



# GUARANTEED INCOME YOU CAN'T OUTLIVE

Discover how an Income Benefit Rider  
on a fixed index annuity can help you  
achieve financial security in retirement



# DREAMING OF RETIREMENT?

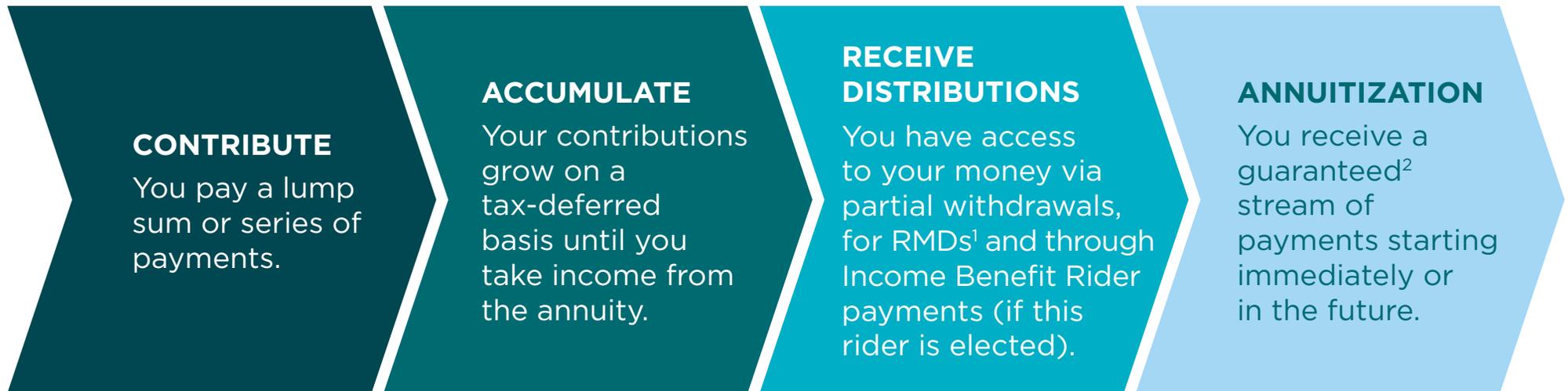
Is your bucket list for retirement getting longer and longer?

Whether it's traveling, taking up a new hobby or simply enjoying some rest and relaxation — you'll need a financial strategy to help you accomplish your goals. A fixed index annuity with an Income Benefit Rider may be a valuable addition to your plan.



# LET'S START WITH THE BASICS: WHAT IS AN ANNUITY?

An annuity is a contract between you and an insurance company. How does an annuity work?



**An annuity is the only vehicle that provides a guaranteed<sup>2</sup> stream of income for your lifetime.**

<sup>1</sup> Required Minimum Distributions

<sup>2</sup> Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

# ADVANTAGES OF A FIXED INDEX ANNUITY

A fixed index annuity is designed to provide you income for retirement through interest earned on market indices. It can be a strong addition to your overall retirement strategy by offering these advantages:



Protection of your principal and earnings from market loss, also known as “downside protection”



Guaranteed<sup>1</sup> minimum rate of return



Growth potential



Built-in guarantees



Tax deferral



Withdrawal privileges, also known as liquidity

**Ask your agent for more information about fixed index annuities.**

<sup>1</sup> Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

# LIFETIME INCOME THROUGH AN INCOME BENEFIT RIDER

A rider is an optional “add-on” to a fixed index annuity. It gives your contract an added or enhanced benefit, usually in exchange for an annual fee.

One common rider is an Income Benefit Rider. Depending on the carrier, it may be called an Income Rider, Enhanced Income Rider, Lifetime Income Benefit Rider or Guaranteed Lifetime Withdrawal Benefit Rider.

What’s the advantage? It’s a way to secure **guaranteed<sup>1</sup> income for life** without annuitizing — even if your Account Value is depleted.

<sup>1</sup> Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.



**Income Benefit Riders offer you the advantage of being able to maintain control of your contract’s Accumulation Value while helping you secure lifetime income, whereas annuitizing your contract is a permanent action.**



## ACHIEVE YOUR RETIREMENT INCOME GOALS

Through an Income Benefit Rider, you have the opportunity to enjoy:

- ✔ Guaranteed<sup>1</sup>, predictable income payments you can't outlive
- ✔ Flexibility to start and stop income as needed
- ✔ Continued payments to your surviving spouse
- ✔ Increased payments in the event of a qualifying chronic illness
- ✔ Single- and joint-life options
- ✔ Ability to receive lifetime income without annuitizing your contract

<sup>1</sup> Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

# RECEIVING YOUR INCOME — KEY TERMS

## Income withdrawal percentage

A percentage calculated based on the age you first elect to receive income payments. Once you start income withdrawals, this percentage never changes.

## Benefit Base

A value, separate from your Account Value, that is usually the sum of your premiums paid, plus any applicable bonuses, minus partial withdrawals. It grows annually at a rate known as the “rollup rate” until you begin taking payments.

**Your income withdrawal percentage and Benefit Base are two parts of an equation used to determine the amount of your payments.**

# CALCULATION OF INCOME PAYMENTS

When you elect to begin receiving payments, these two factors are used to calculate your income withdrawal amount (payment amount).

**Income withdrawal percentage**

**X**

**Benefit Base**

**=**

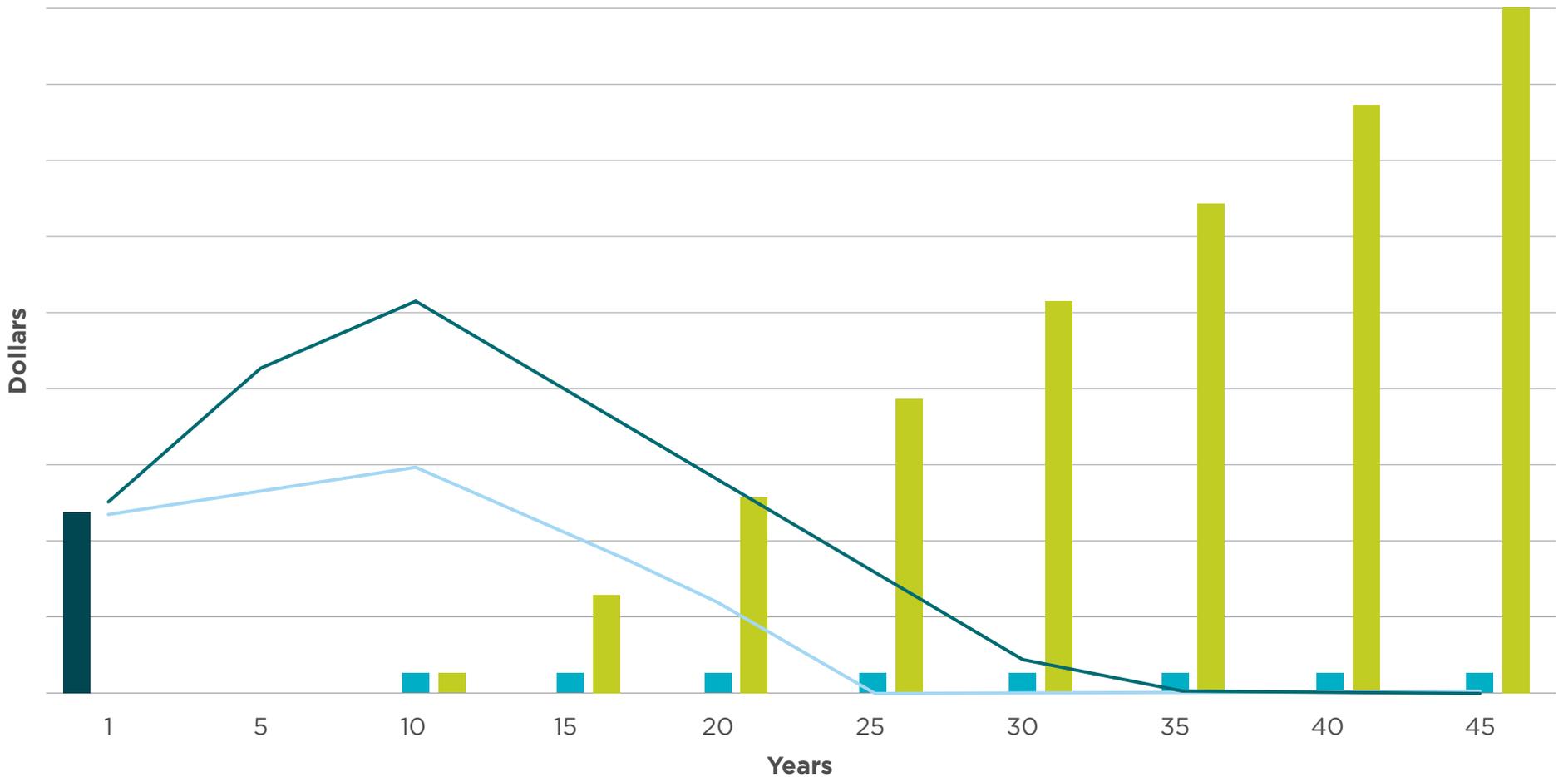
**Income withdrawal amount**

You may elect to receive payments monthly, quarterly, semi-annually or annually.



# PAYMENTS NEVER DECREASE

Your payments will never decrease if you withdraw only your income withdrawal amount each year and continue even if your Accumulation Value and Benefit Base are depleted.



■ Premium   ■ Annual Income Withdrawal   ■ Cumulative Income Payments   — Benefit Base   — Accumulation Value



## IS MY SPOUSE COVERED?



Some Income Benefit Riders offer provisions to continue payments to a surviving spouse.



Payout options may include single payout or joint payout.



Some companies recalculate income and pay out for the life of the spouse after death, while others pay out only until the Accumulation Value runs out.



## WHAT IF MY EXPENSES RISE DUE TO A HEALTH EVENT?

- ✔ Some carriers will double your payments in cases of qualifying health events.
- ✔ Increased payments can help cover medical expenses or nursing home stays.
- ✔ Payments double for the period of time defined in your contract.
- ✔ You may hear this referred to as a “doubler” or “chronic illness doubler.”



# 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.

The guarantees expressed in this presentation are based on the claims-paying ability of EquiTrust Life Insurance Company.

This presentation briefly highlights EquiTrust Life Insurance Company's Income Benefit Riders available on select fixed index annuities. 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. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation. 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.



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