

COMPARING INCOME BENEFIT RIDER PAYOUTS

Align the product and its Income Benefit Rider payouts with your clients' income needs

EquiTrust Income Benefit Riders (IBRs) can help your clients secure a lifetime stream of guaranteed¹ income — even if their contract's Accumulation Value is depleted.

Compare when each IBR is strongest

See when our IBRs deliver the highest guaranteed payout, based on initial premium of \$100,000.

Issue age 60	Beginning of year 2	3	4	5	6	7	8	9	10	11
MarketEarly Income™ Index	\$7,961	\$8,655	\$9,408	\$10,224	\$11,108	\$11,728	\$12,379	\$13,063	\$13,783	\$14,539
MarketFuture Bonus Income™ Index	\$7,640	\$8,377	\$9,183	\$10,065	\$11,029	\$12,082	\$13,234	\$14,493	\$15,868	\$17,371

Issue age 65	Beginning of year 2	3	4	5	6	7	8	9	10	11
MarketEarly Income Index	\$8,603	\$9,342	\$10,143	\$11,011	\$11,950	\$12,603	\$13,289	\$14,010	\$14,767	\$15,563
MarketFuture Bonus Income Index	\$8,223	\$9,007	\$9,864	\$10,800	\$11,822	\$12,939	\$14,160	\$15,492	\$16,948	\$18,537

Issue age 70	Beginning of year 2	3	4	5	6	7	8	9	10	11
MarketEarly Income Index	\$9,245	\$10,029	\$10,878	\$11,797	\$12,791	\$13,478	\$14,199	\$14,956	\$15,752	\$16,586
MarketFuture Bonus Income Index	\$8,806	\$9,637	\$10,544	\$11,534	\$12,616	\$13,796	\$15,085	\$16,492	\$18,027	\$19,702

Higher payout Lower payout

**Want to talk through an income-focused case?
Call EquiTrust Sales Support at 866-598-3694 or visit Agents.EquiTrust.com.**



866-598-3694 • Sales.Support@EquiTrust.com • Agents.EquiTrust.com

¹Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

Payout data reflects illustration run on 01/07/2026. 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 Riders 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. 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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