



FIXED INDEX ANNUITY DESIGNED FOR ACCUMULATION

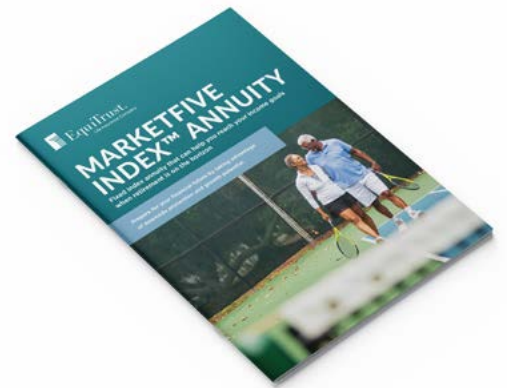
# MARKETFIVE INDEX<sup>®</sup> ANNUITY

## Product specs

- 5-year surrender period
- \$10,000 initial minimum premium
- Issue age: 0-90
- Flexible premium

## Competitive advantages

- Strong accumulation rates
- 105% Guaranteed<sup>1</sup> Accumulation Value
- Clean, simple design
- Competitive commissions on a short-term FIA
- Renewal rate transparency



MARKETFIVE INDEX			
Index	Crediting method	Rate	Illustrated rate
Fixed Rate	1-Year Interest	5.00%	5.00%
S&P 500 Index	1-Year Pt-to-Pt Cap	10.00%	6.85%
S&P 500 Index	1-Year Pt-to-Pt Participation	50.00%	6.95%
S&P 500 Index	1-Year Monthly Average Cap	12.00%	5.56%
S&P 500 Index	1-Year Monthly Average Participation	100.00%	6.58%
S&P 500 Index	1-Year Monthly Cap	3.00%	7.97%
Barclays Focus50 Index	1-Year Pt-to-Pt Participation	175.00%	9.86%
S&P MARC 5% Index	1-Year Pt-to-Pt Participation	200.00%	8.33%



**Request a custom quote. Call Sales Support at 866-598-3694.**

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

Contract issued on Form Series ET-FIA5-2000(10-16) or ICC16-ET-FIA5-2000(10-16). NHW on 430-NHW(08-03) or ICC18-430-NHW(06-18). Terminal Illness on ET-TI(10-16) or ICC16-ET-TI(10-16). AV Guarantee Rider on ET-AVGR(10-16) or ICC16-ET-AVGR(10-16).

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