

**SPECIAL
OFFER**

EXTENDED

INCOME RIDER ROLLUP RATE SPECIAL

NOW AVAILABLE THROUGH DECEMBER 31, 2022 ON:

- MarketPower Bonus Index Annuity
- MarketTen Bonus Index Annuity

The optional Income Benefit Rider — available with both annuities — provides income for life, even if the annuity’s accumulation value declines to zero, assuming no excess withdrawals. The amount of rider income available is determined by the Benefit Base amount at the time withdrawals begin. Faster “rollup” of the Benefit Base results in higher lifetime income.

Higher Rollup Rates

Applications received during the special offer receive higher annual rollup rates applied to the Benefit Base.

	Special Rollup Rate	Standard Rollup Rate
MarketPower Bonus Index®	9%	6%
MarketTen Bonus Index®	9%	5%

Greater Income Potential

This example compares the additional income available with this special offer. The example assumes a \$100,000 initial premium by owner age 60, and the start of income withdrawals at age 70.

	MarketPower Bonus Index®		MarketTen Bonus Index®	
	Special 9%	Standard 6%	Special 9%	Standard 5%
Benefit Base age 60	\$110,000	\$110,000	\$106,000	\$106,000
Benefit Base age 70	\$260,410	\$196,993	\$250,941	\$172,663
Income Withdrawal Percentage Age 70 (single life)	4.0%	4.0%	4.0%	4.0%
Annual Income for Life	\$10,416	\$7,880	\$10,038	\$6,907

Get your customized quote. Call your agent today.



This flyer may not be used in Idaho or Oregon. MarketPower Bonus Index contracts issued on Form Series ICC18-ET-MPI0-2000(05-18) or ET-MPP-2000(02-05). MarketTen Bonus Index contracts issued on Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). Income 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). This material is not intended to provide investment advice to you or to your specific situation. 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. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services.