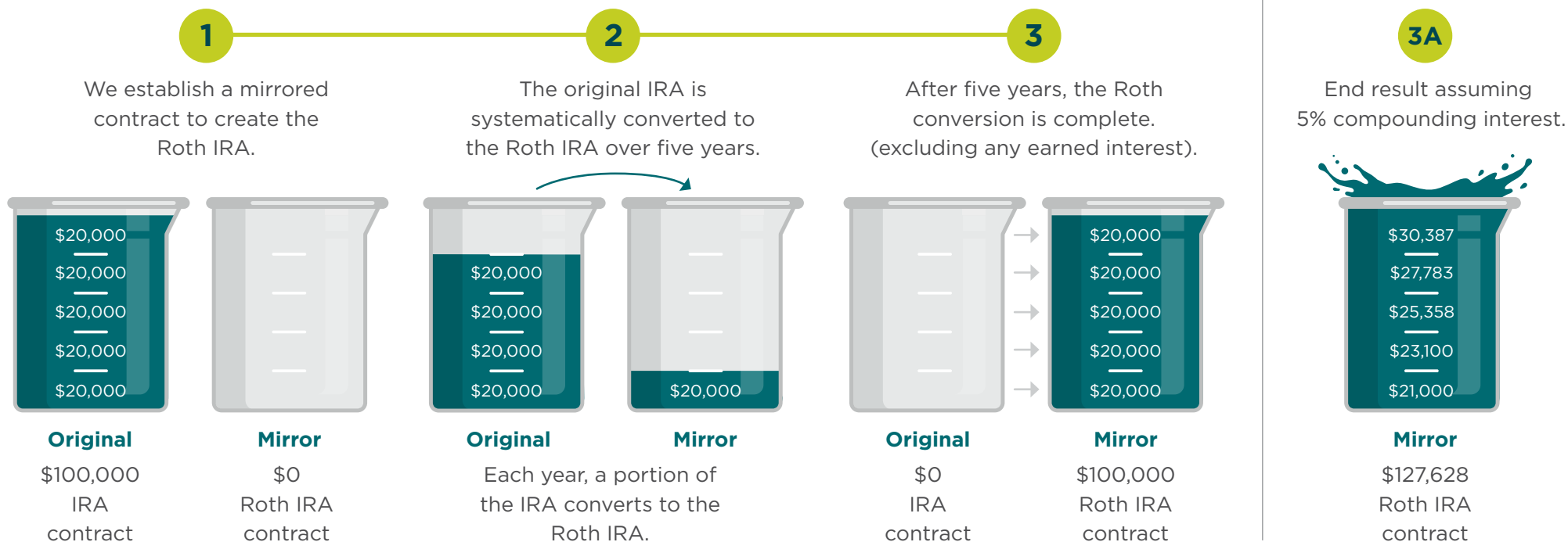


# PUT A ROTH IRA CONVERSION INTO ACTION

Systematically convert an IRA to a Roth IRA — with the power to select when and how much to convert

**How it works:** This example shows a \$100,000 IRA annuity converting to a Roth IRA over five years<sup>1</sup> with even amounts converted, and no taxes withheld.



**We'll even withhold the taxes for the conversion if requested — with no withholding limitations!<sup>2</sup>**  
**Call to learn more about a turnkey Roth conversion solution.**

<sup>1</sup> The annuity owner determines the timetable for the conversion, selecting when and how much money to convert, subject to no more than one partial conversion per contract year.

<sup>2</sup> Any amount withheld before age 59½ may result in a 10% IRS penalty tax.

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, Iowa.

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