

# FAST-TRACK YOUR SAVINGS ACCUMULATION FOR RETIREMENT

An accumulation-focused fixed index annuity with a bonus can help you accelerate your savings for the future.

**MarketEdge Bonus Index™ by EquiTrust offers bonuses that supercharge your savings potential.**



Receive a ~~20%~~ <sup>23%</sup><sup>1</sup> no-fee bonus over three years — an ~~8%~~ <sup>11%</sup><sup>1</sup> premium bonus in year 1 and 4% Accumulation Value bonuses on the contract's first, second and third anniversaries



Build savings without market risk



Enjoy tax-deferred growth of your money



Bonuses compound, resulting in a higher bonus than the sum of the bonus percentages



Select from multiple account options to achieve broader diversification

MarketEdge 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 won't decrease when the index goes down.<sup>2</sup>

**Want to learn more?**

<sup>1</sup> With +3% premium bonus special, subject to expiration

<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 ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ET-AVBR(06-09); 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.