



Do **Our** Product Features Match **Your** Financial Objectives?

- **Growth Potential** with Index-Linked Returns
- **Stability** During Market Declines
- **Income-tax Deferral** of Earnings
- **Flexible Income** Options You Can't Outlive
- **Access to Money** through Penalty-Free Withdrawals

Many financial products offer some of these attributes. Ours give you ***all!***

Purchase a “fixed index annuity” from EquiTrust Life Insurance Company with as little as \$10,000. Your growth rate is linked to a stock-market index. During periods of market declines, your values are protected.

**To learn more,
contact me today!**

Product features may vary by state, and may not be available in all states. Neither the Company nor its agents give tax, accounting or legal advice; please contact your professional advisors in this area. Surrender of the contract may be subject to surrender charge or market value adjustment. Withdrawals before age 59 1/2 may result in a 10% IRS penalty. Withdrawals do not participate in index growth. EquiTrust Life Insurance Company, West Des Moines, Iowa.

Not a deposit • Not FDIC insured • Not bank guaranteed
Not insured by any Federal Government Agency • A product of the insurance industry

Advertising Requirements

Ad must be printed as is. No other copy or design revisions other than the addition of your contact information can be made without prior approval from EquiTrust Life Insurance Company. To customize this ad, highlight and replace the text in the shaded box with your contact information.

EquiTrust print ads, flyers and mailers may not be distributed to clients through email or other electronic-delivery systems.

Note Regarding Inserting Contact Information in Fillable Field

In order to change and save your contact information inside the fillable field, you need Adobe Acrobat on your computer. If you or someone in your office does not have the appropriate software, please send an email with the exact contact information you wish to appear in the ad, and the specific ad you want to use.

Prior to use, send a copy of the final ad proof to EquiTrust Life, with the following information:

- Name of agent or organization running the ad
- Phone Number
- Email address
- How or where the ad will be used (mailed, newspaper ad, etc.)
- States in which the publication will be distributed

Send this information to:

EquiTrust Life Insurance Company
Attn: Advertising
P.O. Box 14500
Des Moines, IA 50306-3500

Or, send information and ad as an e-mail attachment to:

Bob.Baehr@EquiTrust.com

Questions?

Call Bob Baehr
EquiTrust Life Insurance Company
1-866-598-3694 x65118