



COMPETITIVE ADVANTAGES THAT GIVE YOU AN EDGE

Key reasons to do business with EquiTrust

One of our top priorities at EquiTrust is to make it easy to do business. These competitive advantages are designed to offer you a smooth track to run on as you work with us and your clients.

ABOUT EQUITRUST

EquiTrust is a name you can trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help your clients meet their financial objectives — look no further than EquiTrust.

Strength and stability

EquiTrust's conservative investment strategies are anchored by a disciplined and diversified management style. The strength and success of our portfolio is evidence of our proficiency in the investment industry.¹

Invested assets: \$37.8 billion

Investment class: 98% investment grade

Risk-based capital: 499%

Solvency ratio: 109.05%

Industry recognition

EquiTrust has been recognized among "Ward's 50 Top Life and Health Insurance Companies" for 10 consecutive years. To be among Ward's 50, a company must pass all safety and consistency screens and achieve superior performance over the five years analyzed.



PRODUCT DIFFERENTIATORS

Straightforward product design

Our fixed annuities are simple and client friendly. And our fixed index annuities (FIA) are designed to be accumulation-focused or income-focused to make it easier to determine the right fit for your clients based on their needs.

Vested bonuses

Premium bonuses on our FIAs are vested on day 1 and are immediately part of the contract's Accumulation Value.

Income Benefit Rider (IBR) fee differentiator

Our IBR annual fee is based on the annuity's Accumulation Value, not the Benefit Base that some carriers use to calculate the fee.

Long-term care benefits on an FIA chassis

Bridge® offers long-term care (LTC) benefits and a robust wellness program, all on a fixed index annuity chassis. And everyone is approved for LTC coverage!²

Return of Premium (ROP) FIA

Guarantees that if the contract is surrendered, the client receives their premiums back, less any withdrawals.

SmartBoost™ Index

FIA with a patent-pending, no-fee BOOST to help clients secure guaranteed accumulation growth and protect their money from day one.



SERVICE AND SUPPORT SOLUTIONS

Robust financial professional website

Visit Agents.EquiTrust.com to get sales tools, product details, commission schedules, contracting paperwork, marketing materials and more. It's your starting point for apps and illustrations.

EquiTrust Agent App

On-the-go access to your EquiTrust business, rates, product information and more! Enable push notifications to get real-time new business alerts, underwriting status and commission payment information.

New business processing time transparency

To keep you in the loop about our current processing times for in-good-order new business, we include a "ticker" at the top of all our Sales Week emails and we link to it from Agents.EquiTrust.com.

Dedicated support

On-site product experts answer calls from you and your clients quickly and comprehensively.

Tech solutions to boost efficiency

E-Delivery gives your clients the option to receive their contracts electronically, Upload A Doc is an optional way to submit business and documents quickly and securely.

Easily track pending business

With EquiTrackerSM, you can see the real-time status of your submitted cases at a glance via your Pending Business grid on the financial professional website.

Competitive MYGA rates

Strong rates for your clients, strong commissions for you.

MYGA alternatives

Ask about MYGA alternatives that offer additional flexibility and liquidity for your clients.

Indexed life insurance

Our single-premium, indexed life insurance product is a multi-tool solution that offers wealth transfer options and living benefits.

Renewal rate integrity

We have a proven history of strong renewal rates. View the renewal rate history from the date of contract issue for any EquiTrust product on Agents.EquiTrust.com.



UNIQUE PROGRAMS

Broad internal transfer program

This program is designed to retain traditional fixed and FIA business. It can help your clients achieve their goals as you earn full compensation on internal transfers of contracts outside their surrender periods.

Roth and Inherited IRA conversions

We make it easy for clients to systematically transfer money over time from a traditional IRA to a Roth IRA or from an Inherited IRA to a Non-Qualified contract.



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Agents.EquiTrust.com

¹ Assets and financial highlights as of December 31, 2025, on a statutory basis.

² Must pass annuity suitability requirements

Products and riders not available in all states and may vary by state. EquiTrust does not offer investment advice to any individual and this information should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.

