



# GUARANTEED<sup>1</sup> LIFETIME INCOME FOR SHORTER TIME HORIZONS

An income-focused fixed index annuity can guarantee<sup>1</sup> a stream of retirement income that never runs out.

**MarketEarly Income™ Index is designed to provide lifetime income when you expect to start payments in the near future. You'll enjoy:**



Guaranteed<sup>1</sup> income payments for life, even if your contract's Accumulation Value reaches zero



The ability to double your income for up to five years in the event of a chronic illness



Growth potential with protection from market declines; your money is never exposed to downside risk



Spousal continuation options to help ensure the financial security of a surviving spouse



Flexibility to start and stop income payments when it works for you

With the potential for growth and guaranteed lifetime income, MarketEarly Income Index can help you enjoy retirement on your terms.

**Want to learn more?**

<sup>1</sup> Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

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