

MARKETEDGE BONUS INDEX™

THE IMPACT OF THE COMPOUNDED BONUS ON THE EFFECTIVE RATE

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%~~ **11% premium bonus** at issue + **4% Accumulation Value (AV) bonuses** at the end of each of the first 3 years = ~~21.485%~~ **24.86% total compounded bonus¹**



Limited-time* special
adds 3% to the premium bonus!

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% 11% premium bonus	\$11,000	-	\$11,000	-	\$11,000	-
EOY 1	4% AV bonus ²	\$6,749	\$117,749	\$8,480	\$119,480	\$10,212	\$121,212
EOY 2	4% AV bonus ²	\$7,159	\$124,908	\$9,128	\$128,609	\$11,152	\$132,364
EOY 3	4% AV bonus ²	\$7,594	\$132,502	\$9,826	\$138,434	\$12,177	\$144,541
EOY 4	-	\$2,650	\$135,152	\$4,845	\$143,280	\$7,227	\$151,768
EOY 5	-	\$2,703	\$137,855	\$5,015	\$148,294	\$7,588	\$159,356
EOY 6	-	\$2,757	\$140,613	\$5,190	\$153,485	\$7,968	\$167,324
EOY 7	-	\$2,812	\$143,425	\$5,372	\$158,857	\$8,366	\$175,690
EOY 8	-	\$2,868	\$146,293	\$5,560	\$164,417	\$8,785	\$184,475
EOY 9	-	\$2,926	\$149,219	\$5,755	\$170,171	\$9,224	\$193,699
EOY 10	-	\$2,984	\$152,204	\$5,956	\$176,127	\$9,685	\$203,384
		4.29% effective rate		5.82% effective rate		7.36% effective rate	



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

* Premium bonus special applies to applications received July 1, 2025 through September 20, 2025.

¹The 24.86% compounded bonus assumes no growth from index credits or interest. With compounding, total bonus over three years will be at least 24.86%. 4% bonuses credited on first, second and third anniversaries as a percentage of the Accumulation Value. ² After interest crediting

MarketEdge Bonus Index contract issued on Contract Form Series ICC19-ET-MPIO-2000(02-19) or ET-MPIO-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.

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