



# CONFIDENCE INCOME<sup>®</sup> ANNUITY

A single premium immediate fixed annuity designed to bring you regular income payments

Step into your next chapter with confidence.



Retirement isn't just the end of your working life — it's the beginning of a new chapter. And no matter how you hope to spend it, you'll need a reliable financial strategy.

EquiTrust is here to help — giving you tools to help you reach your retirement goals. Consider Confidence Income. It turns a portion of your retirement savings into regular, guaranteed<sup>1</sup> income payments. And with the option to receive payments for life, it can help alleviate the risk of outliving your money.

## WHAT IS CONFIDENCE INCOME?

Confidence Income is an immediate fixed annuity that turns a single lump-sum contribution into ongoing income payments to you. Payments can be based on your life alone, or the lives of you and a joint owner. You determine the income schedule, with options ranging from a five-year fixed period to payments for as long as you live.

You can purchase Confidence Income at any age up to and including age 90. Any person named as joint owner or annuitant must also be 90 or below.



## FEATURES OF CONFIDENCE INCOME

Your Confidence Income contract offers important advantages designed to help you prepare for the future:



Guaranteed,<sup>1</sup> dependable income payments



Ability to avoid probate



Flexible income schedule options



Death benefit for fixed period options



Protection from market risk

**Confidence Income can give you confidence in your financial strategy for the future. It creates a consistent, lasting stream of income that can help you achieve your goals and dreams – whether you want to cover daily expenses, fund essentials like health care and insurance, or plan the trip of a lifetime.**



## HOW DOES CONFIDENCE INCOME WORK?

### Premium

Your contract starts with a one-time premium payment. If you indicate that the payment is coming from more than one source, we will wait to issue the contract until all premium is received. Once the contract is issued, no additional premium may be added.

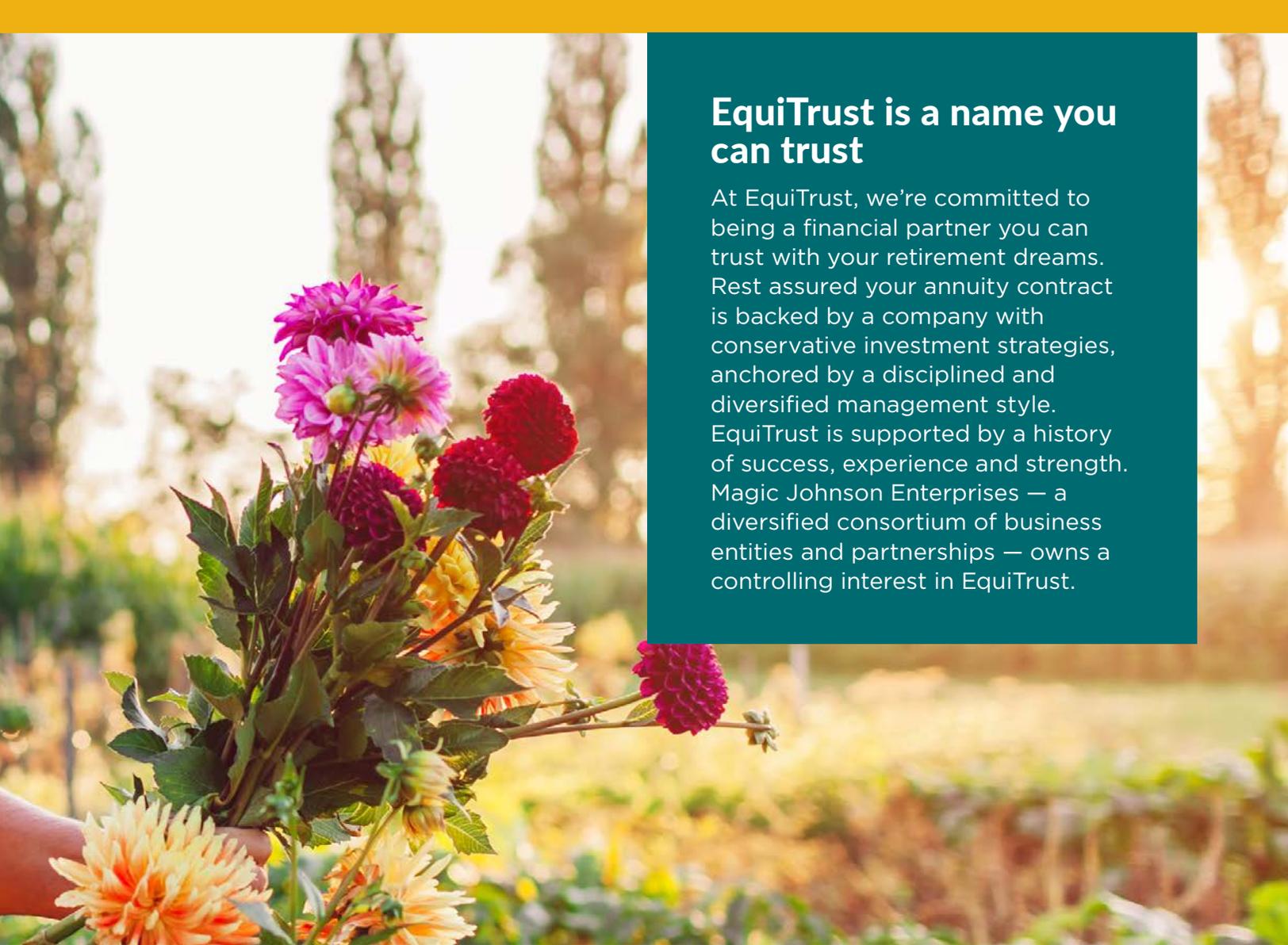
### Payment schedule options

Choose the timeframe that best aligns with your income goals.

- **Fixed period** — Choose a duration anywhere from 5 to 20 years.

Single life — Payments are based on one life:

- **Lifetime** — Receive payments as long as the annuitant is living.
- **Lifetime with fixed period** — Payments are made for a 5- to 20-year fixed period or as long as one annuitant is alive — whichever is longer.



## EquiTrust is 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.

Joint life — Payments are based on two lives:

- **Joint lifetime** — Payments are made for as long as one or both annuitants are living.
- **Joint lifetime with fixed period** — Payments are made for a 5- to 20-year fixed period or as long as one annuitant is alive — whichever is longer.

Payments are made until the end of the fixed period from 5 to 20 years.

### **Payment reduction option**

If a joint life option is elected and there is a fixed period, payments can be customized to remain the same upon the first death, or reduced by 25%, 33% or 50%.

### **Payment frequency**

You may choose to receive payments monthly, quarterly, semiannually or annually. Once payments begin, their amount and frequency are locked in for the duration of the chosen payment period. You'll receive payments directly to your checking or savings account.

### **Taxation**

If you purchase this contract with retirement plan funds that are pre-tax, the income generated by this annuity will be taxable as the income is received.<sup>2</sup>

If you use after-tax funds to purchase this contract, you may benefit from tax advantages. Talk with your tax professional for specific tax guidance.

### **Free-look period**

After your contract is issued, you have a specified number of days to review it; see your contract for complete details. If you're not completely satisfied with the terms, you may return the contract and receive 100% of your premiums paid, minus any prior withdrawals.

### **Want to learn more about Confidence Income?**

This brochure includes only a summary of the product. Availability and certain features and benefits may vary by state. Ask your agent/producer for complete contract provisions and details before purchasing.



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

<sup>2</sup> Electing payments from a qualified plan for a fixed number of years that exceeds your life expectancy may result in adverse tax consequences. Consult your tax professional. EquiTrust Life Insurance Company cannot give legal, tax or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation

Contract issued on Contract Form Series ET-SPIA(08-06).

This brochure briefly highlights EquiTrust Life Insurance Company's Confidence Income annuity contract and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the contract 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. IRAs/qualified plans are already tax deferred; consider other annuity features.



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