

SMARTBOOST™ INDEX

A CASE STUDY



**Grow savings, weather market volatility
and build a lasting legacy**

Meet Sherry, retired teacher

Age: 65

Objectives

- Enjoy guaranteed¹ growth of her savings with powerful accumulation potential
- Recover from market losses in her retirement accounts
- Secure downside protection against future market risk
- In the event of her death, pass down a meaningful legacy to her children and grandchildren

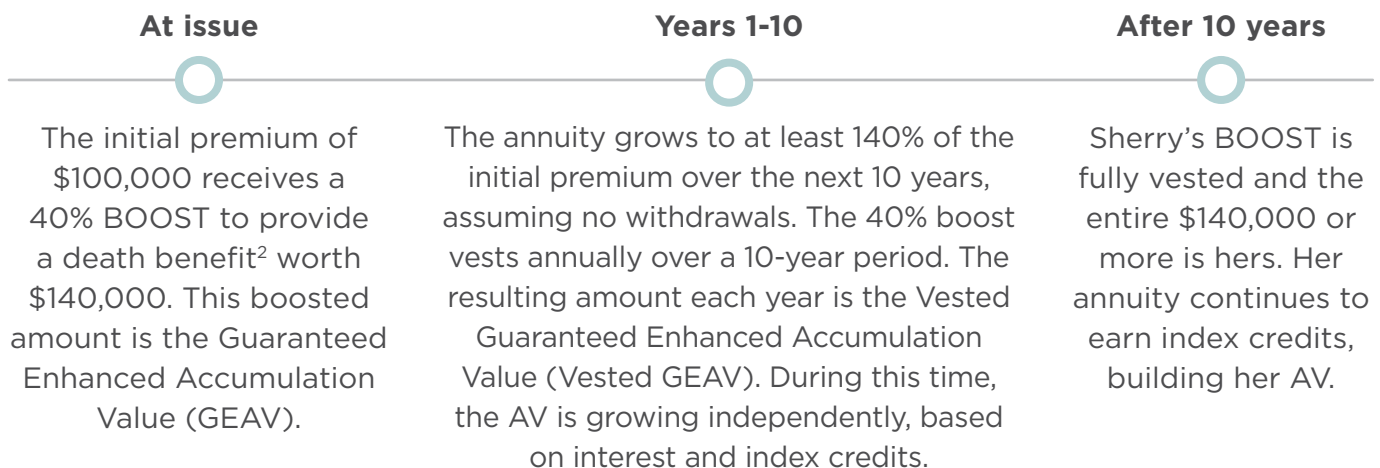
Solution — A fixed index annuity with a BOOST

Sherry's financial professional recommended **SmartBoost Index**, a fixed index annuity (FIA) with a BOOST, which provides:

- An underlying guarantee¹ that her annuity will grow to at least 140% of her initial premium over the next 10 years regardless of market conditions
- Growth potential of the Accumulation Value (AV) through interest earned based on the performance of market indices, without exposing money to downside risk
- A no-fee 40% BOOST on the single premium **on day 1** for the death benefit² via the Guaranteed Enhanced Accumulation Value (GEAV)

Let's see how SmartBoost Index works to meet Sherry's objectives

Initial premium: \$100,000



Leaving her legacy

If Sherry passes away within the first 10 years of her contract, her beneficiaries may elect to receive the death benefit paid out as follows:

- **Over 60 months:** The boosted payout (the EAV)
- **As a lump sum:** The Vested EAV

After the first 10 years (or when the AV exceeds the GEAV, if earlier), the death benefit is equal to the AV for all payout options.

End of contract year	GEAV	Vested GEAV	Hypothetical AV	EAV	Vested EAV
Issue	\$140,000	\$100,000	\$100,000	-	-
1	\$140,000	\$104,000	\$106,000	\$140,000	\$106,000
2	\$140,000	\$108,000	\$106,000	\$140,000	\$108,000
3	\$140,000	\$112,000	\$114,480	\$140,000	\$114,480
4	\$140,000	\$116,000	\$116,770	\$140,000	\$116,770
5	\$140,000	\$120,000	\$133,117	\$140,000	\$133,117
6	\$140,000	\$124,000	\$141,104	\$141,104	\$141,104
7	\$140,000	\$128,000	\$150,982	\$150,982	\$150,982
8	\$140,000	\$132,000	\$163,060	\$163,060	\$163,060
9	\$140,000	\$136,000	\$171,213	\$171,213	\$171,213
10	\$140,000	\$140,000	\$176,350	\$176,350	\$176,350



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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. 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.

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. 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.