

## FIXED INDEX ANNUITIES

# THE ADVANTAGE OF DOWNSIDE PROTECTION ON EQUITRUST FIXED INDEX ANNUITIES

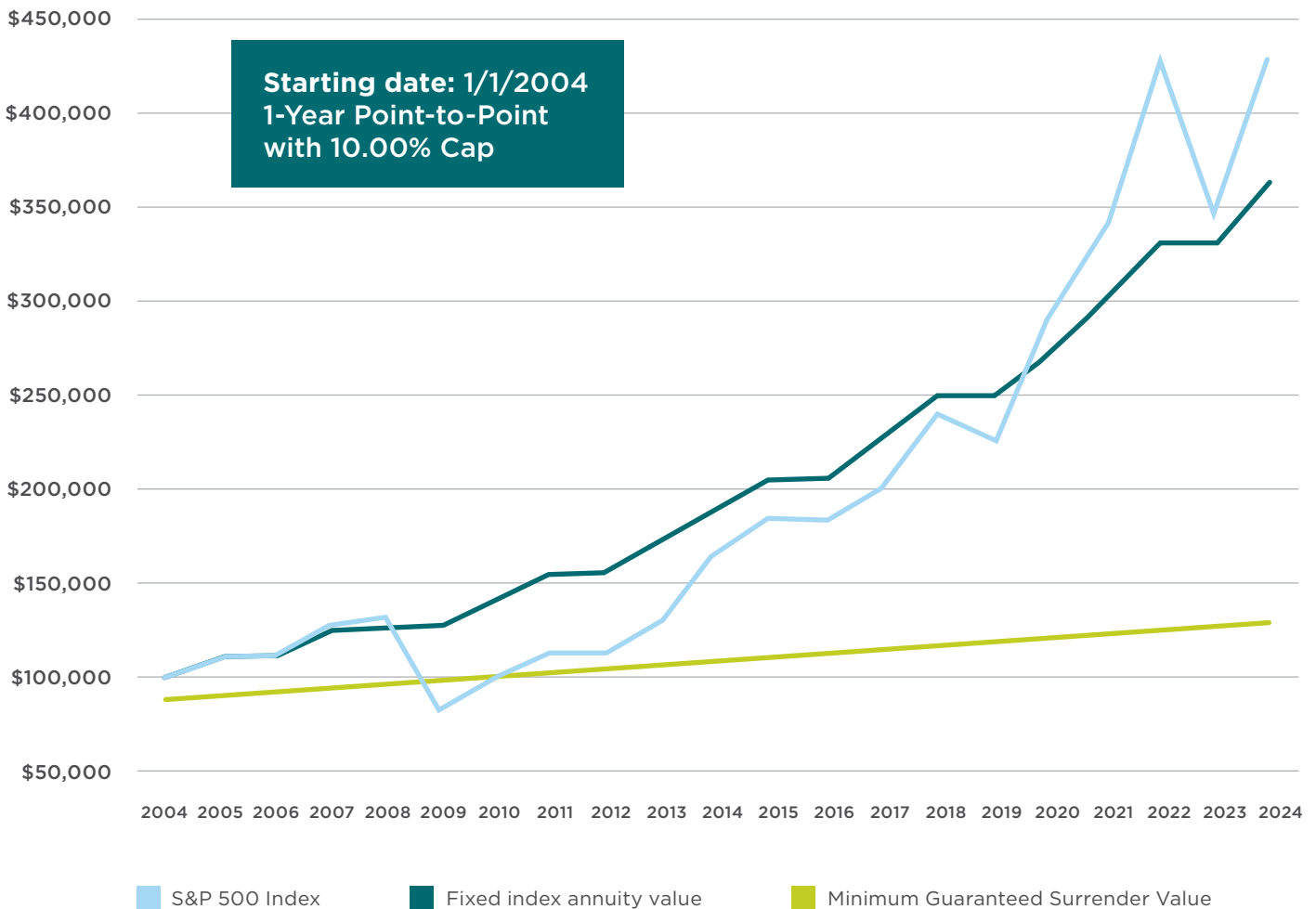


**When creating a strategy for your financial future, you generally face a trade-off between risk and reward.**

A fixed index annuity (FIA) offers returns linked to the performance of an underlying index. If the index value increases, your Accumulation Value grows. If the index value declines, your Accumulation Value remains unchanged.<sup>1</sup> Index credits will never be less than zero.

Protecting your principal from the downside means the upside has limits based on either a cap or participation rate. The end result? Your money is never exposed to downside risk, so your annuity value increases when the index goes up, but won't decrease when the index goes down.

### 20-year historical example





## Observations

- In years of negative changes to the S&P 500 Index, the fixed index annuity value remains unchanged.
- In years of strong increases to the S&P 500 Index, the index annuity value rises, but at a lower rate than the S&P 500 Index.
- Changes to annuity values that are only positive or zero result in competitive long-term accumulation.



## What are the advantages of EquiTrust fixed index annuities?

- They offer index-linked accumulation with downside protection.
- All interest earned accumulates on a tax-deferred basis, which means the FIA isn't taxed until the money withdrawn or surrendered.
- At withdrawal, only the earnings are taxed on a Non-Qualified FIA, not the principal.
- You can continue the contract beyond the end of the surrender-charge period.
- Annual withdrawals with no surrender charges provide you access to a portion of your premium.
- The ability to select from a variety of indices and crediting strategies enhances diversification and can provide more stable long-term returns.

## Why EquiTrust?

Our fixed index annuities are simple and designed to meet a broad spectrum of financial needs and objectives. At EquiTrust, we're committed to strong renewal rates, helping to ensure our products are competitive as long as you own your contract. For your income needs, our fixed index annuities with the Income Benefit Rider provide lifetime income — even if the contract's Accumulation Value is depleted. And you can rest assured that our service to you will be prompt, fair, reliable and accurate.



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<sup>1</sup> For any values in the Rate Buy-Up accounts, growth must be greater than the fee for the Accumulation Value to grow. If indices decline, value in the Rate Buy-Up accounts will decline due to the fee.

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