



# GUARANTEED INCOME FOR LIFE



## With an Income Benefit Rider on income-focused fixed index annuities

Help clients secure a stream of income they can't outlive — even if their contract's Accumulation Value (AV) is depleted. EquiTrust Income Benefit Riders (IBRs) offer distinct advantages.

### Strong rollup designs

On EquiTrust IBRs, the Benefit Base is equal to all premiums and bonuses, less withdrawals, compounded (not simple) at a defined rate as shown below. Strong rollup rates and payout factors, plus added bonuses, result in competitive guaranteed income payments.

| Fixed index annuity                     | Bonus and rollup rate  | Strong guaranteed income | Fee as % of AV |
|---|--|--------------------------|----------------|
| <b>MarketEarly Income™ Index</b>        | 20% Benefit Base bonus, compounded at 7% in years 1-5 and 4% in years 6-10, or until income withdrawals begin  | In early years           | 1.25%          |
| <b>MarketFuture Bonus Income™ Index</b> | 8% bonus applied to Accumulation Value and Benefit Base for all first-year premiums, compounded at 8% for up to 10 years or until income withdrawals begin | In later years           | 1.25%          |

Income payments may begin anytime after the first contract year and age 50.

### Spousal continuation

- Income payment amount is recalculated based on the remaining value of the IBR Benefit Base and paid out for the life of the surviving spouse.<sup>1</sup>
- Recalculated payments continue even if the AV is depleted.<sup>1</sup>

### Competitive fee structure

The IBR annual fee percentage is applied to the contract's AV — not the Benefit Base used by many carriers. This results in fewer dollars taken from your client's AV, allowing for higher growth potential.

### Chronic illness doubler (Enhanced Income Withdrawals)

- No confinement required
- Applies when there's an inability to perform at least two of six activities of daily living, or permanent severe cognitive impairment
- Continues increased payments for up to five years even if the AV zeroes out, while some companies pay out only until the account is depleted
- Approved in all states except New York

**Want to learn more about our competitive IBRs? Call Sales Support at 866-598-3694 or visit [Agents.EquiTrust.com](https://Agents.EquiTrust.com).**

<sup>1</sup>Payments will continue at the same amount if income withdrawals were based on two lives. Payments will be recalculated based on the spouse's age if the original income withdrawals were based on one life. Spouse may include a domestic partner in OR (in some cases does not include spousal continuation). Spousal continuation may not be elected if Single Life Income Withdrawals were elected and the Accumulation Value is zero. Spousal continuation may not be elected if the surviving spouse is younger than age 50 at the time of the owner's death and the owner had been taking Single Life Income Withdrawals.

Withdrawals before age 59½ may result in a 10% IRS penalty tax. Any withdrawals prior to the start of income withdrawals will reduce the Benefit Base proportionately. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. MarketEarly Income Index issued on Contract Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). MarketFuture Bonus Income Index contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18), ET-MTB-2000(04-17) or ET-MTB-2000(06-18). Income Benefit Rider issued on Form Series ICC16-ET-IBR-FIXED(07-16) or ET-IBR-FIXED(07-16). EquiTrust does not offer investment advice to any individual 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 financial professional use only.