

# MarketForce Bonus Index™ Annuity

Rate Buy-Up  
Index Annuities

# MarketMax Index™ Annuity

7.0% MGA  
Commission

10-Year Design

Offer your accumulation-focused clients higher cap and participation rates on selected accounts – in exchange for an annual fee.

## MarketForce Bonus Index Annuity

- 8% Premium Bonus
- Single Premium
- Buy-Up Account Annual Fee: 1.5%

## MarketMax Index Annuity

- Even HIGHER Cap and Participation Rates
- Flexible Premium
- Buy-Up Account Annual Fee: 1.0%

## Competitive Advantages

- Annual fee guaranteed not to increase for the life of the contract
- Illustrated rates are among the highest in the industry
- Full premium bonus (and full agent comp) up to maximum issue age 80

Contact me today for  
more information

Surrender of the contract subject to surrender charges or market value adjustment. Product and riders not available in all states or may vary by state. Withdrawals before age 59½ may result in a 10 percent IRS penalty tax. Withdrawals do not participate in index growth. Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company. MarketForce Bonus Index contracts issued on Form Series ICC19-ET-MP10-2000(02-19) or ET-MP10-2000(05-18). MarketMax Index contracts issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). Riders issued on Form Series ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice. Products underwritten and issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Products distributed by EquiTrust Insurance Marketing Services; in California doing business as EQT Insurance Marketing Services. For Producer Use Only. ET-MMAXMFRC-RECRU (9-21)



# Advertising Requirements

## Pre-approved Advertising

Pre-approved 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

## Agent-Created Ads

If you create your own ad featuring an EquiTrust product — whether a fully disclosed ad with product name and issuer identified, or a “blind ad” with product name and issuer not identified — the ad must be submitted to EquiTrust for review prior to use. Include how the ad will be distributed (e.g., name of publication), states in which it will be distributed, and date of distribution.

## Send this information to:

**EquiTrust Life Insurance Company**  
Attn: Susan Andersen / Sara Prehm  
7100 Westown Pkwy Suite 200  
West Des Moines, IA 50266-2521

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

Susan Andersen, AVP of Marketing at  
[Susan.Andersen@EquiTrust.com](mailto:Susan.Andersen@EquiTrust.com)

**Or**

Sara Prehm, Marketing Content Manager  
[Sara.Prehm@EquiTrust.com](mailto:Sara.Prehm@EquiTrust.com)

## Questions?

Call Susan Anderson at (515) 226-5146 or Sara Prehm at (515) 259-3784