

# HELP CLIENTS MAXIMIZE INCOME WITH THE RIGHT IBR

Align the Income Benefit Rider with your clients' income needs



An Income Benefit Rider (IBR) on an EquiTrust fixed index annuity (FIA) can help your clients secure a guaranteed<sup>1</sup> stream of income that lasts for their lifetime — even if their contract's Accumulation Value is depleted. But which FIA is the right fit for your client based on the timing of their income needs?

### Comparison of when each EquiTrust IBR payout is strongest

This chart compares three of our IBRs and when they have the highest guaranteed payout — depending on what year income payouts begin — so you can recommend the income solution that best fits your clients' anticipated income needs. Annual payouts shown below are based on an initial premium of \$100,000.

#### Issue age 60

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>MarketPower Bonus Index<sup>®</sup></b>	\$7,379	\$8,099	\$8,889	\$9,752	\$10,697	\$11,730	\$12,861	\$14,097	\$15,448	\$16,926	\$17,168	\$17,410	\$17,651	\$17,893	\$18,135
<b>MarketTen Bonus Index<sup>®</sup></b>	\$7,698	\$8,440	\$9,251	\$10,138	\$11,108	\$12,168	\$13,327	\$14,593	<b>\$15,976</b>	<b>\$17,487</b>	<b>\$17,720</b>	<b>\$17,954</b>	<b>\$18,187</b>	<b>\$18,420</b>	<b>\$18,653</b>
<b>MarketSeven Index<sup>®</sup></b>	<b>\$8,828</b>	<b>\$9,589</b>	<b>\$10,413</b>	<b>\$11,306</b>	<b>\$12,272</b>	<b>\$13,319</b>	<b>\$14,452</b>	<b>\$14,653</b>	\$14,853	\$15,054	\$15,255	\$15,456	\$15,656	\$15,857	\$16,058

#### Issue age 65

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>MarketPower Bonus Index</b>	\$7,983	\$8,753	\$9,594	\$10,514	\$11,520	\$12,619	\$13,820	\$15,133	\$16,568	\$18,135	\$18,377	\$18,619	\$18,860	\$19,102	\$19,344
<b>MarketTen Bonus Index</b>	\$8,281	\$9,070	\$9,932	\$10,873	\$11,902	\$13,025	\$14,252	\$15,592	<b>\$17,056</b>	<b>\$18,653</b>	<b>\$18,886</b>	<b>\$19,119</b>	<b>\$19,353</b>	<b>\$19,586</b>	<b>\$19,819</b>
<b>MarketSeven Index</b>	<b>\$9,496</b>	<b>\$10,304</b>	<b>\$11,179</b>	<b>\$12,125</b>	<b>\$13,149</b>	<b>\$14,257</b>	<b>\$15,456</b>	<b>\$15,656</b>	\$15,857	\$16,058	\$16,259	\$16,459	\$16,660	\$16,861	\$17,061

#### Issue age 70

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>MarketPower Bonus Index</b>	\$8,588	\$9,406	\$10,299	\$11,276	\$12,342	\$13,507	\$14,780	\$16,170	\$17,687	\$19,344	\$19,586	\$19,828	\$20,069	\$20,311	\$20,553
<b>MarketTen Bonus Index</b>	\$8,865	\$9,700	\$10,612	\$11,608	\$12,695	\$13,882	\$15,178	\$16,592	<b>\$18,135</b>	<b>\$19,819</b>	<b>\$20,052</b>	<b>\$20,285</b>	<b>\$20,518</b>	<b>\$20,752</b>	<b>\$20,985</b>
<b>MarketSeven Index</b>	<b>\$10,165</b>	<b>\$11,020</b>	<b>\$11,944</b>	<b>\$12,944</b>	<b>\$14,026</b>	<b>\$15,195</b>	<b>\$16,459</b>	<b>\$16,660</b>	\$16,861	\$17,061	\$17,262	\$17,463	\$17,664	\$17,864	\$18,065

Highest payout
  Mid payout
  Lowest payout



**Want to talk through an income-focused case? Call EquiTrust Sales Support at 866-598-3694 or visit [Agents.EquiTrust.com](https://Agents.EquiTrust.com).**

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<sup>1</sup>Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

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.

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). 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.