



Comparison: WealthMax Bonus Life, Fixed Annuity and CD

Susan, a 60-year old female non-smoker with \$50,000 earmarked for her grandchildren. She is concerned about health-related expenses during her lifetime, such as chronic illness needs or nursing home care.

Scenario 1: Amounts to Grandchildren at Susan's Death

Susan Dies	CD ¹ (2%)	Annuity ¹ (3%)	WealthMax Bonus Life
Immediately	\$50,000	\$50,000	\$103,500
10 Years Later	\$57,884	\$62,381	\$103,500
20 Years Later	\$67,494	\$79,020	\$103,500

¹Assuming a 28% tax bracket. Values assume CD value less all taxes paid in prior years. Actual CD death benefit will be current CD amount less income tax withheld in year of death. WealthMax Bonus Life is an insurance product and is not FDIC insured.

Scenario 2: Health Problems Occur Ten Years Later

Assume Susan is diagnosed with a terminal illness, is chronically ill, or requires permanent nursing care confinement.

Reason	CD ¹	Annuity ¹ (after tax)	WealthMax Bonus Life ²
Terminal Illness	\$57,884	\$62,381	\$98,075
Nursing Care Confinement	\$57,884	\$62,381	\$103,250 ³
Chronic Care	\$57,884	\$62,381	\$103,250 ⁴

¹May be subject to additional early withdrawal penalties. ²WealthMax Bonus Life policies are subject to cost of insurance charges, policy expense charges, policy fees and surrender charges. ³Paid out over 36 months (\$2,868.06 per month). ⁴Paid out over 60 months (\$1,720.83 per month).

WealthMax Bonus Life:

- Provides a large legacy for her heirs
- Offers death benefits for certain health events
- Is generally free of federal income taxation for heirs

Plus!

- 12% premium bonus
- Simplified Underwriting – Telephone interview
- Underwriting decisions within 48 hours of interview
- Return of premium guarantee

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. Neither the Company nor its agents give tax, accounting or legal advice. Please consult your professional advisor in these areas.

Accelerated Death Benefits may vary by state, including waiting periods after issue date, exclusion or Nursing Care Confinement or Chronic Care benefits, Administrative fees, definitions of illness, or discount factors. Refer to the Accelerated Death Benefit Rider Disclosure included with the Application for Rider provisions in your state. Accelerated Death Benefits may be 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.

This piece briefly highlights EquiTrust Life Insurance Company's WealthMax Bonus Life insurance policy and its benefits. For costs and complete details of coverage, including any exclusions, reductions or limitations, and the terms under which the policy may be continued in force, contact your agent.

WealthMax Bonus Life policy issued on Contract Form Series ICC11-ETL-IUL-2000(04-11) with riders ICC11-ETL-ADBR(03-11), and interest/index accounts ICC11-ETL-1YRINT(04-11), ICC11-ETL-1YRP2PCAP(04-11), ICC11-ETL-1YRMC(04-11), ICC11-ETL-2YAVGCAP(04-11). Policies and riders may not be available in all states.

Not a bank or credit union deposit or obligation • Not FDIC or NCUA/NCUSIF insured • Not bank or credit union guaranteed
Not insured by any federal government agency • May lose value

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
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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?

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