

# PROTECT YOUR FUTURE WITH SECURE, GUARANTEED LIFETIME INCOME

**An income-focused fixed index annuity can play a vital role in your retirement income strategy.**

**A fixed index annuity with a robust Income Benefit Rider from EquiTrust can help ensure you'll have guaranteed<sup>1</sup> income you can't outlive. You'll enjoy:**



A guaranteed<sup>1</sup> stream of income for life, even if your contract's Accumulation Value is depleted by the income payments



The ability to double your income for up to five years in the event of a chronic illness



Protection from market declines; your money is never exposed to downside risk



Spousal continuation options to help ensure the financial security of a surviving spouse



Flexibility to start and stop income payments when it works for you

With the potential for growth and guaranteed lifetime income, an income-focused fixed index annuity can help you enjoy retirement on your terms.

**Want to learn more?**

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

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