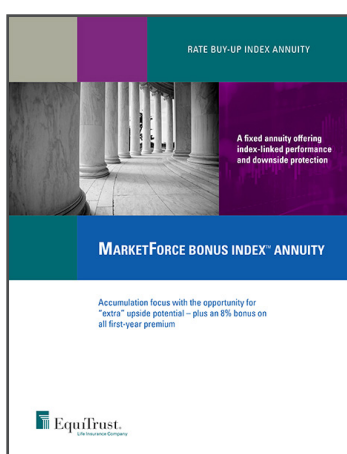


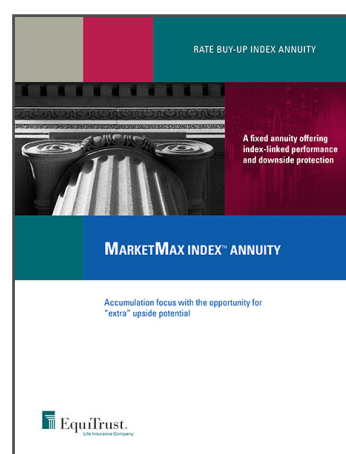
UNLEASH YOUR CLIENTS' PERFORMANCE!

Offer your accumulation-focused clients greater growth potential with **Rate Buy-Up Accounts**. Higher cap and participation rates are available in exchange for an annual fee on the allocations to Rate Buy-Up Accounts.



MarketForce Bonus Index Annuity

- 8% Premium Bonus
- Single Premium
- Buy-Up Account
- Annual Fee: 1.5%



MarketMax Index Annuity

- HIGHER Cap and Participation Rates
- Flexible Premium
- Buy-Up Account
- Annual Fee: 1.0%

Both Products Feature:

- 10-Year Design
- 4 Rate Buy-Up Accounts, 2 No-Fee Index Accounts, 1-Year Interest Account
- Risk-Control Indices
- Annual Fee Fixed for Life of Contract
- Issue Ages 0-80
- 10% Free Withdrawals After First Year
- Nursing Home Waiver and Terminal Illness Rider

Competitive Advantages for EquiTrust Rate Buy-Up Products

- Annual fee will not increase for the life of the contract – guaranteed
- Point-to-Point Participation illustrated rates are among the highest in the industry
- In a declining or zero-growth environment, MarketForce Bonus Index 8% premium bonus can offset the annual fee – for up to five years
- Full premium bonus up to issue age 80 (and full agent compensation to issue age 80, too!)
- Simplify with four buy-up and two no-fee accounts
- Renewal rate integrity – See full renewal rate history on the EquiTrust Agent Gateway Website.
- 10% free withdrawals after first year
- Nursing Home Waiver and Terminal Illness Rider

Sales Resources

Agent Guides:

[MarketForce Bonus Index](#) | [MarketMax Index](#)

Client Brochures:

[MarketForce Bonus Index](#) | [MarketMax Index](#)

Advertising Flyers:

[MarketForce Bonus Index](#) | [MarketMax Index](#)

Product Flyers – Producer Use Only:

[MarketForce Bonus Index](#) | [MarketMax Index](#)

Guarantees subject to 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). MarketMax Index contracts issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. EquiTrust.com. **For Producer Use Only.**

