

A photograph of an older couple in a bright, modern kitchen. The woman, with blonde hair and green-rimmed glasses, is smiling broadly and holding a small, fluffy white dog. The man, balding and wearing a dark sweater, is hugging her from behind. The background shows a kitchen counter with a silver pot, a yellow bowl, and jars, and large windows with a view of a building with a curved roof.

CAN A FIXED ANNUITY HELP YOU ACHIEVE YOUR FINANCIAL GOALS?

HOW DO YOU ENVISION YOUR RETIREMENT?

Throughout your working life, you've likely imagined your future. Maybe you've pictured traveling across the country, spending the winters down south or taking up a new hobby.

In fact, retirement may be closer than it seems. That's why it's important to have a strategy to protect and build the income you'll need to achieve your dreams.



WHAT ARE YOUR FINANCIAL GOALS?

As you think about your financial future, these may be questions you've considered:



How can I ensure I have regular income payments I won't outlive?



Can I earn a competitive rate of return, defer taxes and protect my assets?



Is there a way to protect my loved ones from a large tax burden?

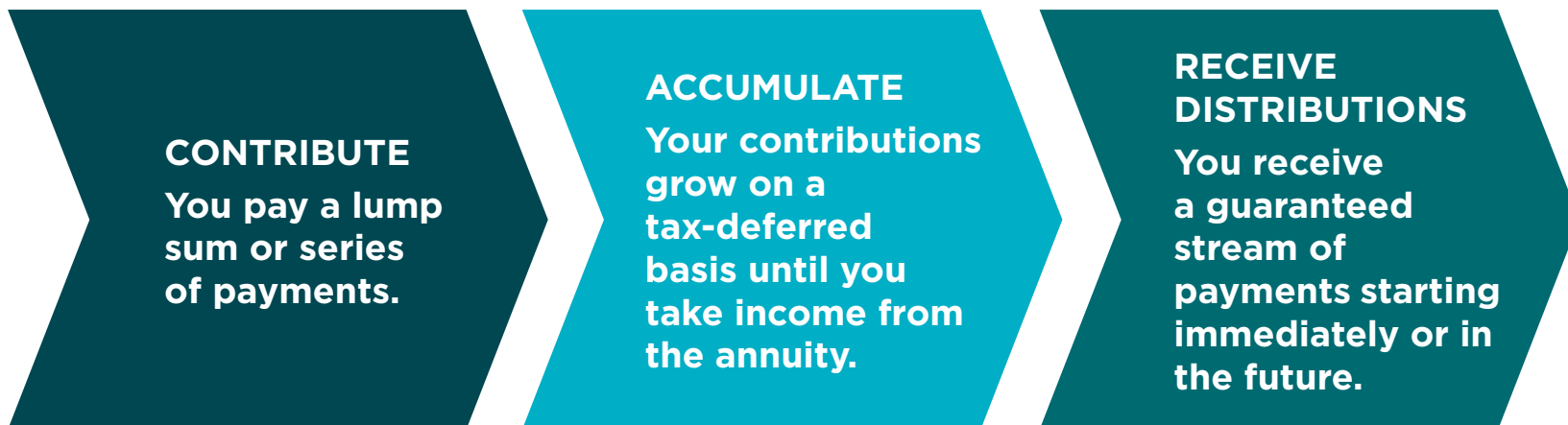
An annuity may be the right solution to help you accomplish these goals.

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 annuity contract and its taxation.

WHAT IS AN ANNUITY?

An annuity is a contract between you and an insurance company.

- ✓ Guaranteed income for life
- ✓ An accumulation vehicle with the potential for tax-deferred growth



Annuities are the only vehicle that provides a guaranteed stream of income for your lifetime.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

WHAT IS A FIXED ANNUITY?

A fixed annuity guarantees a fixed interest rate or interval of payments over a specific period of time. Fixed annuities can be deferred or immediate.

	DEFERRED	IMMEDIATE
Objective	Accumulate assets for a guaranteed stream of income on a deferred basis	Receive a guaranteed income stream on an immediate basis
Purchasing method	Single premium or multiple premium payments	Single premium payment

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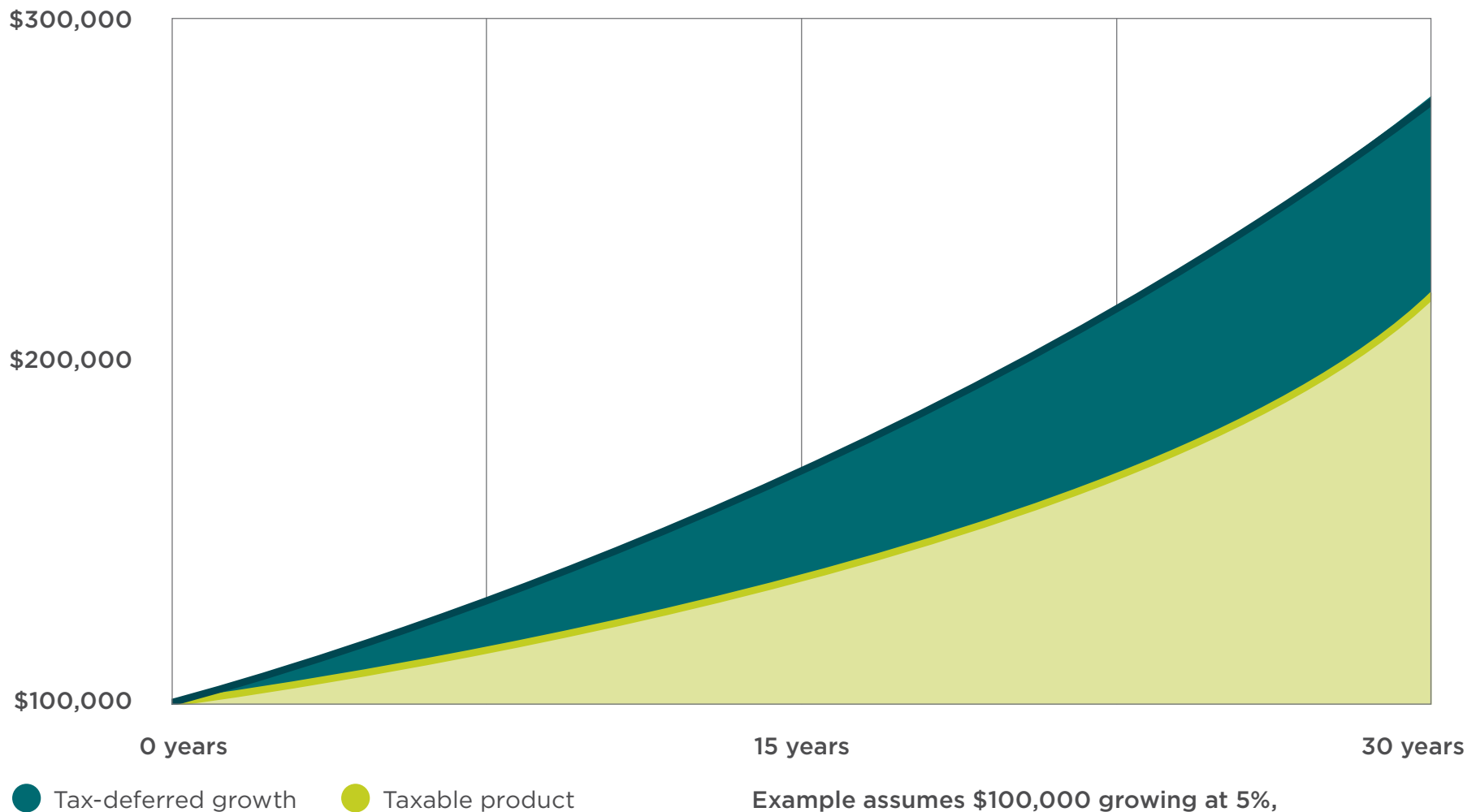
ADVANTAGES OF A FIXED ANNUITY

Fixed annuities offer a number of important features to help you prepare financially for the future.

1 Security	• Conservative vehicle backed by life insurance company reserves • Contractually guaranteed minimum value • Never lose principal or credited interest due to market downturns
2 Ability to bypass probate	• When properly set up with a designated beneficiary, may bypass the probate process • Can allow beneficiaries immediate possession of the death benefit
3 Liquidity	• Many contracts allow annual penalty-free withdrawals up to a certain percentage • Provides access to money while the rest of the annuity value continues to grow
4 Income	• Offers the ability to annuitize the contract for a guaranteed income stream • Time period can be your lifetime, a certain time period or a combination of both
5 Tax deferral	• Interest credited is not taxed until you receive your money, when you may be in a lower tax bracket • Allows you to earn interest on your premium, interest and the money you would have used to pay taxes

EARNINGS GROW ON A TAX-DEFERRED BASIS

Interest earned on an annuity accumulates on a tax-deferred basis. You don't pay taxes until you receive a payment from your contract.



FIXED, DEFERRED ANNUITIES VS. OTHER FINANCIAL PRODUCTS

	Safety of principal	Tax deferral	Guaranteed lifetime income	Guaranteed interest rate	Inflation protection	Market index-linked earnings	Growth potential
Savings account	X						
CD	X						
Savings bond	X	X					
Multi-year and traditional fixed annuity	X	X	X	X			
Fixed index annuity	X	X	X	X	X	X	X
Variable annuity		X	X		X		X
Stock mutual fund					X		X

Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Market Value Adjustment may not apply in all states. Withdrawals before age 59½ may result in a 10% 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. A fixed index annuity may include a guaranteed interest rate associated with the cash surrender value and money in the fixed rate account. A variable annuity may have the potential for guaranteed lifetime income with the addition of a rider to the contract.

EQUITRUST OFFERS A VARIETY OF FIXED ANNUITIES

Multi-year guaranteed annuity (MYGA)	• Guaranteed, fixed interest rate for a set time period • Multiple rate guarantee periods • Withdrawal provisions for access to a portion of your money (liquidity) • Protection of your principal and earnings • Tax-deferred earnings
Traditional fixed annuity	• Guaranteed, fixed interest rate for a set time period • Withdrawal provisions for access to a portion of your money (liquidity) • Protection of your principal and earnings • Tax-deferred earnings
Single premium immediate annuity (SPIA)	• Single premium, lump-sum payment converted to a guaranteed income stream • Fixed period, single life and joint life payment options • Payments can begin any date from 30 days after contract effective date up to one year after contract effective date, and continue annually, semi-annually, quarterly or monthly
Fixed index annuity (FIA)	• Earnings through interest calculated based on a fixed rate and/or the performance of an external market indices; you share only in index gains, not the losses • Minimum guaranteed contract rate for downside protection when markets decline • Protection of your principal and earnings • Tax-deferred earnings • Withdrawal provisions for access to a portion of your money (liquidity)

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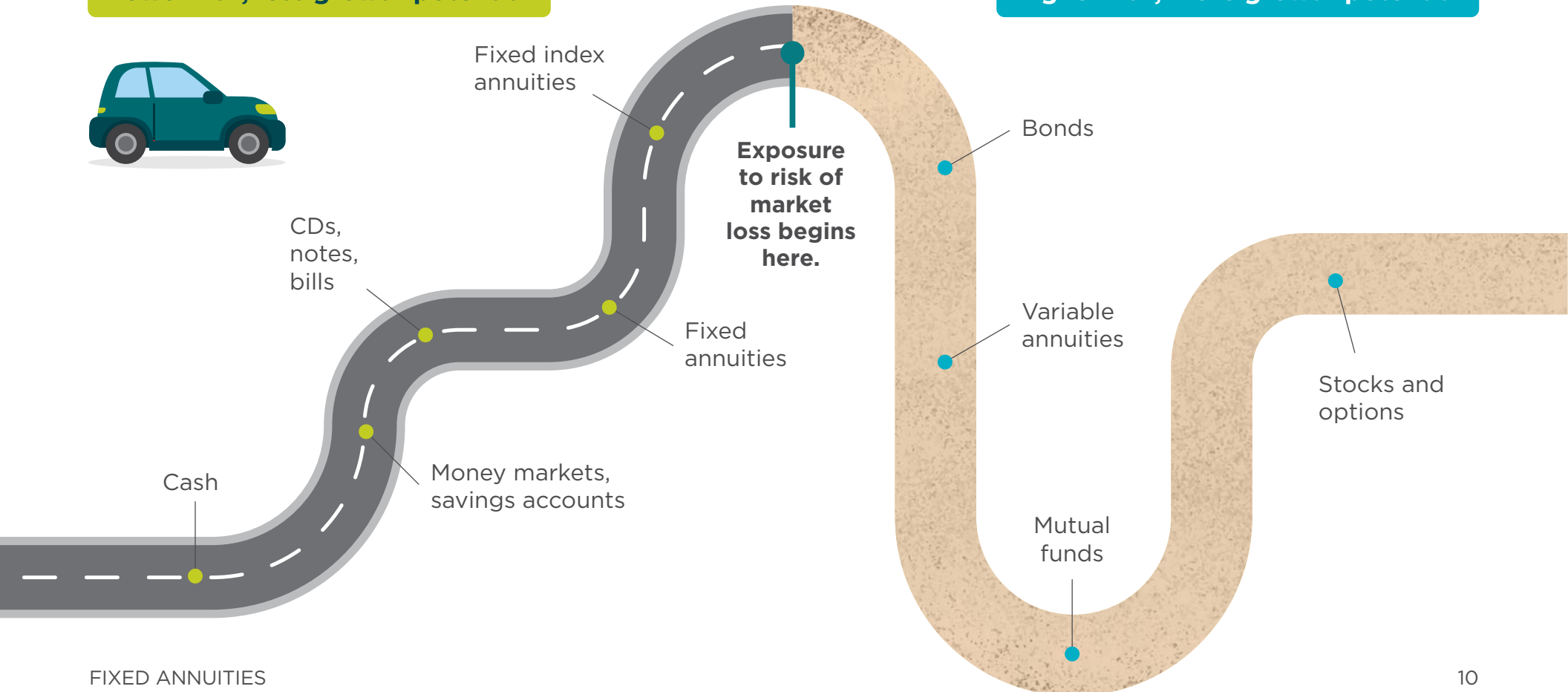
VEHICLES FOR DIFFERENT LEVELS OF RISK TOLERANCE

Depending on your needs and objectives — and how much risk you're willing to take — you may consider different vehicles for your money as you plan for the future. Do you consider yourself conservative, moderate or aggressive?

Continuum of risk tolerance

Lower risk, less growth potential

Higher risk, more growth potential





CAN A FIXED ANNUITY HELP YOU ACHIEVE YOUR RETIREMENT GOALS?

Fixed annuities can be a secure way to accumulate assets or provide a steady stream of income. They have their own unique features, tax advantages and guarantees.

Ask your agent for more information about EquiTrust fixed annuities.

EquiTrust products may not be available in all states. Product features may vary by state.



EQUITRUST — A NAME YOU CAN TRUST

At EquiTrust, we're committed to being a financial partner you can trust with your retirement dreams. Rest assured your annuity contract is backed by a company with 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.

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Annuitization prior to the Income Date is not offered in TX.

This presentation briefly highlights EquiTrust Life Insurance Company's fixed annuity contracts and their benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contracts may be continued in force, contact your agent/producer. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. IRAs/qualified plans are already tax deferred; consider other annuity features.

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.



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

**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**