



## WHAT'S YOUR FINANCIAL STRATEGY FOR RETIREMENT?

**Choose a fixed annuity that puts the power in your hands.**

**Take control of your financial future with ChoiceFour<sup>®</sup> by EquiTrust.**

**Choose from four contract variations — pick the benefits that align with your goals.**

- 1** Steady, tax-deferred growth from day one with an annual reset interest rate
- 2** An instant boost with an immediate premium bonus
- 3** A liquidity option offering more access to your money when you need it
- 4** Withdrawal flexibility, plus the advantage of a premium bonus

ChoiceFour offers features and benefits that may be attractive to you if you're looking for a vehicle with market-risk protection, a shorter time horizon, access to a portion of your money, a premium bonus option and a strong Minimum Guaranteed Interest Rate.

**Want to learn more?**

Product availability and features may vary by state.

Contract issued on Contract Form Series ET-SPA-2000(11-04) or ICC16-ET-SPA-2000(07-16). 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.