



# PUT YOUR RETIREMENT SAVINGS TO WORK FOR YOU!

**A fixed index annuity with rate buy-up accounts could increase your growth potential.**

## **MarketMax Index™ by EquiTrust — designed for accumulation with protection from market volatility.**

- Higher growth potential with four rate buy-up accounts
- No-fee accounts also available
- Downside protection to help minimize risk exposure
- Tax-deferred earnings

MarketMax Index is designed to help you grow your retirement income through interest based on the performance of market indices. You share only in the gains, not the losses<sup>1</sup>.

### **Want to learn more?**

<sup>1</sup>For any values in the rate buy-up accounts, growth must be greater than the fee for Accumulation Value to grow. If indices decline, value in the rate buy-up accounts will decline due to the fee.

Product availability and features may vary by state.

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