



FIXED INDEX ANNUITY WITH RATE BUY-UPS OFFER COMPETITIVE ADVANTAGES

MARKETFORCE BONUS INDEX™

Product specs

- 10-year design
- \$10,000 minimum premium
- Issue age: 0-80
- 8% premium bonus
- Single premium
- Buy-up account annual fee: 1.50%

Competitive advantages

- Full premium bonus up to issue age 80 (and full agent compensation to issue age 80, too!)
- Diversify with four buy-up and four no-fee accounts
- Wealth transfer opportunity
- Buy-up account fee locked in — cannot increase
- Renewal rate transparency



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Index	Crediting method	Fee	Rate	Illustrated rate	Effective illustrated rate
Fixed Rate	1-Year Interest	No	3.30%	3.30%	3.30%
S&P 500	1-Year Pt-to-Pt Cap	No	6.00%	4.16%	4.16%
S&P 500	1-Year Pt-to-Pt Performance Trigger	No	5.50%	3.82%	3.82%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	No	55.00%	7.50%	7.50%
S&P MARC 5%	1-Year Pt-to-Pt Participation	No	145.00%	6.64%	6.64%
S&P 500	1-Year Pt-to-Pt Cap	1.50%	8.50%	5.88%	4.29%
S&P 500	1-Year Pt-to-Pt Participation	1.50%	55.00%	7.35%	5.74%
Barclays Focus50	1-Year Pt-to-Pt Participation	1.50%	180.00%	7.95%	6.33%
S&P MARC 5%	1-Year Pt-to-Pt Participation	1.50%	200.00%	9.06%	7.42%



Request a custom quote. Call Sales Support at 866-598-3694.

Product availability and features may vary by state. For more information, visit Agents.EquiTrust.com, and click on State Approvals/State Variations under the Products tab. Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. MarketForce Bonus Index contracts issued on Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.