

INCOME BENEFIT RIDERS CARRIER COMPARISON



Deliver a competitive solution for guaranteed lifetime income

The optional Income Benefit Riders (IBR) on several EquiTrust fixed index annuities (FIAs) offer higher payout potential than many competing solutions — meaning you can sell with confidence.

Issue age 65, \$100,000 initial premium, with a one-year waiting period:

Company	Product	IBR payout
EquiTrust	MarketSeven Index®	\$9,496
Competitor A	Similar product	\$8,683
EquiTrust	MarketTen Bonus Index®	\$8,281
EquiTrust	MarketPower Bonus Index®	\$7,983
Competitor B	Similar product	\$7,755

Issue age 65, \$100,000 initial premium, with a five-year waiting period:

Company	Product	IBR payout
EquiTrust	MarketSeven Index®	\$13,149
EquiTrust	MarketTen Bonus Index®	\$11,902
Competitor A	Similar product	\$11,892
Competitor B	Similar product	\$11,625
EquiTrust	MarketPower Bonus Index®	\$11,520

Issue age 65, \$100,000 initial premium, with 10-year waiting period:

Company	Product	IBR payout
EquiTrust	MarketTen Bonus Index®	\$18,653
EquiTrust	MarketPower Bonus Index®	\$18,135
Competitor B	Similar product	\$17,200
Competitor A	Similar product	\$17,016
EquiTrust	MarketSeven Index®	\$16,058

Want to learn more about how our IBRs compare to the competition? Call EquiTrust Sales Support at 866-598-3694 or visit Agents.EquiTrust.com.

MarketPower Bonus Index contract issued on Contract Form Series ICC18-ET-MP10-2000(05-18) or ET-MPP-2000(02-05). MarketTen Bonus Index contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). MarketSeven Index contract issued on Form Series ICC16-ET-FIA7-2000(10-16) or ET-FIA7-2000(10-16). Income Benefit Rider issued on Form Series ICC16-ET-IBR-FIXED(07-16) or ET-IBR(06-08); ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17); ICC16-ET-AVGR(10-16) or ET-AVGR(10-16). Payout data reflects illustration run on 03/14/2024. For MarketPower Bonus Index and MarketTen Bonus Index, payouts reflect premium bonus special subject to expire. For MarketSeven Index, payouts reflect IBR Benefit Base bonus. Withdrawals before age 59½ may result in a 10% IRS penalty tax. If the Income Benefit Rider is elected, any withdrawals prior to the start of income withdrawals will reduce the Benefit Base proportionately. Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company. 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 producer use only.