



FIXED ANNUITY WITH CHOICES FOR ACCUMULATION AND LIQUIDITY

CHOICEFOUR® SINGLE PREMIUM DEFERRED ANNUITY

Product specs

- One-year annual reset interest rate
- \$10,000 minimum premium
- 3.00% Guaranteed Minimum Contract Rate¹
- Issue age: 0-85
- Additional premiums in first year only
- Death benefit equals full Accumulation Value

Competitive advantages

- Simple, client-friendly product design
- Variety of ways to customize contract to suit objectives
- Strong one-year renewable interest rates
- Renewal rate transparency
- Available in every state except New York
- Competitive commissions



CHOICEFOUR					
Annuity contract options ²	Premium bonus	Current rates (as of 02/16/2024)	MVA	Surrender charges ³	Free withdrawals
ChoiceFour (Base contract)	None	5.00%	No	9 years 12, 11, 10, 9, 8, 7, 6, 4, 2%	Prior 12 months interest
ChoiceFour (MVA)	1.50%	5.00%	Yes	9 years 12, 11, 10, 9, 8, 7, 6, 4, 2%	Prior 12 months interest
ChoiceFour (Liquidity)	None	4.50%	No	6 years 12, 11, 10, 9, 8, 7%	Interest only in 1st contract year ⁴ , 10% of Account Value years 2+
ChoiceFour (Liquidity + MVA)	1.50%	4.50%	Yes	6 years 12, 11, 10, 9, 8, 7%	Interest only in 1st contract year ⁴ , 10% of Account Value years 2+



Prospecting opportunities

ChoiceFour offers features and benefits that may be attractive to clients looking for:

- An annuity with a shorter time horizon
- Access to a portion of their money
- A premium bonus option
- A guaranteed¹ rate of return
- Tax-deferred growth until annuitization
- A retirement vehicle into which they can make a lump-sum, single-premium payment



Request a custom quote. Call Sales Support at 866-598-3694.



Sales.Support@EquiTrust.com • Agents.EquiTrust.com

¹ Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

² Refer to the ChoiceFour Agent Guide for more information about the provisions of each contract option.

³ May vary by state.

⁴ By current company practice.

Product features and rider availability may vary by state. See contract for complete details. Contract issued on Contract Form Series ET-SPA-2000(11-04) or ICC16-ET-SPA-2000(07-16). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.