



# WEALTH HORIZON LIFE<sup>®</sup>

Index-Linked Life Insurance for Accumulation Potential and  
Wealth-Transfer Objectives

Features Competitive Rates for Long-Term Growth

**FOR USE IN CALIFORNIA ONLY**

 **EquiTrust**<sup>®</sup>  
Life Insurance Company

## EquiTrust is a Name You Can Trust

When you choose EquiTrust as a financial partner, you can rest assured your life policy is backed by conservative investment strategies, anchored by a disciplined and diversified management style. 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.

*Do you seek a secure financial foundation with the potential to grow at index-linked rates?*

*Are you concerned about liquidity to cover expenses in the future?*

As you continue to build for a secure financial future, some key priorities likely include

- accumulation potential while minimizing downside risk,
- access to funds, particularly in the event of unexpected medical issues, and
- providing for loved ones in the event of death

WealthHorizon Life is a life insurance policy designed to provide guarantees. It provides important protection against unexpected events as well as assurance on death-benefit amounts and against policy lapse.

WealthHorizon Life enables you to:

- Earn attractive index-linked credits while avoiding value declines
- Grow your estate for a tax-advantaged transfer to heirs
- Access living benefits in case of certain medical conditions
- Take penalty-free withdrawals after the first year
- Provide an income-tax-free death benefit to beneficiaries

### **When the Market is Up...You're Up! When it's Down...You're Not!**

Funds in a WealthHorizon Life insurance policy are not invested directly in the market and are not directly exposed to market risk. You earn index-linked credits based on positive changes of the selected index strategy. And you benefit from tax-deferred earnings, withdrawal privileges, death protection for your heirs.

You may choose among several accounts – including the 1-Year Interest Account which earns a fixed interest rate, and a variety of Index Accounts that earn credits based on changes in either the S&P 500 index<sup>®1</sup>, or custom, risk controlled indices: Barclays Focus50 Index<sup>2</sup> and the S&P MARC 5% Excess Return Index.<sup>1</sup>

On policy anniversaries, “index credits” are determined on the Index Accounts and applied to your policy’s current accumulation value. Index credits are based on index performance. If the index declines, your accumulation value is not impacted.

On each policy anniversary, you have the ability to transfer money among the various accounts offered in your policy. After a transfer, the remaining balance in a given option, if any, must be at least \$2,000.

At the end of 10 years, surrender charges no longer apply. You continue to earn interest and index credits on an income-tax deferred basis.

## Leave a Legacy with WealthHorizon Life

The concept is simple. Any increase in the accumulation value of your policy grows income-tax deferred during your lifetime. The policy pays a death benefit to your beneficiaries when you die.<sup>3</sup> You can purchase a policy quickly; policies are usually issued within a week of premium payment. Life insurance death benefits generally pass to your beneficiaries free of federal income taxes.<sup>4</sup> And because the death proceeds generally bypass probate, money can pass to beneficiaries more quickly.

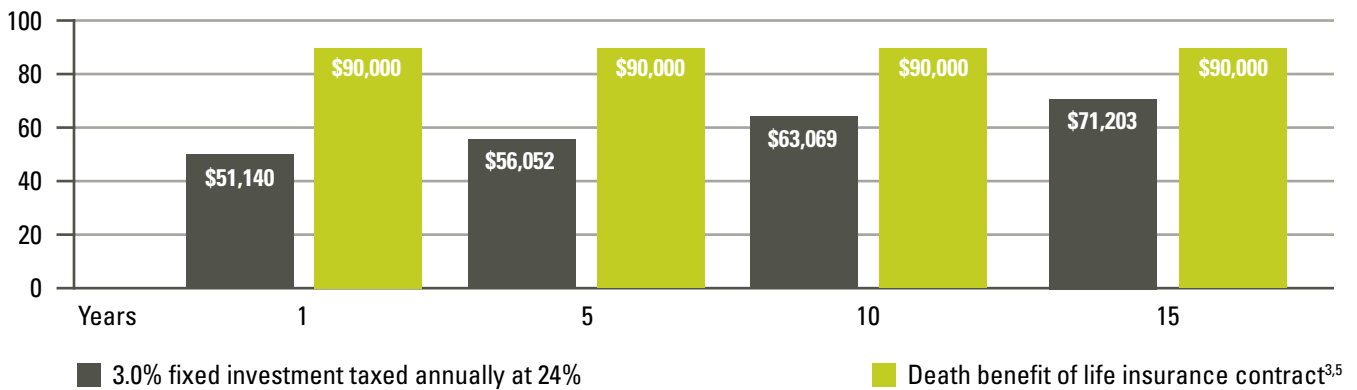
### What Does “Income-Tax Free” Mean to Your Beneficiaries?

If you use a taxable savings vehicle for your money, upon your death, a substantial portion may be paid in taxes. With a WealthHorizon Life insurance policy, the death benefit received by your beneficiaries is generally income-tax free and does not pass through probate.<sup>4</sup>



## Comparison of a Life Insurance Policy Death Benefit with a Taxable Investment

Dollars (in thousands)



This example is hypothetical and for illustrative purposes only. Assumptions: Female, age 65, standard non-tobacco rating class with a \$50,000 single premium. Taxable investment assumes a 3.0% interest rate and a 24% income tax bracket. Taxes are paid from the taxable investment. All other interest is reinvested. This hypothetical chart compares a potential death benefit that may be payable to a beneficiary of a life insurance contract with a taxable investment.



### What If You Need Access to Your Money?

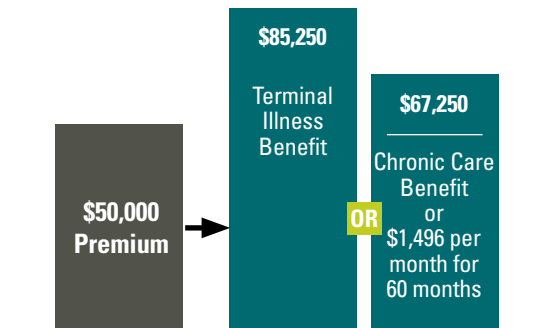
Only money not needed to meet current and foreseeable living expenses should be placed in a WealthHorizon Life policy. However, if you need cash, you may take either a loan on your policy, or a withdrawal that may be penalty-free in certain instances.<sup>6,7</sup> Most WealthHorizon Life policies are classified as a Modified Endowment Contract (MEC). Distributions, including loans, from a MEC are generally treated first as taxable distributions to the extent of gain in the policy and then as tax-free recovery of cost basis.

### What If You Encounter an Illness?

The Accelerated Death Benefit Rider gives you access to cash if the insured is diagnosed with a chronic or terminal illness. Death benefits may be “accelerated” to help meet health-related expenses during the insured’s lifetime – and may be taken on more than one occasion. The rider is included with your policy at no additional cost.<sup>8</sup> Accelerated Death Benefits may be received federal income-tax free.

### The Value of Accelerated Death Benefits\*

For the 65-year-old woman in the previous example with \$50,000 premium, Accelerated Death Benefits would be available for these amounts in the event of one of the following health-related conditions.<sup>8</sup>





## Simple, Fast and Convenient

Starting your policy requires only two easy steps.

- **Simple Application.** The application – which can be completed either electronically or on paper – includes several health-history “pre-qualification” questions.
- **UnderWRITE-NOW Processing.**<sup>®</sup> Underwriting decisions can be made within minutes – in most cases – after a short interview by phone that your agent will initiate and in which you will participate. The interviewer will review the health questions on the application and may ask for additional information or clarification. At the conclusion of the interview, your agent will be notified if your application is approved – or, in rare cases, if additional information is needed. If the premium amount (or combined premium with owner’s other EquiTrust policies) is \$250,000 or more, a more thorough review of medical history is conducted.

## Is WealthHorizon Life Right For You?

- Would you like income-tax deferred growth potential during your lifetime?
- Do you have financial reserves earmarked for your loved ones or favorite charity?
- Are you concerned about access in the event of a chronic or terminal illness?
- Would you like to avoid income tax on amounts payable to your beneficiaries upon your death?

## Benefits For You and Your Family

WealthHorizon Life makes leaving a legacy for your family as easy as possible.

- Immediate death benefit<sup>3</sup>
- Death benefit received generally income-tax free
- Avoids probate
- Cash accessible through Accelerated Death Benefits<sup>8</sup>, loans<sup>6</sup> or withdrawals

**Talk to your insurance agent today about how WealthHorizon Life insurance can help you build wealth and leave a legacy for your family or charity.**

## Product Details

### Premiums

Your policy is funded with a single premium which will be allocated among the accounts shown below based on your instructions. No additional premiums are allowed.

### Barclays Focus50 Index

**1-Year Point-to-Point Participation Index Account** – If the Barclays Focus50 Index value at the end of the contract year is greater than the index value at the beginning of the contract year, you receive index credits based on that increase multiplied by the participation rate. The participation rate is reset annually.

### S&P MARC 5% Excess Return Index

**1-Year Point-to-Point Participation Index Account** – If the S&P MARC 5% Excess Return Index value at the end of the contract year is greater than the index value at the beginning of the contract year, you receive index credits based on that increase multiplied by the participation rate. The participation rate is reset annually.

### S&P 500® Index Accounts

**1-Year Point-to-Point Cap Index Account** – If the index value at the end of the policy year is greater than the index value at the beginning of the policy year, you receive index credits based on that increase up to a specified cap. The cap is reset annually.

**1-Year Monthly Average Participation Index Account** – If the average of the monthly index values for the contract year is greater than the index value at the beginning of the contract year, you receive index credits based on that increase multiplied by the participation rate. The participation rate is reset annually.

### Fixed Rate

**1-Year Interest Account** – A one-year fixed interest rate is set when your policy is issued. The rate is reset annually, and provides a fixed rate that you may prefer for a portion of your assets.

### Barclays Focus50 Index

The Barclays Focus50 Index seeks growth opportunities while limiting volatility through exposure to a dynamic combination of U.S. stocks and U.S. Treasury Indices. Low Volatility U.S. stocks are used because, historically, they have tended to outperform other, higher volatility stocks, on a risk-adjusted basis. The addition of Treasuries adds a diversification benefit and a potential reduction in risk. To further control risk, the index aims to limit its annual volatility to a 5% target using a process called volatility control. For more information on this index, visit [Indices.Barclays/Focus50](https://www.barclays.com/indices), ticker: BXIIF50E.

### S&P MARC 5% Excess Return Index

The S&P MARC 5% Excess Return Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities, and fixed income. S&P MARC 5% Excess Return Index is dynamically rebalanced between the three indices and the cash component to target a 5% level of volatility. For more information on this index, visit [SPIndices.com](https://www.splindices.com), ticker: SPMARC5.

### Accumulation Value

Your policy value will be credited interest based on the accounts chosen. Cost of insurance charges will be deducted monthly in all years. The monthly policy fee is \$10, all years. There is also a monthly per-\$1,000 policy expense charge in years 1-10.

## Product Details

### Access to Policy Cash Value

**Withdrawals** – After the first policy year, you may withdraw up to 5% of your Accumulation Value each policy year without a surrender charge. Withdrawals of more than 5% are subject to a surrender charge. A \$25 fee will be assessed on any partial withdrawal.<sup>7</sup>

**Loans** – Loans are available from your policy. Loans will be charged at a declared rate.

### Surrender Charges<sup>9</sup>

The policy can be surrendered (fully or partially) at any time. Surrenders in excess of a penalty-free withdrawal may be subject to a surrender-charge based on the Accumulation Value.

Year	1	2	3	4	5	6	7	8	9	10
Charge	12%	12%	12%	12%	11%	10%	8%	6%	4%	2%

### Access to Your Death Benefit

If the insured's health condition declines during the insured's lifetime, a portion of the policy's death benefit is available to help with health-related and other expenses.<sup>8</sup> The Death Benefit may be accelerated upon certification for one of the following events.

**Terminal Illness** – If the insured person becomes terminally ill, with a life expectancy of less than 12 months, the owner may accelerate the death benefit. The accelerated amount will be adjusted by a discount factor.

**Chronic Care** – If the insured person is diagnosed as chronically ill, the owner may accelerate up to 100% of the death benefit to be paid out either monthly or in a lump sum. Lump sum payment amounts will be adjusted by a discount factor. The insured must be unable to perform two of six Activities of Daily Living for at least 90 consecutive days, or require substantial supervision due to severe cognitive impairment to be considered chronically ill.

### Death Benefit

Upon the insured's death, the beneficiaries will receive the policy death benefit provided the policy is in force.<sup>3</sup> The Death Benefit amount will be the greater of:

- The face amount on the date of death, less any loan balance; or
- The greater of the Accumulation Value or the Minimum Guaranteed Cash Value on the date of death, multiplied by the Minimum Required Death Benefit Percentage less any loan balance.

Your agent will provide an illustration that shows the death benefit. Death Benefits are reduced by withdrawals, loans and payment of any Accelerated Death Benefits.



## EquiTrust Life Insurance Company

7100 Westown Pkwy Suite 200, West Des Moines, Iowa 50266-2521  
877-249-3694 • www.EquiTrust.com

<sup>1</sup>The "S&P Multi-Asset Risk Control 5% Excess Return Index" and "S&P 500<sup>®</sup>" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust Life Insurance Company ("the Company"). Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> 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.

<sup>2</sup>Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of WealthHorizon Life – an index life insurance policy – ("the policy") and Barclays has no responsibilities, obligations or duties to investors in the policy. The Barclays Focus50 Index ("the Index") including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by EquiTrust Life Insurance Company ("EquiTrust") as the Issuer of the policy. While EquiTrust as the issuer of the policy may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the policy investors acquire the policy from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the policy. The policy is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the policy or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays. Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the "protected parties") shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

<sup>3</sup>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.

<sup>4</sup>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.

<sup>5</sup>Example assumes a 65-year-old female, non-tobacco user.  
\$50,000 single premium x 1.80 face-amount factor = \$90,000 death benefit at issue.

<sup>6</sup>The policy will lapse if the loan balance exceeds a certain amount. A policy lapse may be a taxable event.

<sup>7</sup>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.

<sup>8</sup>Accelerated Death Benefits may be payable in the event of terminal illness or chronic illness. This policy pays proceeds that are intended to receive favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec. 101(g)). 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.

<sup>9</sup>If the policy is surrendered or lapses, it will not participate in any index returns for the index period in which the policy is surrendered or lapses.

Your state requires advertising for ADBRs to provide a comparison to the benefits provided by LTC insurance. However, Accelerated Benefits provided by the ADBR riders are not long-term care insurance, and are not intended to be the same as, or an alternative to, long-term care insurance.

**This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy does not provide long-term care insurance subject to California long-term care insurance law. This policy is not a California Partnership for Long-Term Care program policy. This policy is not a Medicare supplement policy.**

ADBR Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. Receipt of benefits may reduce or eliminate the availability of other policy riders and benefits. Benefits available are calculated at time of claim based on the age of the policy and our expectation of your future mortality. The amount of Accelerated Benefit available will depend on your life policy's death benefit value when ADBR benefits are claimed. For policies in good standing, if ADBR benefits are not used, policy death benefits and other rider benefits are still available.

Long-term care (LTC) insurance is not life insurance, and as such, has no death benefit or cash value. LTC insurance benefits are specified at the time of the contract. LTC benefits are paid as a form of expense reimbursement for qualified long-term care expenses. By comparison, since ADBR benefits can be used for any reason, they are paid once qualifications are met, and do not require you to provide receipt of specific expenses to qualify for the benefit. LTC premiums vary based on the level and length of benefit chosen by the policyholder. Premiums are paid on a recurring basis, and failure to pay premiums will generally lapse the policy. If LTC benefits are not claimed, they are typically forfeited. LTC insurance policies may offer nonforfeiture benefits for additional premium.

This brochure briefly highlights EquiTrust Life Insurance Company's WealthHorizon Life insurance policy and its 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 not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.

Policy issued on Policy Form Series ETL-IUL-2000(01-19), with riders ETL-FPW(01-17) and ETL-ADBR(01-16), and interest/index accounts ETL-1YRINT(01-17), ETL-1YP2PCAP(01-17), ETL-1YAVGPART(01-17) and ETL-1YP2PPART(01-17). May not be available in all states.

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