



Leave a More Financially Secure Legacy to Your Heirs

Or, Receive Policy Death Benefits in the Event of a Chronic Illness

WealthMax Bonus Life[®]
WealthHorizon Life[®]

The Challenge: Balancing Your Estate-Planning Goals with Real-Life Scenarios

“Wealth Transfer”

is a process to effectively transfer assets that probably won't be needed during your lifetime to the next generation.

Remember...your estate has several beneficiaries:

- Your heirs
- The IRS
- Your State's Tax Department
- Creditors



Do You...



Have financial resources earmarked for your children or grandchildren... charities...or civic organizations?

Prefer to maintain control of this money and potentially increase the amount available in the event of a chronic illness during your lifetime?

Do your financial priorities include...

Maximizing accumulation potential while minimizing downside risk?

Protection for loved ones in the event of your death?

Access to funds, particularly in the event of unexpected medical issues?

Tax advantages?

The policy must be in force at the time of death to pay a death benefit. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payment of Accelerated Death Benefits or partial withdrawals. Tax laws may vary by state. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this life policy and its taxation. Withdrawals in excess of the free-withdrawal provision or surrender of the contract may result in a surrender charge. Accelerated Death Benefits are payable in the event of either terminal or chronic illness, but not both. Accelerated Death Benefits may be income-tax free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. The policy will lapse if the loan amount exceeds a certain amount. A policy lapse may be a taxable event. Policy features may vary by state.

A Single Premium Life Policy May Be the Answer

Death Benefit – Initial premium provides an immediate Death Benefit generally free of income taxes.

Tax-Deferred Growth – Your cash value grows income-tax deferred within the policy.

Access to Death Benefits in the Event of a Chronic Illness – You can accelerate up to 100% of your Death Benefit due to chronic illness, terminal illness or nursing-care confinement.

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Your Beneficiaries Will Not Pay Federal Income Taxes on Death Benefits in Most Cases



“Life Insurance proceeds paid to you because of the death of the insured person aren’t taxable...”

Your Policy Offers Index-Linked Interest Credits for Enhanced Policy Values and Death Benefits

What is a Stock Index?

Earnings in your policy can be linked to performance of various indices. The S&P 500 is a diversified mix of 500 large, well-known U.S. companies. For additional diversification, index accounts are available with performance linked to two risk-controlled indices.

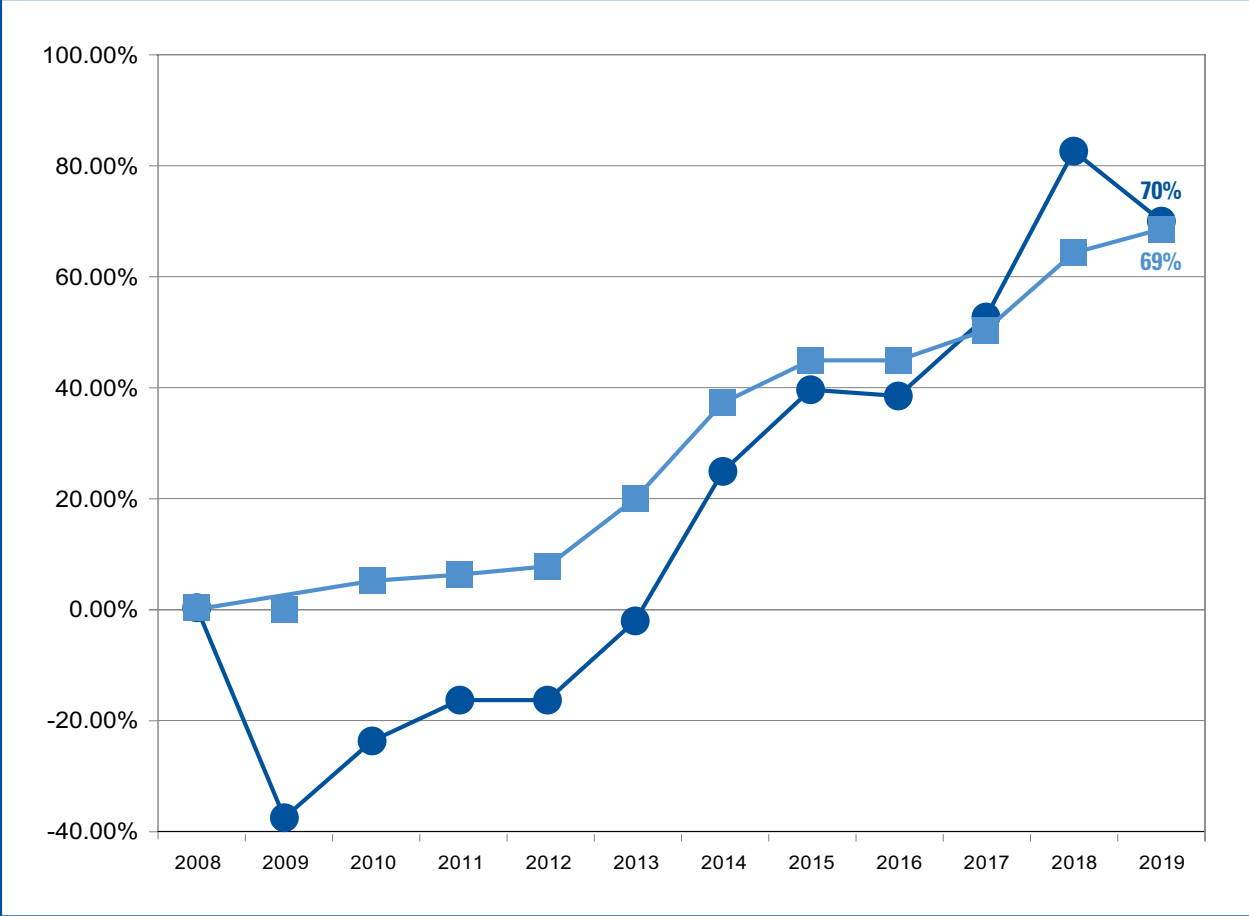
To avoid principal fluctuations, the premium paid to your policy is not directly invested in the indices or the investments that make up the indices. Rather, your premium is invested by EquiTrust in order to pay you a portion of the index upside...while protecting you from the index downside.

In other words, your account values earn positive index-based performance when index results are positive, while avoiding declines when the index results are negative.



The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

Upside Potential...AND Downside Protection



Hypothetical comparison of credited rate compounded annually to the S&P 500®

- 1-Year Monthly Average Participation with 100% Participation
- S&P 500® Index

Assuming a 1/1/2008 start date and 1/1 contract anniversaries. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your policy. The 100% Participation rate is for hypothetical purposes only. Please contact the Company for current rates on various index strategies.

“Participation” Strategy Example

1-Year Monthly Average Participation

Compares the average of the monthly index value on the beginning anniversary date to the ending anniversary date. You earn a percentage of index returns, with no cap.

EXAMPLE 1: 5% Index Growth

Beginning index value = 180
Average index value = 189

$$\frac{189 - 180}{180} =$$



X

125%
Participation
Rate

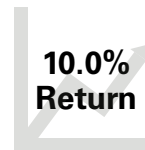
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Credited
to Account
6.25%

EXAMPLE 2: 10% Index Growth

Beginning index value = 180
Average index value = 198

$$\frac{198 - 180}{180} =$$



X

125%
Participation
Rate

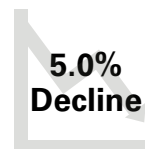
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Credited
to Account
12.5%

EXAMPLE 3: 5% Index Decline

Beginning index value = 180
Average index value = 171

$$\frac{171 - 180}{180} =$$



X

125%
Participation
Rate

=

Credited
to Account
0.00%

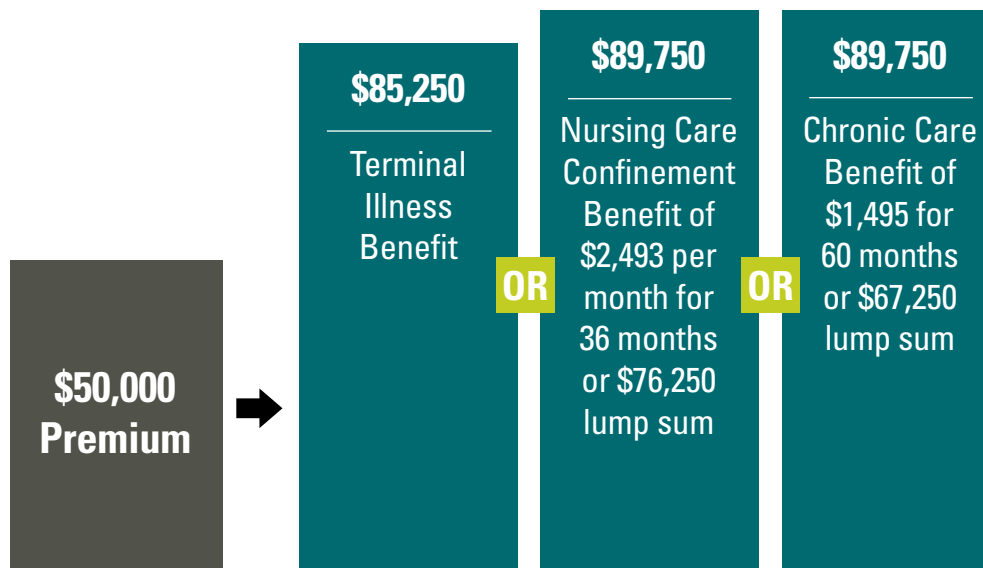
You Will Have Access to Cash in the Event of Certain Chronic Illnesses

Your policy gives you access to cash if you are diagnosed with certain chronic or terminal illnesses, or confined to a nursing home. This benefit is called the “Accelerated Death Benefit,” because death benefits are “accelerated” to help meet health-related expenses during the your lifetime. Accelerated Death Benefits may be received free of federal income tax.

The Value of Accelerated Death Benefits

A WealthHorizon Life policy purchased by a 65-year-old woman with \$50,000 premium offers Accelerated Death Benefits in these amounts in the event of one of the following health-related conditions.*

- Terminal Illness
- Nursing-Care Confinement
- Chronic Illness



*Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Illness benefits, Administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the Application for Rider provisions in your state. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both. Accelerated Death Benefits may be income-tax free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. The Accelerated Death Benefit shown is based on the initial face amount. Rider provisions, availability and definitions may vary by state.

Policyholder Scenario

Twyla, age 65, non-smoker, with \$50,000 in a CD earning 2%.

Objective: Leave this money to her two grandchildren when she passes on.

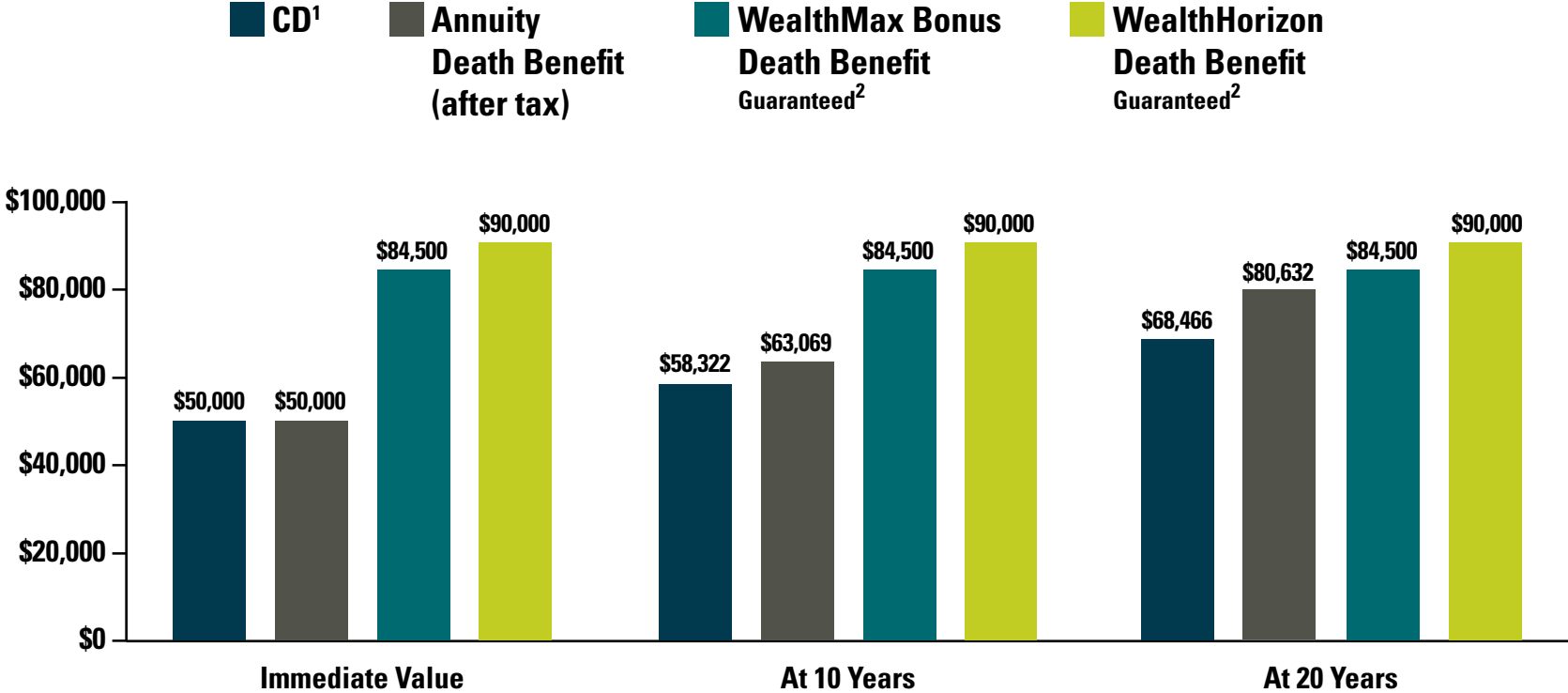
Concerns: The financial impact of health-related expenses during her lifetime, such as chronic illness or nursing home care.

Options Being Considered:

- Leave the money in a CD
- Transfer it to a traditional annuity at 3%
- Purchase a Single Premium Life policy



Amounts to Grandchildren in the Event of Twyla's Death



***Non-guaranteed values may be shown only in an illustration from company-produced software. Please see policy illustration for non-guaranteed projected values.**

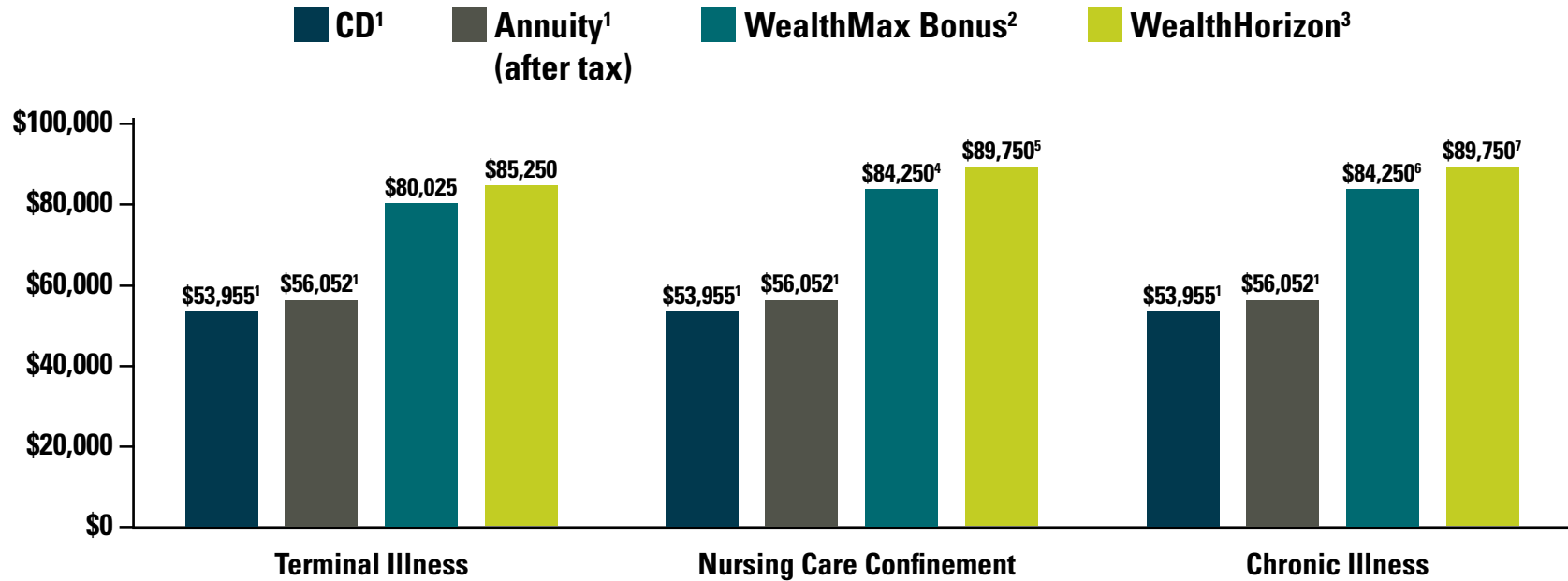
¹ Assuming a 24% tax bracket. Values assume CD value less all taxes paid in prior years. Actual CD death benefit will be current CD amount less income tax withheld in year of death.

² Life insurance products are not FDIC insured.

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Amounts Available to Twyla in the Event of Medical Expenses

Five Years Later... Assume Twyla needs to access funds to help pay for a terminal illness, nursing care confinement or chronic illness.



¹ May be subject to additional early withdrawal penalties.

² WealthMax Bonus Life values are estimated, aggregated monthly benefits. If policy owner elects the lump sum benefit, the Nursing Care Confinement benefit would be \$71,575 and the Chronic Illness benefit would be \$63,125.

³ WealthHorizon Life values are estimated, aggregated monthly benefits. If policy owner elects the lump sum benefit, the Nursing Care Confinement benefit would be \$76,250 and the Chronic Illness benefit would be \$67,250.

⁴ Paid out over 36 months (\$2,340.28 per month)

⁵ Paid out over 36 months (\$2,493.06 per month)

⁶ Paid out over 60 months (\$1,404.17 per month)

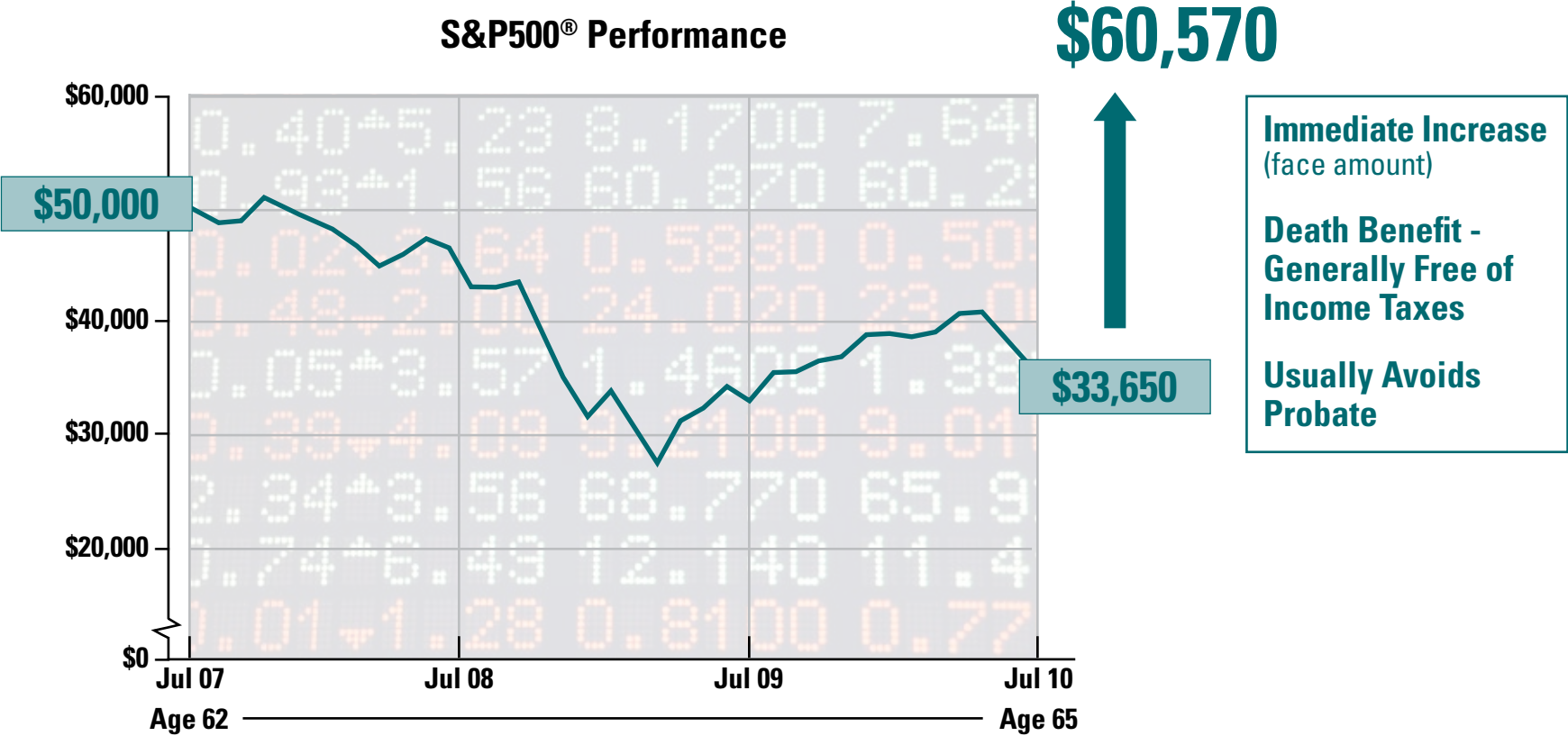
⁷ Paid out over 60 months (\$1,495.83 per month)

Accelerated Death Benefit Rider may vary by state.

Accelerated Death Benefits are payable in the event of either terminal illness or chronic illness, but not both. Accelerated Death Benefits may be income-tax free. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this life policy and its taxation. Rider provisions may vary by state.

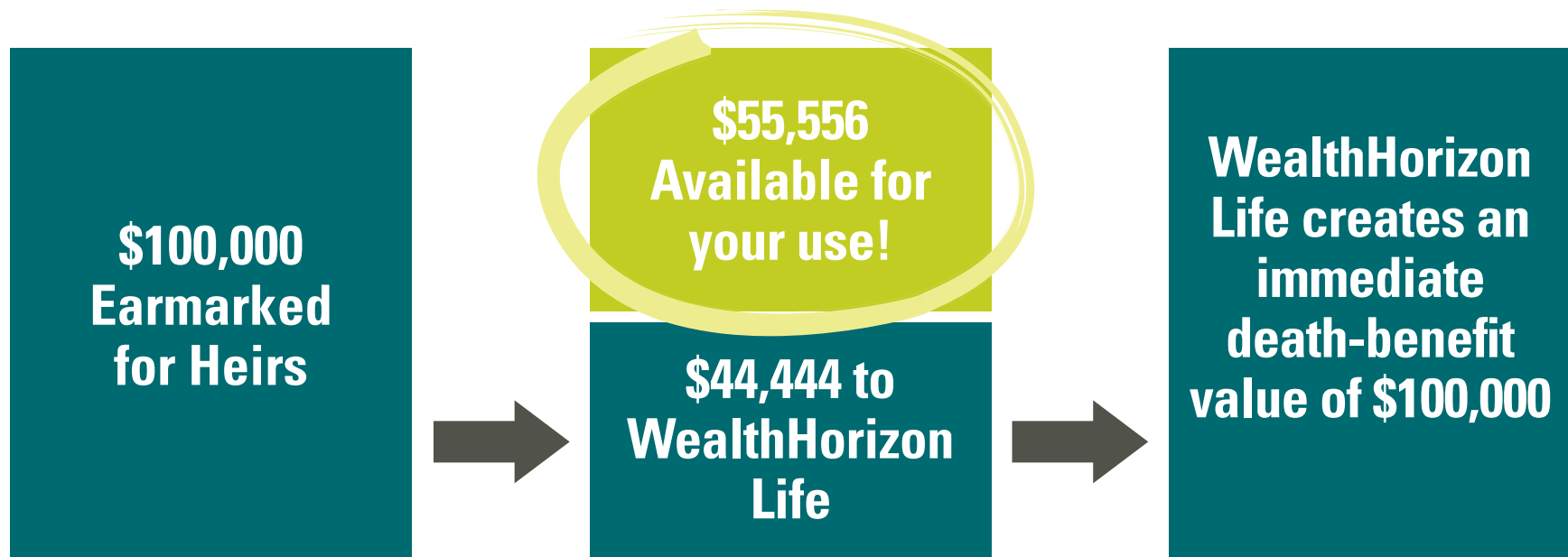
Single Premium Life Insurance Can Be Used to Recover Lost Estate Value from Market Corrections

Assume a \$50,000 investment in July 2007 with performance equal to the S&P 500®, then liquidated for a loss in July 2010. The proceeds are used to purchase a WealthHorizon Life policy. In the event of her death, a policyholder's beneficiaries (for woman, 65, non-smoker) would receive:



Death Benefit assumes female non-smoker age 65. S&P 500® is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by EquiTrust Life Insurance Company. Products are not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation about the advisability of purchasing any products. Historical performance of the S&P 500® Index should not be considered a representation of current or future performance of the Index or of your policy. The example shown above assumes a \$33,650 initial premium with no withdrawals.

A Single Premium Life Policy Can Free Up Earmarked Money While Still Accomplishing Your Estate-Transfer Goals



Assumes female non-smoker age 65. The policy must be in force at the time of death to pay a death benefit. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payment of Accelerated Death Benefits or partial withdrawals. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this life policy and its taxation.

Two Policies to Meet Your Accumulation and Wealth-Transfer Objectives



WealthMax Bonus Life

- 5% Premium Bonus – No Vesting
- Return of Premium Guarantee

WealthHorizon Life

- Higher Index-Linked Rates
- Greater Potential for Long-Term Growth

Getting Started is Fast and Easy!

UnderWRITE-NOW® Processing

Short telephone interview to confirm your medical history and lifestyle

No medical exam or fluid draws

Most underwriting decisions made at the end of the interview

Issuance of the policy may depend on answers to the health questions in the application



Issued by EquiTrust Life Insurance Company

A Name You Can Trust

As you plan for long-term financial security, you look to a name you can trust. And when you're searching for a company that demonstrates integrity, strength and innovation – one that can help you meet your financial objectives – take a look at EquiTrust Life Insurance Company. We put you first.

EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises – a diversified consortium of business entities and partnerships – owns a controlling interest in EquiTrust.





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This policy may be a "Modified Endowment Contract" (MEC) as defined by IRS section 7702A. Distributions including policy loans from a MEC may be treated as taxable income and subject to federal income penalty.

This brochure briefly highlights EquiTrust Life Insurance Company's WealthMax Bonus Life and WealthHorizon Life insurance policies and their benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the policy may be continued in force, contact your agent. This material is intended to provide educational information about life policies and/or their features. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.

WealthMax Bonus Life Policy issued on Policy Form Series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19), with riders ICC17-ETL-PBR(01-17), ICC19-ETL-MCSV(01-19), ICC17-ETL-FPW(01-17) and ICC11-ETL-ADBR(03-11), and interest/index accounts ICC17-ETL-1YRINT(01-17), ICC17-ETL-1YP2PCAP(01-17), ICC17-ETL-1YAVGPART(01-17) and ICC17-ETL-1YP2PPART(01-17).

WealthHorizon Life Policy issued on Policy Form Series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19), with riders ICC17-ETL-FPW(01-17) and ICC11-ETL-ADBR(03-11), and interest/index accounts ICC17-ETL-1YRINT(01-17), ICC17-ETL-1YP2PCAP(01-17), ICC17-ETL-1YAVGPART(01-17) and ICC17-ETL-1YP2PPART(01-17).

This brochure may not be used in California, Colorado or North Carolina, or any states in which the product is not available for sale.

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- Not FDIC or NCUA/NCUSIF insured
- Not insured by any federal government agency
- Not guaranteed by any bank or credit union
- May lose value