

Competitive Advantages

Reasons You Should Consider Doing Business With EquiTrust

Simple Product Design

Client friendly; easy to understand and explain

Renewal Rate Integrity and Transparency

Full renewal-rate history available on Agent Gateway website; we strive to give customers the same competitive advantages year after year

Premium Bonuses are Fully Vested Immediately

No waiting period or vesting schedule; premium bonuses are a permanent part of the accumulation value

Broad State Approvals

Most products approved in most states, including California

Return of Premium Guarantee

Available on MarketTen Bonus Index Annuity; available day-one with no fee

Volatility-Control Index Alternatives

Two easy-to-explain, risk-controlled indices on index annuities

Income Rider Doubler

Available in California! Income payments doubled with 2 of 6 ADLs and chronic illness – including extreme permanent cognitive impairment; payments continue after accumulation value is depleted

Income Rider Fee-Calculation Advantage

Fee is calculated on the accumulation value – not the faster-growing benefit base – resulting in less cost to the client

Unmatched Agent Support

The team of sales support consultants are knowledgeable, experienced, and available to take your call

Industry Longevity

All current annuity products have been available for over a decade

Industry Recognition

“Wards 50” for financial performance among 700 Life and Health companies

**Questions? Call 866-598-3694
or visit Agents.EquiTrust.com**



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