

INCOME BENEFIT RIDERS CARRIER COMPARISON



Deliver a competitive solution for guaranteed lifetime income

The Income Benefit Riders (IBR) on EquiTrust's income-focused fixed index annuities (FIAs) offer higher payout potential than many competing solutions – meaning you can sell with confidence.

IBR payout amounts as of 02/02/2026

One-year waiting period

Issue age 65, \$100,000 initial premium

Company	Product	IBR payout
EquiTrust	MarketEarly Income™ Index	\$8,603
Competitor B	Similar product	\$8,362
Competitor A	Similar product	\$8,260
Competitor C	Similar product	\$7,374

Five-year waiting period

Issue age 65, \$100,000 initial premium

Company	Product	IBR payout
EquiTrust	MarketEarly Income™ Index	\$11,950
Competitor B	Similar product	\$11,722
Competitor A	Similar product	\$11,437
Competitor C	Similar product	\$11,276

10-year waiting period

Issue age 65, \$100,000 initial premium

Company	Product	IBR payout
EquiTrust	MarketFuture Bonus Income™ Index	\$18,537
Competitor A	Similar product	\$18,382
Competitor C	Similar product	\$18,203
Competitor B	Similar product	\$16,695

**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.**

MarketEarly Income Index contract 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). Riders issued on Form Series ICC17-ET-FIXED-MVA(02-17) or ET-IMVA(03-16); ICC16-ET-IBR-FIXED(07-16) or ET-IBR-FIXED(07-16); ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17). Payout data reflects illustration run on 02/02/2026 and competitor data sourced from AnnuityRateWatch.com on 02/02/2026. This comparison reflects a subset of companies offering similar FIA products through the IMO distribution channel. 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 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 financial professional use only.

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