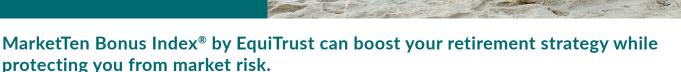


## LOOKING FOR INSTANT RESULTS AS YOU BUILD RETIREMENT INCOME FOR THE FUTURE?

Consider the benefits of a fixed index annuity with a premium bonus.



## Receive an immediate 6% bonus on premiums paid in first five years

- Build money for retirement without market risk
- Enjoy tax-deferred growth of your money
- Secure guaranteed<sup>1</sup> income for life with the optional Income Benefit Rider
- Get all your premiums back, less any withdrawals guaranteed<sup>1</sup>

MarketTen Bonus Index is designed to help you grow your retirement income through interest earned based on the performance of market indices. Your annuity value increases when the index goes up, but you won't lose money when the index goes down.

## Want to learn more?

Product availability and features may vary by state.

<sup>&</sup>lt;sup>1</sup> Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

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