

**Issue ages — 45-80**

**Minimum/maximum premium —**

Minimum: \$10,000 premium/

Maximum: \$1,000,000 face amount per client

**Accelerated Death Benefit Rider\* —**

A portion of the death benefit may be paid out to the owner as a lump sum for a terminal illness, or as a lump sum or monthly payments for nursing care confinement or chronic care.

**Premium bonus —** 12% of the single premium added to the policy's Accumulation Value on policy effective date.

**Return of premium —** In the event of a full surrender, the owner will receive an amount no less than the entire single-premium payment, less any partial withdrawals taken.

**RightNow Underwriting**

Digital underwriting process and a series of health questions.



- Immediate decision provided on 100% of cases
- No exams, fluids, medical records or phone interview required
- Underwriting decision valid for 90 days

**✓ Funding requirements for 1035 exchanges/transfers**

- Policy must be funded within 90 days of underwriting approval
- Will consider after 90 days with Statement of Health if funds are received within six months of application signed date
- 1035/Transfer Form must be received by EquiTrust in good order within 15 days of underwriting approval
- Applications will expire six months after signed date

**✓ Sales process**

- Available for all agents contracted with EquiTrust. Not contracted? Contact your Marketing Organization.
- Visit [Agents.Equitrust.com/WealthMax-Bonus-Life](https://Agents.Equitrust.com/WealthMax-Bonus-Life) to learn more, share marketing materials, run an illustration and start an E-Application.
- All paperwork is through FireLight only.
- Get an underwriting decision in minutes after the HIPAA authorization is signed through FireLight.
- Complete, sign and submit the app digitally! No labs, interview or medical records.

**Face amount factors**

Age	Female		Male	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco
45	3.30	2.60	3.00	2.40
46	3.19	2.51	2.88	2.34
47	3.09	2.44	2.80	2.27
48	2.99	2.37	2.71	2.21
49	2.90	2.30	2.63	2.15
50	2.80	2.25	2.55	2.10
51	2.72	2.17	2.48	2.03
52	2.64	2.11	2.41	1.98
53	2.56	2.05	2.34	1.93
54	2.48	1.99	2.27	1.87
55	2.40	1.95	2.20	1.80
56	2.34	1.89	2.14	1.78
57	2.27	1.84	2.08	1.73
58	2.20	1.79	2.02	1.69
59	2.14	1.74	1.96	1.64
60	2.10	1.70	1.90	1.60
61	2.02	1.66	1.85	1.57
62	1.96	1.62	1.80	1.53
63	1.90	1.58	1.75	1.49
64	1.85	1.54	1.70	1.46
65	1.80	1.50	1.65	1.45
66	1.75	1.47	1.61	1.40
67	1.70	1.44	1.57	1.37
68	1.65	1.41	1.53	1.34
69	1.61	1.38	1.49	1.32
70	1.55	1.35	1.45	1.30
71	1.52	1.33	1.42	1.27
72	1.48	1.30	1.38	1.25
73	1.44	1.28	1.35	1.23
74	1.41	1.25	1.32	1.21
75	1.40	1.23	1.30	1.20
76	1.34	1.21	1.26	1.17
77	1.30	1.18	1.23	1.15
78	1.27	1.16	1.21	1.14
79	1.25	1.14	1.18	1.12
80	1.20	1.13	1.15	1.10

**Agents.Equitrust.com/WealthMax-Bonus-Life**

\*Accelerated Death Benefit Rider not available in all states.

WealthMax Bonus Life is a single-premium, indexed life insurance policy underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. 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 Form Series ICC17-ETL-IYRINT(01-17); ICC17-ETL-IYP2PCAP(01-17); ICC17-ETL-IYAVGPART(01-17); ICC17-ETL-IYP2PPART(01-17); and ICC23-ETL-PT(10-23).

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