



# BOOST YOUR RETIREMENT SAVINGS AND LEAVE A LEGACY



**SmartBoost™ Index is a fixed index annuity with a 40% patent-pending boost to provide strong guaranteed<sup>1</sup> growth and help preserve your legacy for loved ones.**



Enjoy guaranteed<sup>1</sup> minimum 40% growth of your premium over 10 years



Get a built-in, no-fee 40% boost to your annuity's death benefit<sup>2</sup> on day one



Build your assets without market risk



Benefit from tax-deferred earnings

SmartBoost Index grows your retirement savings through interest earned based on the performance of market indices. Your annuity value increases when the index goes up, but won't decrease when the index goes down. Plus, it guarantees your account value will grow to at least 140% of your initial premium over 10 years regardless of market conditions.

## Want to learn more?

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

<sup>2</sup> 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.

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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. 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 Life Insurance Company does not offer investment advice to any individual and this material should not be construed as investment advice. Annuity and insurance products are not deposits nor are they guaranteed by any bank. They are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government. Certain products may lose value. This material is intended for use with the general public. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com.