

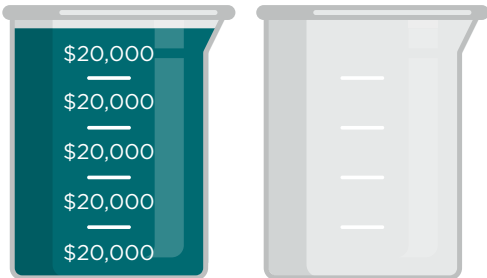
PUT A ROTH IRA CONVERSION INTO ACTION

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 years¹ with even amounts converted, and no taxes withheld.



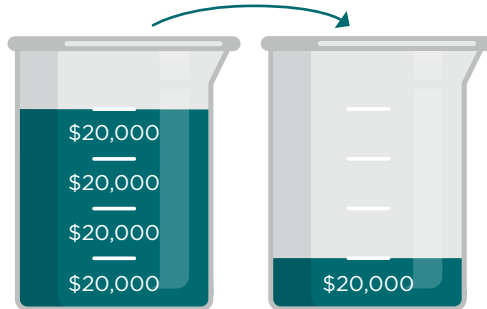
1
We establish a mirrored contract to create the Roth IRA.



Original
\$100,000
IRA
contract

Mirror
\$0
Roth IRA
contract

2
The original IRA is systematically converted to the Roth IRA over five years.



Original
Each year, a portion of the IRA converts to the Roth IRA.

Mirror

3
After five years, the Roth conversion is complete. (excluding any earned interest).



Original
\$0
IRA
contract

Mirror
\$100,000
Roth IRA
contract

3A

End result assuming 5% compounding interest.



Mirror
\$127,628
Roth IRA
contract

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

¹ 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.

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

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