

MarketEdge Bonus Index is an accumulation-focused fixed index annuity with a built-in, no-fee, multi-year compounded bonus — and no vesting schedule!

How does the bonus add up?

8% premium bonus at issue **+** **4% Accumulation Value (AV) bonuses** at the end of each of the first 3 years **= 21.485% total compounded bonus¹**

Let's look at performance for 10 years with an initial premium of \$100,000 to see how the compounded bonus drives the contract's effective rate at different assumed rates.

		2.00% assumed rate		3.50% assumed rate		5.00% assumed rate	
	Bonus	Bonus + interest	EOY AV	Bonus + interest	EOY AV	Bonus + interest	EOY AV
Day 1	8% premium bonus	\$8,000	-	\$8,000	-	\$8,000	-
EOY 1	4% AV bonus ²	\$6,566	\$114,566	\$8,251	\$116,251	\$9,936	\$117,936
EOY 2	4% AV bonus ²	\$6,966	\$121,532	\$8,882	\$125,133	\$10,850	\$128,786
EOY 3	4% AV bonus ²	\$7,389	\$128,921	\$9,560	\$134,693	\$11,848	\$140,634
EOY 4	-	\$2,578	\$131,500	\$4,714	\$139,407	\$7,032	\$147,666
EOY 5	-	\$2,630	\$134,130	\$4,879	\$144,286	\$7,383	\$155,049
EOY 6	-	\$2,683	\$136,812	\$5,050	\$149,336	\$7,752	\$162,802
EOY 7	-	\$2,736	\$139,548	\$5,227	\$154,563	\$8,140	\$170,942
EOY 8	-	\$2,791	\$142,339	\$5,410	\$159,973	\$8,547	\$179,489
EOY 9	-	\$2,847	\$145,186	\$5,599	\$165,572	\$8,974	\$188,464
EOY 10	-	\$2,904	\$148,090	\$5,795	\$171,367	\$9,423	\$197,887
		4.00% effective rate		5.53% effective rate		7.06% effective rate	



**Request a custom quote. Contact Sales Support at
866-598-3694 or Sales.Support@EquiTrust.com**

¹The 21.485% compounded bonus assumes no growth from index credits or interest. With compounding, total bonus over three years will be at least 21.485%. 4% bonuses credited on first, second and third anniversaries as a percentage of the Accumulation Value. ²After interest crediting

MarketEdge Bonus Index contract issued on Contract Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ET-AVBR(06-09) or ET-AVBR(01-25); and ICC16-ET-TI(10-16) or ET-TI(10-16). EquiTrust does not offer investment advice to any individual or financial professional and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa 50266. For financial professional use only.