

ARE YOU ON TRACK TO REACH YOUR RETIREMENT GOALS?

The downside
protection of a fixed
index annuity (FIA) can
help you achieve your
retirement dreams.



When retirement is around the corner, MarketFive Index™ by EquiTrust can help you get to the finish line.

Take advantage of a five-year FIA to help protect your financial future.

- Growth potential linked to market indices
- Downside protection to minimize risk exposure
- Money accessible in case of certain health events
- Tax-deferred earnings

MarketFive Index™ — offered by EquiTrust Life Insurance Company — is designed to help you grow your retirement savings through interest based on the performance of market indices. You share only in the gains, not the losses.

All product guarantees and benefits are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the product, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer. Surrender of the contract subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). NHW on 430-NHW(08-03) or ICC18-430-NHW(06-18). Terminal Illness on ET-TI(10-16) or ICC16-ET-TI(10-16). AV Guarantee Rider on ET-AVGR(10-16) or ICC16-ET-AVGR(10-16). EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. This material is intended for general use with the public. EquiTrust Life Insurance Company, West Des Moines, IA.