

SMARTBOOST™ INDEX SALES OPPORTUNITIES



OPPORTUNITY AWAITS!

Don't miss all the ways our SmartBoost Index can deliver real-world advantages for your clients — and sales for you!



The 40% BOOST:

Top-tier *guaranteed*¹ accumulation

Clients are guaranteed a 40% return (vested at 4%² annually) over 10 years, with the potential for even more growth based on performance tied to the S&P 500.



Market loss recovery strategy:

Built smarter — higher guarantees¹, higher upside

The 40% BOOST can offset any losses clients have recently endured, while providing them with higher accumulation potential than traditional premium bonus products.



Legacy:

140% *guaranteed*¹ minimum death benefit³

The death benefit equals premium plus a minimum of 40% — ensuring your clients leave an impactful legacy without the hassle and additional cost of life insurance.



Roth IRA conversions:

The go-to FIA solution for your clients

The 40% BOOST can offset your clients' federal income tax liability for even the highest 37% bracket, giving you an authentic FIA solution for clients wanting to convert their IRAs to Roths.

Want to talk through SmartBoost Index sales opportunities? Call Sales Support at 866-598-3694 or email Sales.Support@EquiTrust.com.

SmartBoost Index is a fixed index annuity.

¹ Guarantees 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 taken as monthly payments over 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. 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). Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, IA. For financial professional use only.

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