

IBR FEE COMPARISON



Accumulation Value vs. Benefit Base

Calculating the Income Benefit Rider (IBR) fee based on the contract's Accumulation Value (AV) may result in long-term savings

When comparing IBR fees, it's important to look at more than just the fee percentage. EquiTrust IBR fees are based on the contract's AV rather than the typically faster-growing Benefit Base used by many carriers.

Let's compare the total fees paid over 10 years using each approach, assuming:

- \$100,000 initial premium
- Allocated to a 3.00% fixed rate account
- 1.25% annual fee

Calculated on AV	Calculated on Benefit Base ¹
\$13,914	\$19,577
\$5,643 in savings for your clients!	



Want to learn more about our competitive fee structure? Call EquiTrust Sales Support at 866-598-3694 or visit Agents.EquiTrust.com.

¹ MarketFuture Income Index* illustration guaranteed values; 8% rollup rate

Income Benefit Rider issued on Form Series ICC16-ET-IBR-FIXED(07-16) or ET-IBR-FIXED(07-16). 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 financial professional use only.