

Grow Your Estate...
and Leave a Legacy for Your Loved Ones



WealthMax Bonus Life[®]

A single premium index universal life insurance policy offered by EquiTrust Life Insurance Company

Would you like to provide for your kids, grandkids or favorite charity?
Are you concerned about the financial impact of a future health event?
Do you have a moderately sized estate with available cash?

The concept is simple:

You can purchase a policy quickly – medical exam or tests not required to apply.¹

A 12% Premium Bonus is added immediately to your Accumulation Value.

Your policy cash value grows income tax-deferred.

Growth is based on index changes from a variety of index accounts.

Withdrawal and loan provisions give you access to your money.

If you fully surrender your policy, you'll get no less than your full premium, assuming no loans or withdrawals.

In the event of certain medical conditions, Accelerated Death Benefits give you access to cash.

Your policy pays an income tax-free death benefit to your beneficiaries when you die.

Death proceeds bypass probate, and go to beneficiaries quickly.

Learn More...Call Today!

¹Issuance of the policy may depend on answers to health questions in the application.

The policy must be in force at the time of death to pay a death benefit. The death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is also reduced by any payment of Accelerated Death Benefits or partial withdrawals. Neither the Company nor its agents give tax, accounting or legal advice. Please consult your professional advisors in these areas. Withdrawals are subject to a \$25 fee. Withdrawals before age 59½ may be subject to an additional 10% federal tax penalty. Contract surrender charges may also apply. The policy will lapse if the loan balance exceeds the cash surrender value. A policy lapse may be a taxable event. Upon full surrender, owner will receive the full single premium payment, less any outstanding loans or partial withdrawals. Partial surrenders in excess of the penalty-free withdrawal amount may be subject to a surrender charge. This policy may be a "Modified Endowment Contract" (MEC) as defined by IRS section 7702A. Distributions including policy loans from a MEC may be treated as taxable income and subject to federal income penalty. Accelerated Death Benefits are payable in the event of either terminal illness or chronic illness, but not both. Accelerated Death Benefits may be income-tax free. You should consult a qualified tax professional for information on how benefits received may impact your personal situation. Rider provisions may vary by state. Policy issued on Contract Form Series ETL-IUL-2000(08-10) with riders ETL-ADBR(05-10), ETL-ROP(08-10), ETL-PBR(08-10), ETL-FPW(08-10) and interest/index accounts ETL-1YRINT(08-10), ETL-1YRP2PCAP(08-10), ETL-1YRMC(08-10), ETL-2YAVGCAP(08-10). May not be available in all states. EquiTrust Life Insurance Company, West Des Moines, IA. AC12-ETL-WM-1024



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