# PREMIUM BONUS BOOST

## New special on bonus fixed index annuities (FIAs) by EquiTrust

EquiTrust® Life Insurance Company

**For a limited time, EquiTrust is increasing the premium bonus on every bonus FIA. Give clients an offer they can't refuse!**

**Available through 12/31/23**

| Product | Standard premium bonus | Boosted premium bonus |
|---|---|---|
| MarketPower Bonus Index® | 10% | **12% (first year)** |
| MarketForce Bonus Index™ | 8%[1] | **10% (first year)** |
| MarketTen Bonus Index® | 6% | **8% (first five years)** |

### How does the premium bonus work?

- Fully vested and permanent addition to the contract's Accumulation Value from day one.
- Included in the surrender charge 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.

### Contact me today for more information.

[1] 7% in CA.

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.

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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