



6.00%
PREMIUM
BONUS
(on all deposits
for 5 years)

Tell Your Client
Their Money Goes
Where They Go!
Always Available
GUARANTEED!!!



INDEX ANNUITY

MarketTen Bonus Index™

from EquiTrust Life Insurance Company

Features...

- **Client-Friendly Design with Return of Premium**
- Minimum Guarantee 1.00% on 100%
- Flexible Premium
- Only One Moving Part Per Strategy
- Full Accumulation Value at Death - No Annuitization Required
- 10% Penalty-free Withdrawals After First Year
- Nursing Home Waiver (all issue ages)
- 0-80 No Commission Reduction
- 2 Year Monthly Average Cap at 6.00%



EquiTrust Life Insurance Company rates subject to change. Surrender of the contract may be subject to surrender charge and market value adjustment. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.**