

## LEAVE A LEGACY WHILE MAINTAINING ACCESS TO YOUR MONEY

A single-premium, indexed life insurance policy with a premium bonus

WealthMax Bonus Life<sup>®</sup> can help you secure a seamless wealth transfer strategy, while also having access to your money. You pay just one premium, with no ongoing payments. You can repurpose an account you don't intend to use, and provide a larger death benefit for your heirs — or use the money yourself if the need arises.

- Income tax-free death benefit for beneficiaries, guaranteed for life<sup>1</sup>
- Access to living benefits for qualified medical conditions and for income in later years
- Return of your premium if your needs change, less any withdrawals — guaranteed
- Immediate 12% bonus on your single premium
- Growth potential linked to market indices

WealthMax Bonus Life is designed to help you leave a tax-free legacy, access living benefits, enjoy accumulation potential without downside risk and grow your estate value.

## Want to learn more?

Product availability and features may vary by state. See policy for complete details. Policy issued on Policy Form Series ICC19-ETL-IUL-2000(01-19) or ETL-IUL-2000(01-19). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. 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. EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com. ET-WMAX-FLR-CONS (10-24)

<sup>&</sup>lt;sup>1</sup> Guarantees subject to 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.