts, growth must be greater than the fee for the Accumulation Value to grow.

Product availability and features may vary by state. Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IMVA(03-16); ICC17-ET-FIXED-ROP(02-17) or ET-FIXED-ROP(02-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); and ICC16-ET-TI(10-16) or ET-TI(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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