

THE POWER OF GUARANTEES

Benefits for a variety of scenarios

WealthMax Bonus Life is a multi-tool life insurance policy that offers a variety of benefits for different needs. Your clients can rely on the power of guarantees¹:

- ✓ To provide a guaranteed death benefit and leave a legacy
- ✓ If they encounter health-related events and need to use the death benefit to pay for related expenses
- ✓ In the event that they need to surrender their policy and receive a return of their premium

Let's look at a hypothetical example to see how those guarantees can work for your clients in real-life situations.²



Client	Carol, age 65, Non-Tobacco User
Initial face amount	\$180,000
Single premium	\$100,000

POLICY VALUES AVAILABLE IMMEDIATELY



Guarantees upon death³

Death benefit for beneficiaries
\$180,000



Guarantees for health-related events and expenses⁴

Terminal Illness Benefit
\$170,750 lump sum

Nursing Care Confinement Benefit
\$4,993 monthly for three years
or \$152,750 lump sum

Chronic Care Benefit
\$2,996 monthly for five years
or \$134,750 lump sum

Through the Accelerated Death Benefit Rider (ADBR)



Guarantees if your client needs their premium back

Return of Premium Rider
\$100,000

Want to learn more about WealthMax Bonus Life or run an illustration? Call EquiTrust Sales Support at 866-598-3694 or visit Agent.EquiTrust.com/WealthMax-Bonus-Life.

¹Guarantees are based on the claims-paying ability of EquiTrust Life Insurance Company.

²Guaranteed values shown assume no previous withdrawals, loans or ADBR benefit payments.

³The 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 ADBR benefits or partial withdrawals.

⁴The ADBR may vary by state, including waiting periods after issue date, exclusion of Nursing Care Confinement or Chronic Care benefits, administrative fees, definitions of illness or discount factors. Refer to the ADBR 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. The ADBR shown is based on the initial face amount.

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). EquiTrust does not offer investment advice to any individual or agent/producer and this material should not be construed as investment advice. For producer use only. Not for use with the public.