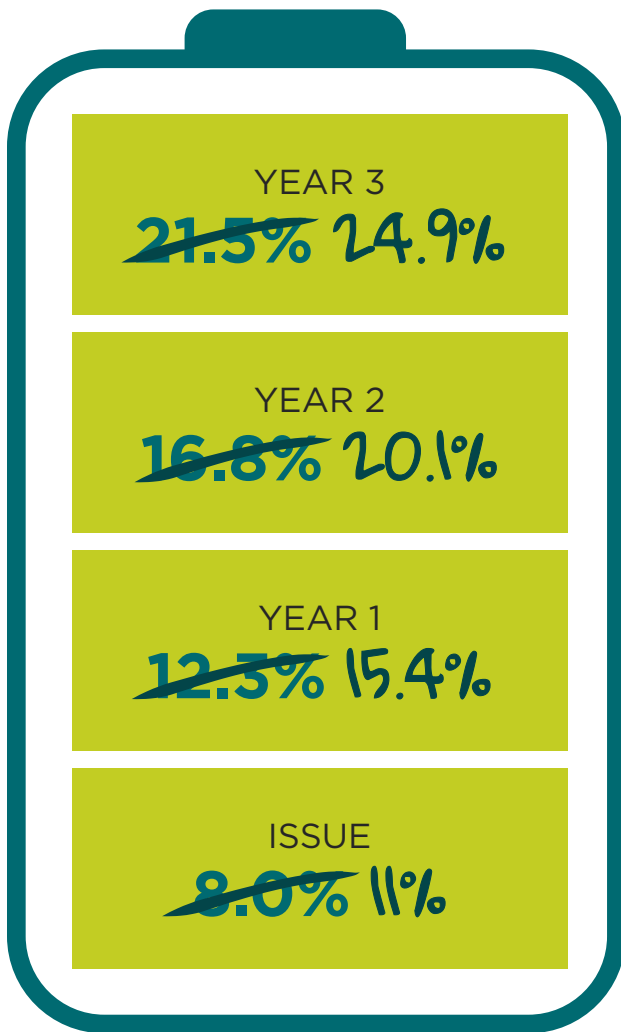




**Limited-time*
special**
adds 3% to
the premium
bonus!

SUPERCHARGE YOUR CLIENTS' RETIREMENT SAVINGS

with a ~~21.5%~~ **24.9%** minimum return after three years, no fees or vesting schedule!



MARKETEDGE BONUS INDEX™ FIXED INDEX ANNUITY

4% Accumulation Value bonus
Compounded return

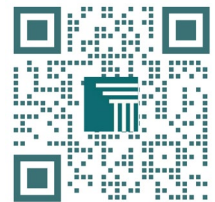
4% Accumulation Value bonus
Compounded return

4% Accumulation Value bonus
Compounded return

8% ~~11%~~ premium bonus
Instant return

Get your MarketEdge Bonus Index sales kit!

Sample illustration, client-ready flyers and more.



* Limited time special. Go to Agents.EquiTrust.com/Specials for details.

The 24.9% compounded bonus assumes no growth from index credits or interest. With compounding, total bonus over three years will be at least 24.9%. Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company. Contract issued on 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); and ICC16-ET-TI(10-16) or ET-TI(10-16). 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.