

Differentiating BOOST and premium bonus fixed index annuities

While plenty of fixed index annuities (FIAs) offer a premium bonus — whether with a fee or without — SmartBoost Index is the *only* FIA that provides a BOOST. A no-fee, 40% BOOST (i.e., minimum growth guarantee¹ over 10 years²).

Here's how a BOOST is different.

SmartBoost Index FIA with a BOOST	Premium bonus FIA with a fee*	Premium bonus FIA without a fee*
40%	15-24%	10-16%
No fee	Annual fee	No fee
Higher accumulation guarantees ¹	Lower to mid-range accumulation guarantees	Lower accumulation guarantees
Higher caps and par rates	Lower to mid-range caps and par rates	Lower caps and par rates
Index credits applied to premium, resulting in higher caps and par rates	Index credits applied to (premium + bonus), resulting in significantly lower caps and par rates	Index credits applied to (premium + bonus), resulting in significantly lower caps and par rates
Guaranteed accumulation/death benefit = \$140,000	Guaranteed accumulation/death benefit = \$115,000-124,000	Guaranteed accumulation/death benefit = \$110,000-116,000

*Hypothetical representation of average product specifications based on \$100,000 single premium.

What is the SmartBoost Index BOOST?

SmartBoost Index can help ensure clients' savings will grow and they can leave a legacy to their heirs. It provides:

- An underlying guarantee¹ that the value of the contract will grow to at least 140% of the initial premium over 10 years
- A 40% BOOST on the single premium on **day 1** for the death benefit³

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

² The 40% BOOST vests over a 10-year period on each anniversary.

³ During the first 10 contract years, if death benefit is taken as monthly payments for 60 months. 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 BOOST will be adjusted for withdrawals taken in the first 10 contract years. The death benefit may be limited in some states. See SmartBoost Index contract for additional details. Surrender of the contract may be subject to surrender charges or Market Value Adjustment. Product and riders may not be available in all states or may vary by state. Withdrawals before age 59½ may result in a 10% IRS penalty tax. Withdrawals do not participate in index growth. SmartBoost Index contract issued on Contract Form Series ET-SBA-2000(01-25) or ICC25-ET-SBA-2000(01-25). Riders issued on Form Series 430-NHW(08-03) or ICC18-430-NHW(06-18) and ET-TI-SBA(01-25) or ICC25-ET-TI-SBA(01-25). EquiTrust does not offer investment advice to any individual or financial professional and this material should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For financial professional use only.

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