

COMPETITIVE ADVANTAGES THAT GIVE YOU AN EDGE

Key reasons to do business with EquiTrust

One of our top priorities at EquiTrust is to make it easy to do business. These competitive advantages are designed to offer you a smooth track to run on as you work with us and your clients.



ABOUT EQUITRUST

EquiTrust is a name you can trust

When you're searching for a company that demonstrates integrity, strength and innovation — one that can help your clients meet their financial objectives — look no further than EquiTrust.

Strength and stability

EquiTrust's conservative investment strategies are anchored by a disciplined and diversified management style. The strength and success of our portfolio is evidence of our proficiency in the investment industry.¹

Invested assets: \$26.1 billion

Investment class: 91% investment grade

Risk-based capital: 418%

Solvency ratio: \$107.42

Industry recognition

EquiTrust has been recognized among "Ward's 50 Top Life and Health Insurance Companies" for eight consecutive years. To be among Ward's 50, a company must pass all safety and consistency screens and achieve superior performance over the five years analyzed.



PRODUCT DIFFERENTIATORS

Straightforward product design

Our fixed and fixed index annuities (FIAs) are simple and client friendly. Our bonuses are vested on day 1 and are immediately part of the account value.

Long-term care benefits on an FIA chassis

With Bridge®, we were the first annuity carrier to launch a product offering long-term care (LTC) benefits and a robust wellness program, all on a fixed index annuity chassis. And everyone is approved for LTC coverage!²

Competitive MYGA rates

Strong rates for your clients, strong commissions for you.

Income Benefit Rider (IBR) fee differentiator

Our IBR annual fee is based on the annuity's Accumulation Value, not the faster-growing Benefit Base that some carriers use to calculate the fee.

² Must pass suitability requirements

Return of Premium (ROP) FIA

Guarantees that if the contract is surrendered, the client receives their premiums back, less any withdrawals.

MYGA alternatives

Ask about MYGA alternatives that offer more flexibility and liquidity for your clients.

Renewal rate integrity

We have a proven history of strong renewal rates. View the renewal rate history from the date of contract issue for any EquiTrust product on our Agent Gateway (Agents.EquiTrust.com).



UNIQUE PROGRAMS

Broad internal transfer program

This program is designed to retain traditional fixed and FIA business. It can help your clients achieve their goals as you earn full compensation on internal transfers of contracts outside their surrender periods.

Roth and Inherited IRA conversion program

We make it easy for clients to systematically transfer money over time from a traditional IRA to a Roth IRA or from an Inherited IRA to a Non-Qualified contract.



SERVICE AND SUPPORT SOLUTIONS

Robust online Agent Gateway

Visit our Agent Gateway at Agents.EquiTrust.com to get sales tools, product details, commission schedules, contracting paperwork, marketing materials and more. It's your starting point for apps and illustrations.

New business processing time transparency

To keep you in the loop about our current processing times for in-good-order new business, we include a "ticker" at the top of all our Sales Week emails and we link to it from the Agent Gateway.³

Dedicated support

On-site product experts answer calls from you and your clients quickly and comprehensively.

Tech solutions to boost efficiency

E-Delivery gives your clients the option to receive their contracts electronically. And Upload A Doc is an optional way to submit business and documents quickly and securely.

³ EquiTrust New Business Processing Standards = 5-8 business days (For in-good-order business, from application received to issue or request transfer of funds.)



EquiTrust
Life Insurance Company



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Agents.EquiTrust.com

¹ Assets and financial highlights as of December 31, 2022, on a statutory basis.

Products and riders not available in all states and may vary by state. EquiTrust does not offer investment advice to any individual and this information should not be construed as investment advice. Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For Producer Use Only.

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EquiTrust
Life Insurance Company