

COMMISSION OPTIONS

Hot-On-The-Trail Commissions

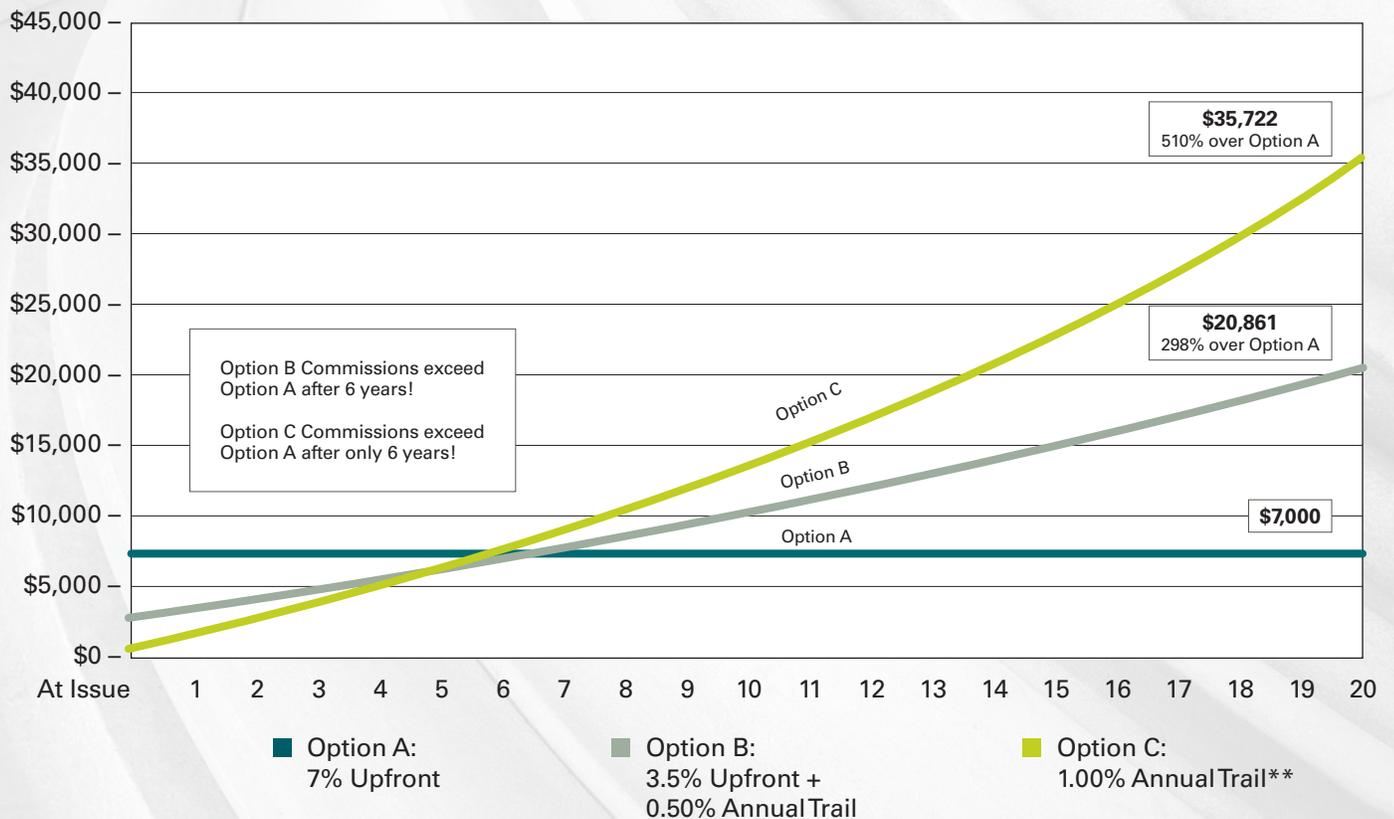
EquiTrust index annuities offer three commission-payment options: upfront, combination upfront + trail, and trail.

Trail commissions are a means to substantially increase your income...and they provide peace of mind, as a guaranteed source of income to supplement your current-year production.

Commission Comparison of Options A, B and C

Market Value Index Annuity

\$100,000 premium – income rider not elected; annual accumulation rate: 4.71%*; 10-year surrender schedule



Questions?

For more information, refer to your current Commission Schedule – available at Agents.EquiTrust.com at the Agent Center Link; login is required. Or call EquiTrust Sales Support at **866-598-3694**.



*Annualized return of the most recent 10-year period for the S&P 500 Point-to-Point Participation Rate Account assuming the current 40% participation rate applied consistently for the example period.

**Option C/Trail commissions are paid at issue and on subsequent contract anniversaries.

Trail commissions are payable annually based on the contract's Accumulation Value on the contract's anniversary date. Product not available in all states or may vary by state. Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). 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.**