

SMARTBOOST™ INDEX AS A MYGA ALTERNATIVE

Multi-year guarantee annuities (MYGAs) play an important role for clients who value guarantees and predictability. But did you know there’s another way to appeal to these clients?

SmartBoost Index is a fixed index annuity that delivers a no-fee 40% BOOST over 10 years, plus a day-one enhanced death benefit¹ and index-linked upside potential.

Let’s see how the two products compare:

	SmartBoost Index	MYGA
Underlying growth guarantee²	40%, vested over 10 years	Fixed rate
Day-one death benefit	140% of premium ¹	Full Accumulation Value
Upside potential	Yes	No

Want to talk through a SmartBoost Index case? Call Sales Support at 866-598-3694 or email Sales.Support@EquiTrust.com.

¹ During the first 10 contract years, if death benefit is taken as monthly payments for 60 months. Assuming no withdrawals. If taken as a lump sum, the death benefit is equal to the Vested Enhanced Accumulation Value, which is the greater of the Accumulation Value (AV) and the Vested Guaranteed Enhanced Accumulation Value. Once the AV exceeds the Guaranteed Enhanced Accumulation Value, the lump sum death benefit is equal to the AV for all payment options.

² Guarantees based on the claims-paying ability of EquiTrust Life Insurance Company.

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