



FIXED INDEX ANNUITY WITH A NO-FEE, BUILT-IN BOOST

SMARTBOOST INDEX™

Competitive advantages

- Guaranteed¹ 40% growth of the Accumulation Value after 10 years
- No-fee 40% patent-pending BOOST on premiums — real money! — for the death benefit² on day 1
- Ideal for Roth IRA conversion

Product specs

- 10-year surrender period
- Single premium
- \$10,000 initial minimum premium
- Issue age: 0-80
- Free withdrawals years 2-10 equal to 7% of the initial premium amount

Index	Crediting strategy	Rate	Illustrated rate
Fixed rate	1-Year Interest	4.50%	-
S&P 500	1-Year Pt-to-Pt Cap	8.00%	5.54%
S&P 500	1-Year Pt-to-Pt Participation	50.00%	7.28%
S&P 500	1-Year Pt-to-Pt Performance Trigger	6.50%	4.51%
S&P 500 Dynamic Intraday TCA	1-Year Pt-to-Pt Participation	70.00%	10.04%



Request a custom quote. Call Sales Support at 866-598-3694.

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

² 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.

The death benefit may be limited in some states. The boost will be adjusted for withdrawals taken in the first 10 contract years. See the SmartBoost Index contract for complete details. Product availability and features may vary by state. For more information, visit Agents.EquiTrust.com, and click on State Approvals/State Variations under the Products tab. Genesis Development Group, Inc., has patents and patents pending that may cover elements of the product discussed in this document. This document does not convey any license or other rights in these patents. Genesis Development Group, Inc., is a national marketing firm that works with independent distribution companies to distribute retirement products. Genesis is not affiliated with EquiTrust.

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