

WEALTHMAX BONUS LIFE[®]

Single-premium, indexed life insurance



Longevity Benefit — Access to the death benefit as income in later years

To help clients cover expenses in later years, WealthMax Bonus Life includes a Longevity Benefit at no charge. This feature may be used to convert the death benefit into an income stream for the policy owner.

The owner may elect to access their death benefit as income when the policy has met the following conditions:

- It has been in force for minimum of 15 years
- The insured is age 85 or older
- There have been no withdrawals, loans or Accelerated Death Benefit Rider (ADBR) payments made

Payments from the Longevity Benefit will equal the death benefit at the time of election divided by 60, and will continue monthly for five years.¹ They may be stopped at any time.

Value with and without the Longevity Benefit

Let's look at an example comparing the value a client may access from the Accumulation Value/Cash Surrender Value at age 85 or from the death benefit through the Longevity Benefit.



Meet Carol — female, Non-tobacco, issue age 65, Initial premium: \$100,000

Payments available for election at the end of policy year 20 and age 85²



**ACCUMULATION/
CASH SURRENDER VALUE**

\$237,919



**DEATH BENEFIT
VIA LONGEVITY BENEFIT**

\$278,842

\$4,647 per month for 60 months

If the insured dies before the completion of payments, the remaining death benefit will be payable to the beneficiary.

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¹ May not be available in all states. Payments are taxable. The insured should contact a qualified tax advisor before electing to begin taking withdrawals under the Longevity Benefit to determine how the acceleration will impact their personal tax situation.

² Based on non-guaranteed illustrated death benefit at earliest possible election.

Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company. 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). Riders issued on Form Series ICC11-ETL-ADBR(03-11); ICC17-ETL-FPW(01-17); ICC17-ETL-PBR(01-17); ETL-GWBR(12-23); and ICC19-ETL-MCSV(01-19). Index accounts issued on EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. For producer use only.