EquiTrust®
Life Insurance Company

# EXTRA
# PREMIUM BONUSES

**Limited-time special available on select bonus products[1]**

**Give clients an offer they can't refuse** — an increased premium bonus on eligible EquiTrust bonus products![1] Available on applications received July 1, 2025 through December 31, 2026.

| Product | Standard premium bonus | Increased premium bonus |
|---|---|---|
| MarketEdge Bonus Index™* | 8% | **11%** (first year) |
| MarketPower Bonus Index® | 12% | **15%** (first year) |
| MarketTen Bonus Index® | 8% | **11%** (first five years) |
| WealthMax Bonus Life® | 12% | **15%** (single premium) |

* MarketEdge Bonus also has 4% Accumulation Value bonuses at the end of each of the first three years.

More information on these products is available on our All-Product Summary.

## See the impact on this hypothetical MarketPower Bonus Index case

| Premium | Bonus | Bonus amount | Immediate Accumulation Value |
|---|---|---|---|
| $100,000 | ~~12%~~ 15% | ~~$12,000~~ $15,000 | ~~$112,000~~ $115,000 |

## How does the premium bonus work?

- Fully vested and permanent addition to the contract's Accumulation Value from day one
- Included in the surrender value if contract surrendered before end of contract period
- Included in the death benefit

[1] Not available on MarketFuture Bonus Income™ Index

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 percent 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. MarketEdge Bonus Index contract issued on Contract Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). AVBR rider issued on Form Series ET-AVBR(06-09) or ET-AVBR(01-25). MarketPower Bonus Index contract issued on Contract Form Series ICC18-ET-MP10-2000(05-18) or ET-MPP-2000(02-05). MarketTen Bonus Index contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). WealthMax Bonus Life policy issued on Policy Form Series ICC19-IUL-2000(01-19) or ETL-IUL-2000(01-19).

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 financial professional use only.

ET-MULTI-FLR-PBSPL (09-26)

© EquiTrust 2026. All rights reserved.