

Achieve Index-Linked Performance  
And Downside Protection

# MarketTen Bonus Index<sup>®</sup> Annuity

A tax-deferred annuity offering growth when  
markets rise, and protection when they fall

- 6% bonus on all premiums added in the first five years
- Earn credits based on stock-index changes
- If surrendered, no less than original premium less withdrawals – anytime
- Flexible withdrawals and access in the event of certain health events
- Optional rider for lifetime income that you can stop and restart as needed
- Benefits continue if held beyond the 10-year surrender-charge period

**MarketTen Bonus Index Annuity** – offered by EquiTrust Life Insurance Company – never exposes your principal to market risk. You share only in index gains, not the losses – without investing directly in the stock market.

Contact me today for  
more information

Surrender of the contract 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. Contract issued on Contract Form Series ICC18-ET-MTB-2000(06-18) or ET-MTB-2000(06-07). Riders issued on Form Series ICC16-ET-IBR-FIXED(07-16) or ET-IBR(06-08); and ICC17-ET-FIXED-ROP(02-17) or ET-FIXED-ROP(02-17). EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. This material is intended for general use with the public. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice. EquiTrust Life Insurance Company, West Des Moines, IA.  
ET-MTB-FL (3-19)



## **Advertising Requirements**

Ad must be printed as is. No other copy or design revisions other than the addition of your contact information can be made without prior approval from EquiTrust Life Insurance Company. To customize this ad, highlight and replace the text in the shaded box with your contact information.

**EquiTrust print ads, flyers and mailers may not be distributed to clients through email or other electronic-delivery systems.**

## **Note Regarding Inserting Contact Information in Fillable Field**

In order to change and save your contact information inside the fillable field, you need Adobe Acrobat on your computer. If you or someone in your office does not have the appropriate software, please send an email with the exact contact information you wish to appear in the ad, and the specific ad you want to use.

Prior to use, send a copy of the final ad proof to EquiTrust Life, with the following information:

- Name of agent or organization running the ad
- Phone Number
- Email address
- How or where the ad will be used (mailed, newspaper ad, etc.)
- States in which the publication will be distributed

### **Send this information to:**

EquiTrust Life Insurance Company  
Attn: Advertising  
P.O. Box 14500  
Des Moines, IA 50306-3500

### **Or, send information and ad as an e-mail attachment to:**

Bob.Baehr@EquiTrust.com

### Questions?

Call Bob Baehr  
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