



FIXED INDEX ANNUITY FEATURING A PREMIUM BONUS

MARKETTEN BONUS INDEX®

Product specs

- 10-year surrender period
- \$10,000 NQ / \$5,000 Q initial minimum premium
- Issue age: 0-80/40-80 if Income Benefit Rider is elected
- Flexible premium

Competitive advantages

- ~~6%~~ **8%** premium bonus¹ on premiums paid in first five years
- Return of Premium guarantee
- 10% free withdrawals after first year
- Competitive commissions
- Renewal rate transparency
- Systematic withdrawals of interest after 30 days²



MARKETTEN BONUS INDEX			
Index	Crediting strategy	Rate	Illustrated rate
Fixed Rate	1-Year Interest	3.50%	3.50%
S&P 500	1-Year Pt-to-Pt Cap	7.00%	4.85%
S&P 500	1-Year Pt-to-Pt Performance Trigger	6.00%	4.16%
S&P 500	1-Year Monthly Average Cap	8.00%	4.21%
S&P 500	1-Year Monthly Average Participation	75.00%	4.73%
S&P 500	1-Year Monthly Cap	1.85%	3.90%
S&P 500	2-Year Monthly Average Cap	18.00%	4.06%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	60.00%	8.16%
Barclays Focus50	1-Year Pt-to-Pt Participation	135.00%	6.03%
Barclays Focus50	2-Year Pt-to-Pt Participation	180.00%	7.09%
S&P MARC 5%	1-Year Pt-to-Pt Participation	150.00%	6.86%



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

¹ Increase based on limited-time premium bonus special.

² When premium is allocated to the Fixed Rate account.

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. MarketTen Bonus Index contracts issued on Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). 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.