

BOOST PREMIUM BONUSES

New limited-time special on bonus
fixed index annuities (FIAs) by EquiTrust



Give clients an offer they can't refuse — an increased
premium bonus on any bonus FIA by EquiTrust!
Available through 06/28/2024.

EQUITRUST BONUS FIAS:

- MarketPower Bonus Index®
- MarketForce Bonus Index™
- MarketTen Bonus Index®

Product	Standard premium bonus	Boosted premium bonus
MarketPower Bonus Index	10%	12% (first year)
MarketForce Bonus Index	8% (7% in CA)	10% (first year)
MarketTen Bonus Index	6%	8% (first five years)

More information on these products is available on our [All-Product Summary](#).

See the impact on this hypothetical MarketPower Bonus Index case

Premium	Bonus	Bonus amount	Immediate Accumulation Value
\$100,000	10% 12%	\$10,000 \$12,000	\$110,000 \$112,000

How does the premium bonus work?

- Fully vested and permanent addition to the contract's Accumulation Value from day one
- Included in the surrender value if contract surrendered before end of contract period
- Included in the death benefit
- Applies to Benefit Base value with purchase of the optional Income Benefit Rider on applicable products

Annuities that offer bonus features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap and participation rates than annuities that do not provide the bonus feature. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Withdrawals before age 59½ may result in a 10 percent IRS penalty tax. Withdrawals do not participate in index growth. In the event of a full surrender, charges will apply to any penalty-free amounts taken during the same contract year. MarketPower Bonus Index Contract issued on Contract Form Series ICC18-ET-MP10-2000(05-18) or ET-MPP-2000(02-05). MarketForce Bonus Index Contract issued on Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). MarketTen Bonus Index Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07).

EquiTrust may modify or discontinue the additional premium bonus at any time. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. For producer use only.

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