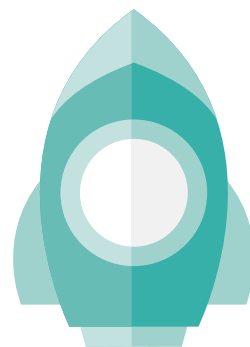


MARKETTEN BONUS INDEX[®]



Premium bonus boost

EquiTrust is currently offering a limited-time special that will boost your premium bonus from the regular rate of 6% to 8%.

How does the premium bonus work?

- Applies to any premium added in the first five contract years
- Fully vested and permanent addition to your contract's Accumulation Value from day one
- Included in the death benefit
- Included in the surrender value if your contract is surrendered before the end of the contract period¹
- Added to Benefit Base value if Income Benefit Rider is purchased

EquiTrust — A name you can trust

At EquiTrust, we're committed to being a financial partner you can trust with your retirement dreams. Rest assured your annuity contract is backed by a company with conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust — integrity, strength and innovation.



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¹The premium bonus is not included in the Return of Premium value.

Annuities that offer bonus features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap and participation rates than annuities that do not provide the bonus feature. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. In the event of a full surrender, charges will apply to any penalty-free amounts taken during the same contract year.

Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07).

EquiTrust may modify or discontinue the additional premium bonus at any time. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.