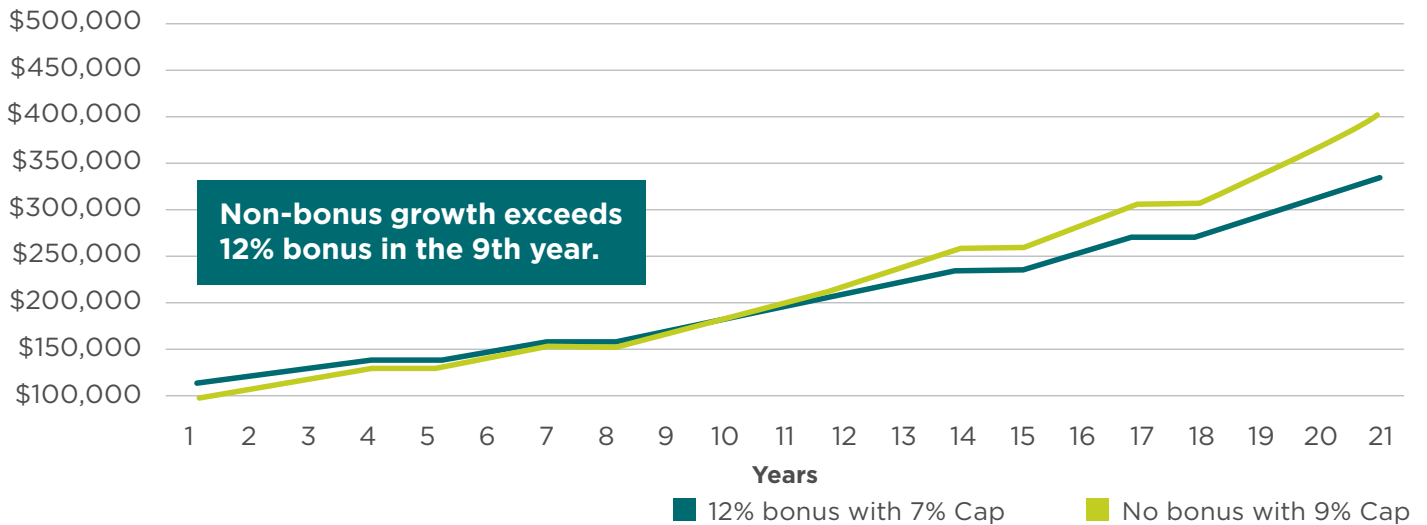


FIXED INDEX ANNUITIES: WHEN DOES A PREMIUM BONUS MAKE SENSE?

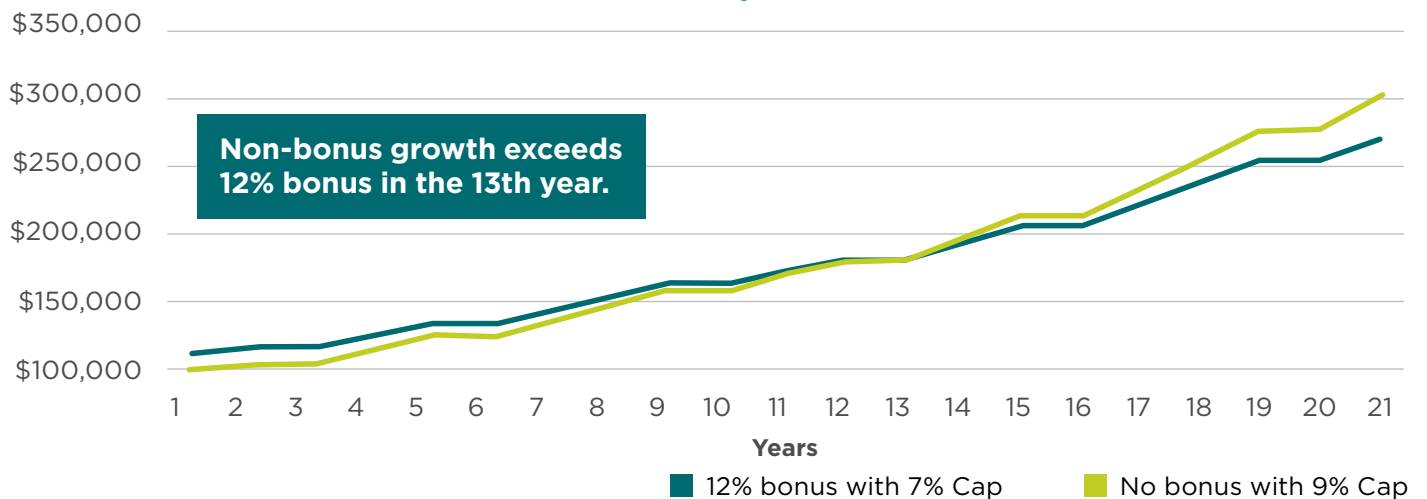


Growth comparison: bonus vs. non-bonus during S&P 500 best and worst 10-year periods (out of the past 20 years¹)

Best 10 years



Worst 10 years



When does a bonus make sense?

- Client has a short time horizon before accessing penalty-free funds
 - Wealth Transfer / Annuitization / Income Benefit Rider
- 10% penalty-free withdrawals may be higher in early years (bridge to Social Security)
- When in a period of recovery from underperforming product
- During times of low market performance
- In a low interest rate environment

¹ The "best" period shown in graphs reflects S&P 500 performance from 1/1/2012-12/31/2021. The "worst" period reflects S&P 500 performance from 1/1/2007-12/31/2016. EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For producer use only.