

# BUILD RETIREMENT INCOME WITHOUT MARKET RISK

A fixed index  
annuity can be a  
valuable addition  
to your retirement  
strategy.



## MarketValue Index<sup>®</sup> by EquiTrust can help you reach your financial goals for the future.

- Your savings grows based on the performance of market indices
- Downside protection shields you from losing money in the annuity
- Tax-deferred growth helps maximize the power of compounding interest
- The optional Income Benefit Rider provides **guaranteed<sup>1</sup> income for life**

MarketValue Index is designed to help you grow your retirement savings through interest earned based on the performance of market indices. Your annuity value increases when the index goes up, but won't decrease when the index goes down.

### Want to learn more?

Product availability and features may vary by state.

<sup>1</sup> Guarantees subject to the claims-paying ability of EquiTrust Life Insurance Company.

Contract issued on Form Series ICC12-ET-EIA-2000(01-12) or ET-EIA-2000(06-04). Riders issued on Form Series ICC15-ET-IBR-STR(04-15) or ET-IBR-STR(04-15); ICC17-ET-IBR-ER-A(04-17) or ET-IBR-ER-A(04-17); ICC18-430-NHW(06-18) or 430-NHW(08-03); ICC16-ET-TI(10-16) or ET-TI(10-16). EquiTrust Life Insurance Company does not offer investment advice to any individual and this material should not be construed as investment advice. This material is intended for use with the general public. EquiTrust Life Insurance Company, West Des Moines, Iowa. EquiTrust.com.