

SUPERCARGE

YOUR RETIREMENT SAVINGS WITH A COMPOUNDING BONUS



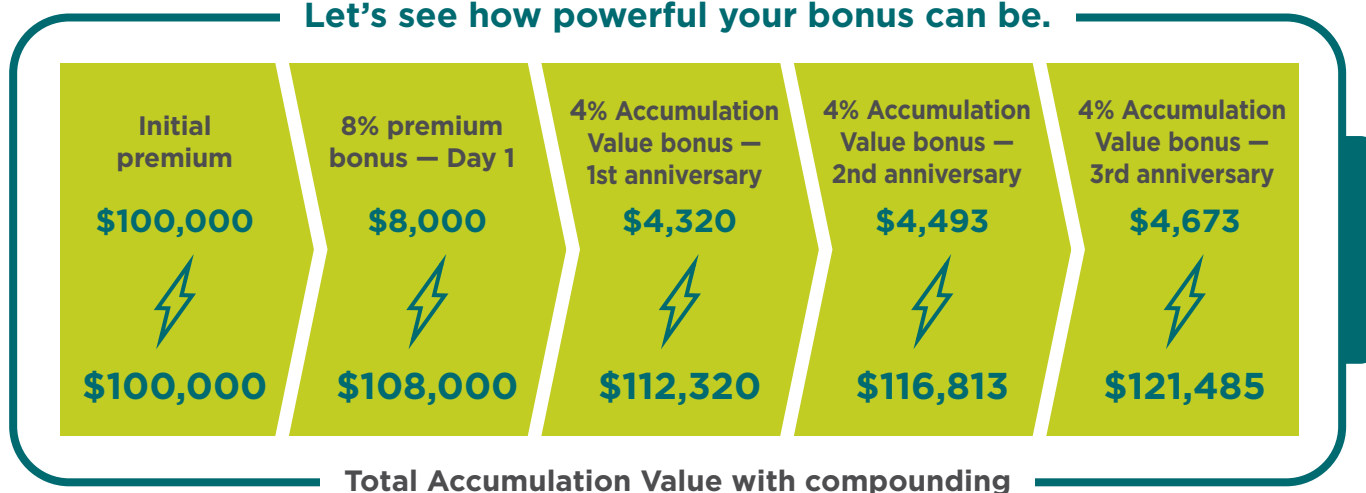
MarketEdge Bonus Index™ helps you get an edge on retirement

MarketEdge Bonus Index is an accumulation-focused fixed index annuity with a built-in, no-fee, compounding bonus. Supercharge your savings with three years of bonuses, delivering more than 21% effective yield — guaranteed!¹

What is a compounding bonus?

With MarketEdge Bonus Index, each bonus is included in the value for the subsequent bonuses, so the real bonus amount over the first three years is actually higher than the sum of the bonus percentages.

Let's see how powerful your bonus can be.



In the unlikely event that your annuity experiences no market growth, this example shows **your 20% bonus becomes a 21.485%²** effective yield through compounding. And amped with growth from index credits and interest, your values would surge even higher!

Learn more about putting a compounding bonus to work for you!

¹ Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

² The 21.485% compounded bonus assumes no growth from index credits or interest. With compounding, total bonus over three years will be at least 21.485%. 4% bonuses credited on first, second and third anniversaries as a percentage of the Accumulation Value.

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