



**The no-fee 40% BOOST effectively offsets taxes incurred on a Roth IRA conversion.**

### Meet John and Evelyn

**Ages:** 60

**Family:** Married with two children

**Tax-deferred retirement assets:** \$1,000,000 in a Traditional IRA from a 401(k) rollover

### Primary concerns

- Potential future tax increases
- High taxable income from IRA withdrawals in retirement
- Tax-efficient growth for retirement and legacy planning

### The planning conversation

John and Evelyn's financial professional recommends converting \$150,000 of John's Traditional IRA to a Roth IRA placed in SmartBoost Index, a fixed index annuity with a **40% BOOST that completely offsets taxes incurred by a Roth conversion.**

This also allows them to lock in today's tax rates, reduce future required taxable income and create tax-free retirement income.

The tax impact		The SmartBoost Index solution	
<b>Amount to convert</b>	\$150,000	<b>Guaranteed<sup>1</sup> BOOST</b>	\$60,000
<b>Federal marginal tax bracket</b>	24%	<b>Total guaranteed<sup>1</sup> value</b>	\$210,000
<b>Federal tax owed after conversion</b>	\$36,000	<b>Growth potential</b>	Index-linked credits tied to the S&P 500®
		<b>Tax treatment</b>	Tax-free growth when held inside the Roth IRA

### 10 years later

- The Accumulation Value is guaranteed to grow by at least \$60,000, **more than offsetting the \$36,000 in federal tax** generated by the Roth conversion
- With index-linked growth tied to the S&P 500, the **Accumulation Value could grow by much more than the guaranteed \$60,000**
- If John passed away, Evelyn or their children had access to the **\$60,000 BOOST from day one<sup>2</sup> through a \$210,000 minimum death benefit**

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**Want to discuss using SmartBoost Index to help clients offset Roth conversion taxes? Call Sales Support at 866-598-3694 or email [Sales.Support@EquiTrust.com](mailto:Sales.Support@EquiTrust.com).**

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<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. 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.

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