

IT'S COMING UP TWELVE!

Give yourself a

12% Bonus

with **MARKET TWELVE BONUS INDEX®**

EquiTrust Life Insurance Company® offers you a 12% bonus paid over three years. A 6% premium bonus is applied immediately to all premiums and is available to start earning interest right away. Then 2% is added to the accumulation value on each contract anniversary for three years.

In addition, this single premium annuity gives you the power of **choice, index-linked earnings, tax deferral, underlying guarantees and access to your money.**

Call me today.

Surrender of the single premium deferred annuity contract may be subject to surrender charge and Market Value Adjustment. Underlying guarantees are subject to the claims-paying ability of EquiTrust Life Insurance Company. Neither the company nor its producers give tax or legal advice. Clients should consult their tax advisor or attorney on such matters. Withdrawals before age 59 ½ may result in a 10% IRS penalty. Withdrawals do not participate in index growth. Product not available in all states. EquiTrust Life Insurance Company, West Des Moines, Iowa. Contract issued on Contract Form Series ET-MPP-2000(02-05) with Rider ET-AVBR(06-09) and ET-IMVA(07-09). Group Certificates issued on Form Series ET-MPP-2000C(01-07) with Rider ET-AVBRC(06-09) and ET-IMVAC(07-09). Riders may not be available in all states.

AC09-ET-M12-1028



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