

INDEX ANNUITIES

Competitive Income Benefit Riders – Guaranteed lifetime income



Each fixed index annuity features a unique Income Benefit Rider (IBR) that pays contract owners income they can't outlive — even if the contract's Accumulation Value is depleted.

Competitive IBR features

- Enhanced Income Withdrawals — Income withdrawal amounts may be doubled for up to five years in the event of a chronic illness (up to 50% for joint owners); included at no additional cost.
 - No confinement required
 - Applies when there's an inability to perform two of six activities of daily living, or permanent cognitive impairment
 - Withdrawals may continue even if the Accumulation Value is depleted
 - Approved in all states
- Upon spousal continuation of lifetime payments with single life payout, income is recalculated based on spouse age and continues for their life.
- The IBR annual fee is based on the contract's Accumulation Value — not the faster-growing Benefit Base practiced by most carriers. A lower rider cost may result in preserving Accumulation Value for your client's estate.

Competitive rollup designs

The Benefit Base is equal to all premiums and bonuses, less withdrawals, compounded at a defined rate, for either 7 or 10 years. The faster the Benefit Base accumulates, the greater the income.

	Bonus	Rollup design and rate	Profile: Benefit Base bonus + rollup result in:	Fee
MarketPower Bonus Index*	10%	7.0% up to 10 years	Strong guaranteed income in later years	1.25%
MarketTen Bonus Index*	6%	7.0% up to 10 years	Strong guaranteed income in later years	1.00%
MarketValue Index*	10% ¹	Stackable: 3.0% + interest/index credits up to 10 years	Strong income when index accumulation is strong	0.95%
MarketSeven Index*	7% ¹	7.0% up to 7 years	Strongest guaranteed income in all years	1.25%

Income Benefit Riders must be elected at issue, at a minimum issue age of 40 years. Income payments may begin after the first contract year, when owner's age is 50 or greater.

Learn more about our competitive Income Benefit Riders. Call EquiTrust Sales Support at 866-598-3694, or visit Agents.EquiTrust.com.

¹ This is the Benefit Base bonus applied only to the Income Benefit Rider value, not to the contract's Accumulation Value.

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 subject to 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 and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. For Producer Use Only.