



# SECURE YOUR LEGACY — AND YOURSELF

Single-premium, indexed whole  
life insurance



WealthMax Bonus Life®

# CONSIDER YOUR ASSETS

## What's your plan to distribute them?



- Do you have money sitting in a checking, savings, money market account or an annuity?
- Money that you've earmarked for your children or grandchildren?
- For charitable or civic organizations?



- Would you like to increase the amount you leave to your heirs and create a tax-free death benefit?
- Do you prefer to maintain control of this money, potentially increase it and maybe even use it for health care expenses during your lifetime?



# SAFEGUARDING YOUR LEGACY

Over the next 20 years, an estimated  
**\$84 trillion<sup>1</sup>**  
will be passed down to the next generation.

<sup>1</sup>“The Great Wealth Transfer: What it means for your money”; Bankrate, LLC; <https://www.bankrate.com/investing/the-great-wealth-transfer/#:~:text=Here's%20an%20explanation%20for%20how,to%20Gen%20X%20and%20millennials>; accessed November 12, 2024.

# WEALTH TRANSFER AND YOUR BENEFICIARIES

## What is wealth transfer?

The process of passing assets to the next generation.

## Who are your beneficiaries?

Your estate potentially has several beneficiaries:

- ✓ Chosen heirs
- ✓ IRS
- ✓ State tax department
- ✓ Creditors

Having the right strategy in place can help ensure you have more control over the process — removing the government and creditors from your list of beneficiaries, and protecting your chosen heirs. It can help you achieve other goals, too.

# DO YOU HAVE SPECIFIC FINANCIAL GOALS?

Wealth transfer may be one of your goals. But after years of hard work creating your own financial security, you may have a range of objectives. These may be questions you've considered:



Is there a tax-efficient way for me to transfer the wealth I've accumulated to my heirs in the event of my death?



What if I need access to my money during my lifetime in case of a chronic illness or medical emergency?



When I get older and don't need life insurance benefits for heirs, is there a way to use them as income?



Can I enhance my accumulation potential while minimizing downside risk?

**One way to accomplish these goals is through a single-premium, indexed whole life insurance policy, like WealthMax Bonus Life.**

# WHAT IS WEALTHMAX BONUS LIFE?

## A multi-tool for your financial goals

WealthMax Bonus Life is a single-premium, indexed whole life insurance policy. It's truly a versatile, multi-function financial planning tool.



- ✓ You make **one premium** payment to purchase the policy, with no ongoing payments required to keep the policy in force.
- ✓ The Accumulation Value **grows tax-deferred** during your lifetime.
- ✓ A **premium bonus** is applied and immediately credited to your Accumulation Value.
- ✓ When you pass away, the policy pays a **guaranteed, tax-free death benefit** to your beneficiaries.
- ✓ You have access to **living benefits** for chronic care, nursing care confinement or terminal illness expenses.
- ✓ You can **access the death benefit for income payments** in later years if you no longer wish to pass it on to heirs.
- ✓ You're guaranteed to **receive your premium payment back** — less any withdrawals — if you need to surrender your policy at any time.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. The policy must be in force at the time of death to pay a death benefit. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payments from the Accelerated Death Benefit Rider, Longevity Benefits or partial withdrawals. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.



# VERSATILITY TO MAXIMIZE YOUR ASSETS

WealthMax Bonus Life is one way to reposition your savings or the cash value of another life policy to a vehicle that can do more for you.

It's as simple as moving money from your left pocket to your right pocket.

# YOUR MONEY MULTIPLIES ON DAY ONE

**With WealthMax Bonus Life, the bonus isn't only in the name.**

- You pay your initial premium.
- EquiTrust immediately credits an extra bonus percentage to that premium.
- The entire premium amount + the bonus are credited to the policy's Accumulation Value.
- There's an instant boost to your estate due to the immediate availability of the death benefit.

**Your policy starts growing right away!**



# GROWING YOUR ACCUMULATION VALUE

## What does “indexed” mean?

WealthMax Bonus Life offers earnings — called “index credits” — linked to the performance of a specified market index, but protects you against market losses.



Your policy's Accumulation Value grows if the performance of the index is positive.



But the Accumulation Value will not decrease due to negative performance of the index.

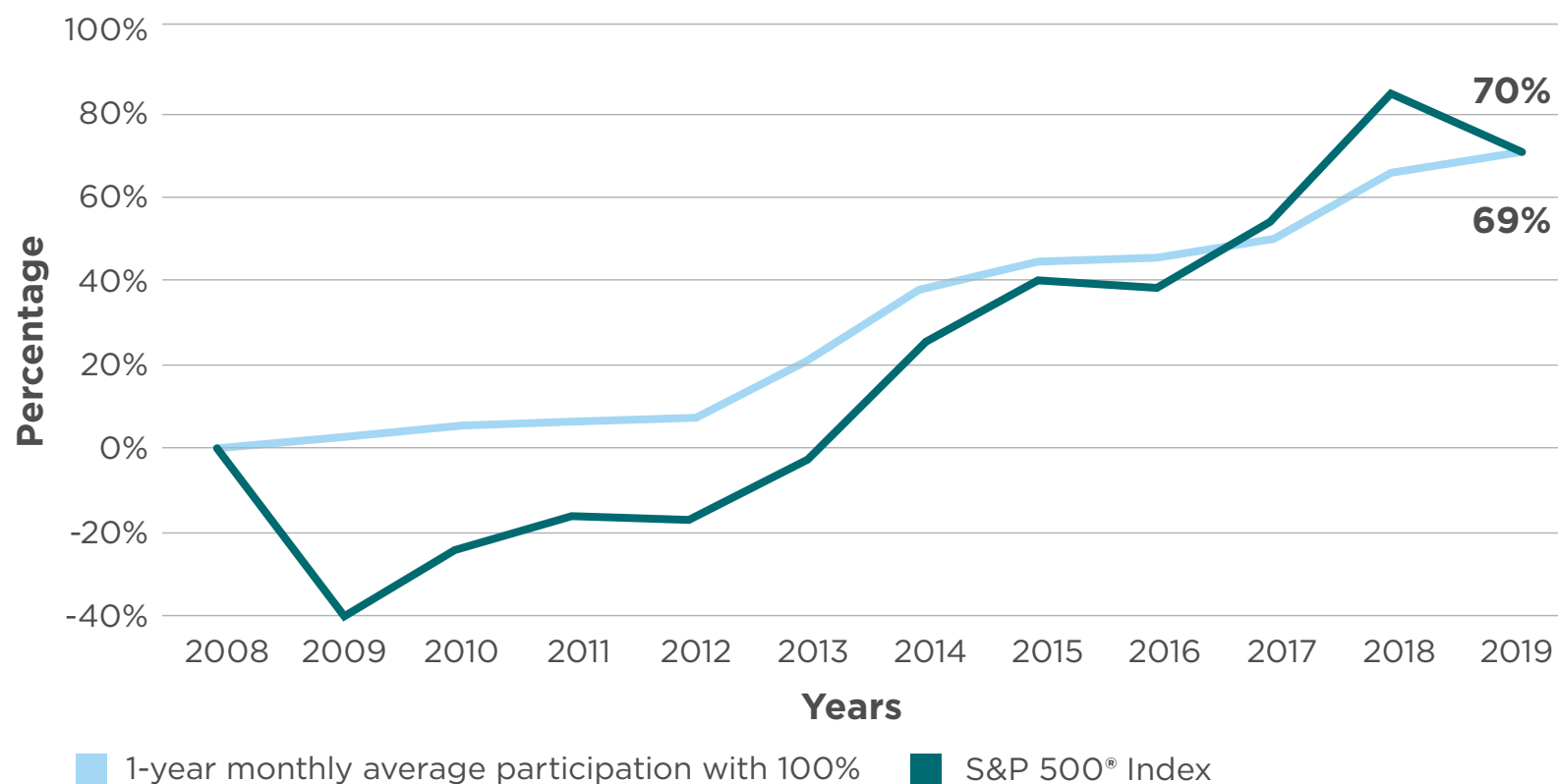
**Credits are never less than zero. Talk with your agent to determine how your premium is allocated among the fixed rate account and index accounts.**

# UPSIDE POTENTIAL, BUT NO DOWNSIDE RISK

## Here's the key!

With an indexed life insurance policy, your money is never invested directly in the stock market. That means it's not exposed to market volatility. Your money is protected from downside risk.

### Hypothetical comparison of credited rate compounded annually to the S&P 500®<sup>1</sup>



<sup>1</sup> Hypothetical chart designed to show performance of the index. Does not include life insurance changes.

Assuming a 1/1/2008 start date and 1/1 contact anniversaries.

Historical performance of the S&P 500 Index® should not be considered a representation of current or future performance of the index of your policy.

The 100% Participation rate is for hypothetical purposes only. Please contact the company for current rates on various index strategies.

# LEAVE A LEGACY FOR YOUR LOVED ONES

## How does the indexed growth impact your policy?

- Your Accumulation Value grows tax-deferred during your lifetime.
- When you die, the policy pays a guaranteed, no-lapse death benefit to your beneficiaries.
- An increase in the Accumulation Value also increases the death benefit.
- Life insurance benefits are typically not subject to federal income tax.
- And since death benefits bypass probate, your beneficiaries receive them without delay.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. The policy will lapse if the loan balance exceeds a certain amount. A policy lapse may be a taxable event.

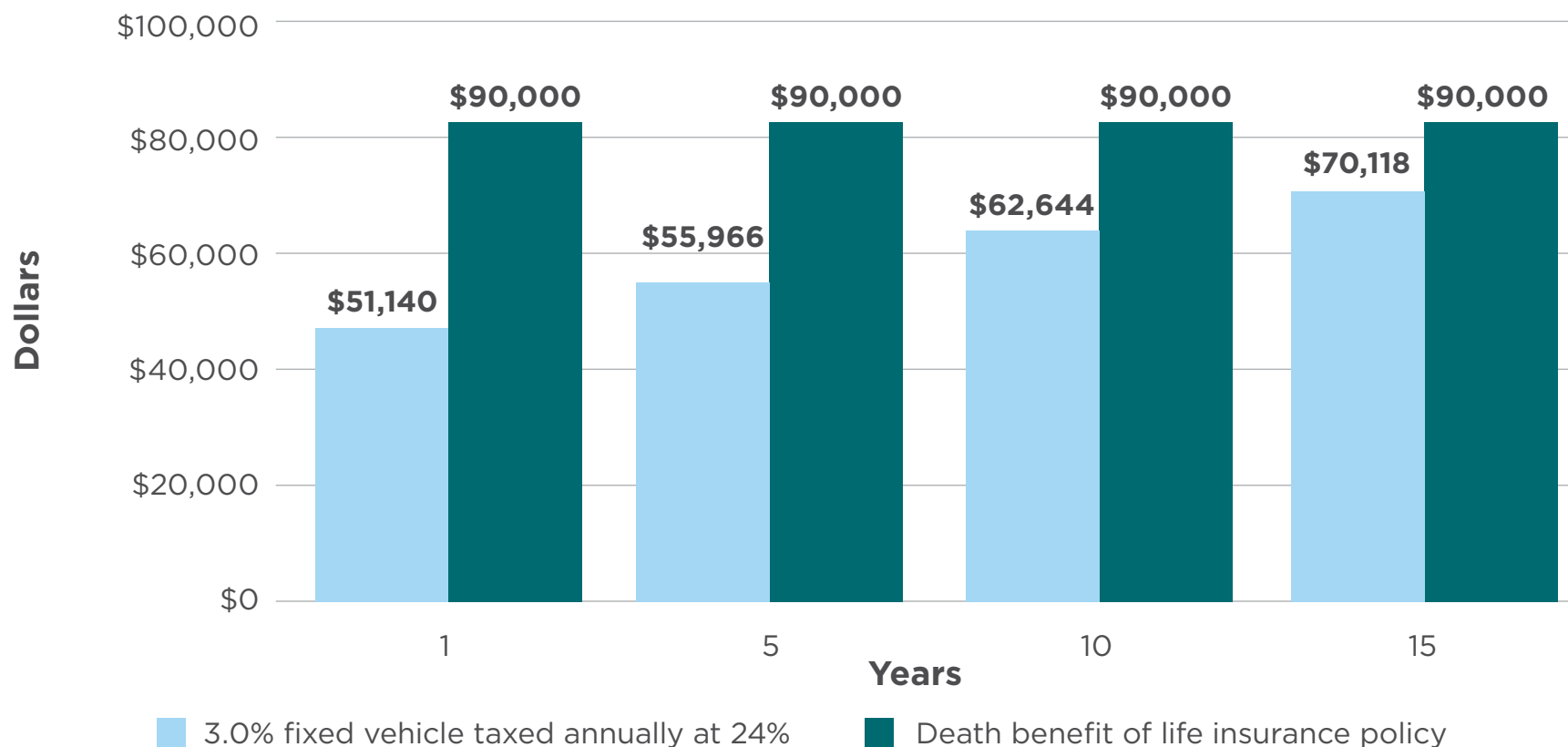
WEALTHMAX BONUS LIFE®



# THE VALUE OF INCOME-TAX-FREE BENEFITS

Let's look at how life insurance death benefits differ from a taxable inheritance.

## Comparison of a life insurance policy death benefit with a taxable vehicle



This example is hypothetical and for illustrative purposes only. Example assumes a 65-year-old female, non-tobacco user. \$50,000 single premium x 1.80 face-amount factor = \$90,000 death benefit at issue. Taxable vehicle assumes a 3.0% interest rate and a 24% income tax bracket. Taxes are paid from taxable vehicle. All other interest is reallocated. This hypothetical chart compares a potential death benefit that may be payable to a beneficiary of a life insurance contract with a taxable vehicle.

# ACCESS TO LIVING BENEFITS FOR MEDICAL EXPENSES

## Accelerated Death Benefit Rider

Plans change. Medical expenses arise. That's why WealthMax Bonus Life includes the Accelerated Death Benefit Rider (ADBR), which provides access to up to 100% the policy's benefits for:

<b>Terminal Illness Benefit</b>	Lump-sum payment if the insured is diagnosed as terminally ill
<b>Nursing Care Confinement Benefit</b>	Monthly payments over 36 months or a lump-sum payment if the insured is confined to a nursing facility for at least 90 days
<b>Chronic Care Benefit</b>	Monthly payments over 60 months or a lump-sum payment if the insured is diagnosed as chronically ill

Accelerated Death Benefits may be income tax-free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, administrative fees, definitions of illness or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the application for rider provisions in your state. Discount factor applied for lump-sum payments for Nursing Care Confinement or Chronic Care Benefits. Accelerated Death Benefits may be payable in the event of either terminal illness or chronic illness, but not both. The Accelerated Death Benefit shown is based on the initial face amount. Rider provisions, availability and definitions may vary by state.

# THE ADVANTAGE OF LIVING BENEFITS

Let's look at an example of the amounts available for each living benefit through the ADBR.

## Carol

**Non-Tobacco | Age 65**

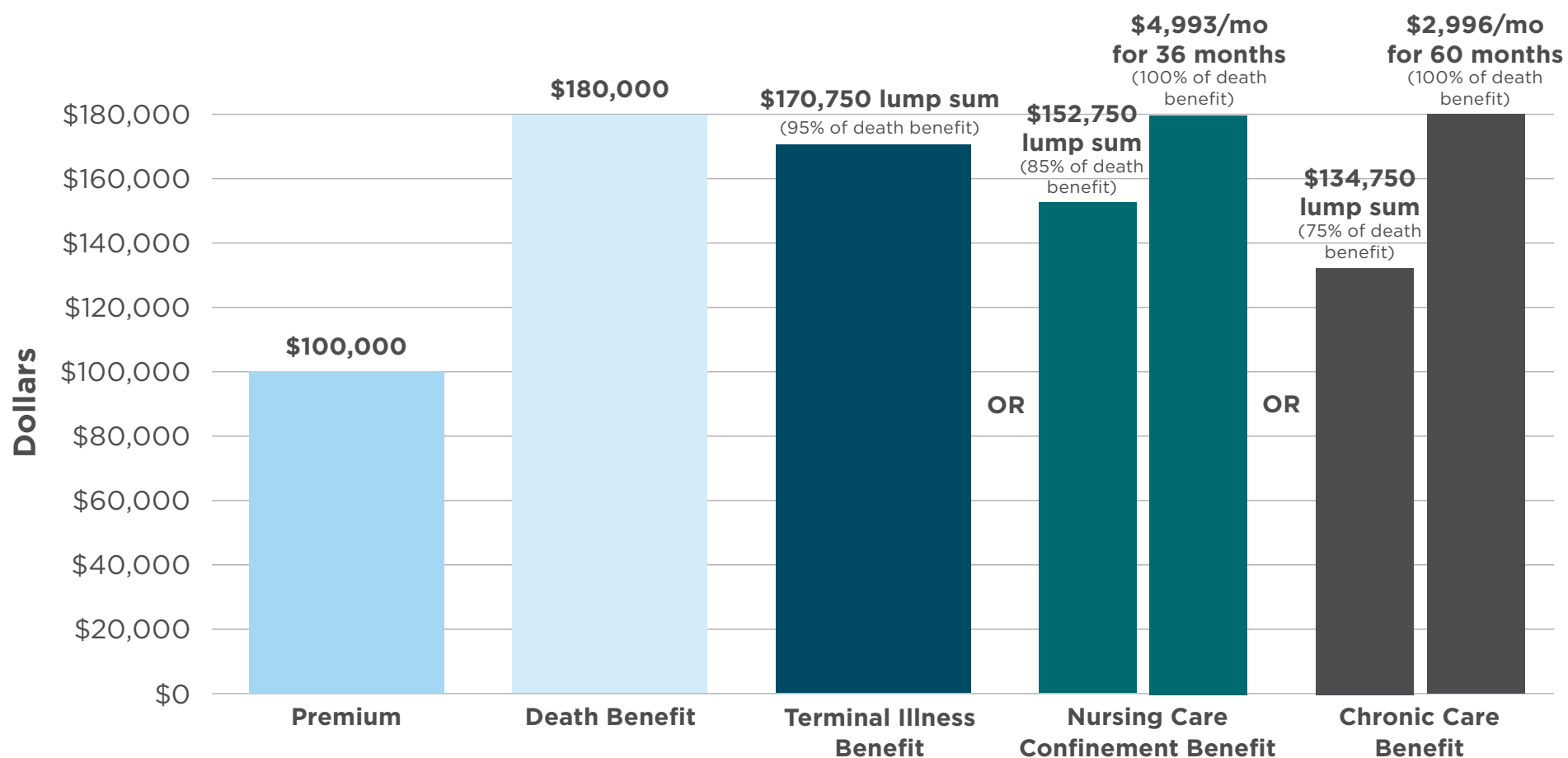
**\$100,000 in a CD earning 4%, moved to WealthMax Bonus Life**



<b>Objective</b>	Leave money to her grandchildren when she dies
<b>Concerns</b>	Potential for health-related expenses during her lifetime, such as medical costs or nursing home care

# ACCELERATED DEATH BENEFIT RIDER IMPACT

In the event of any of these health-related conditions, Carol would have access to benefits through the Accelerated Death Benefit Rider in the amounts shown below.



Conditions that will accelerate the death benefit vary by state.

# USE POLICY BENEFITS AS INCOME IN LATER YEARS

**In your later years, you may no longer need the life insurance component of your WealthMax Bonus Life policy. Turn it into income.**

You may choose to have the death benefit paid out to you in the form of monthly payments over five years. You're eligible:

- After 15 years
- When you turn age 85 or older
- If you haven't taken any withdrawals, loans or ADBR payments

Payments will equal the death benefit at the time of election divided by 60 and will continue monthly for five years. Payments may be stopped at any time.



# GET YOUR PREMIUM BACK

What if your needs change and you choose to surrender your policy?

No problem! You'll receive your full initial premium amount back, less any withdrawals.

This benefit is terminated in the event of a policy loan, or the election of ADBR or Longevity Benefits.

WEALTHMAX BONUS LIFE®

# RECOVERING LOST ESTATE VALUE

**Has the value of your overall estate decreased due to market downturns?**

WealthMax Bonus Life can help you restore lost value and even boost your estate's overall worth by providing:

- An immediate increase (face amount)
- A death benefit that's typically free from income taxes
- The ability to avoid probate



# WEALTHMAX BONUS LIFE VS. OTHER FINANCIAL VEHICLES

	Safety of principal	Tax deferral	Growth potential	Market index-linked earnings	Premium bonus	Tax-free death benefit	Return of premium
Savings account	X						
CD	X						
Savings bond	X	X					
Traditional fixed annuity	X	X					
Fixed index annuity	X	X	X	X			
Variable annuity		X	X	X			
Stock/mutual fund			X				
WealthMax Bonus Life	X	X	X	X	X	X	X

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. Some fixed index annuities may include a premium bonus and/or return of premium.

# GETTING STARTED IS EASY

## RightNow Underwriting

- Simple, online process
- No medical records, fluids, exams or interviews
- A few straightforward health questions
- An immediate decision





# EQUITRUST — A NAME YOU CAN TRUST

At EquiTrust, we're committed to being a partner you can trust with your financial goals. Rest assured, your life insurance policy is backed by a company with conservative investment strategies, anchored by a disciplined and diversified management style. EquiTrust is supported by a history of success, experience and strength. Magic Johnson Enterprises — a diversified consortium of business entities and partnerships — owns a controlling interest in EquiTrust.

The guarantees expressed in this presentation are based on the claims-paying ability of EquiTrust Life Insurance Company.

This policy may be a "Modified Endowment Contract" (MEC) as defined by IRS section 7702A. Distributions including policy loans from a MEC may be treated as taxable income and subject to federal income penalty.

This presentation briefly highlights EquiTrust Life Insurance Company's WealthMax Bonus Life policy and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the policy may be continued in force, contact your agent/producer. This material is not intended to provide investment advice to you or to your specific situation. EquiTrust does not offer investment advice to any individual and this material should not be construed as investment advice.

May not be available in all states. Product features may vary by state. See policy for complete details. Policy issued on Policy Form Series ICC19-ETLIUL-2000(01-19) or ETL-IUL-2000(01-19). Riders issued on Form Series ICC11-ETL-ADBR(03-11); ICC17-ETL-FPW(01-17); ICC17-ETL-PBR(01-17); ETLGWBR(12-23); and ICC19-ETL-MCSV(01-19). Index accounts issued on Form Series ICC17-ETL-1YRINT(01-17); ICC17-ETL-1YP2PCAP(01-17); ICC17-ETLIYAVGPART(01-17); ICC17-ETL-1YP2PPART(01-17) and ICC23-ETL-PT(10-23).

Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa.



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