



WealthMax Bonus Life™

PRODUCER GUIDE

Provide a Financial Legacy – Single Premium Index Universal Life Insurance

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 **EquiTrust**[®]
Life Insurance Company

Product Description	Single Premium Index Universal Life Insurance, with a 12% Premium Bonus and Return of Premium feature
Prospects	Any individual who seeks <ul style="list-style-type: none"> • Income-tax deferred growth during insured's lifetime • Death benefits paid to beneficiaries upon the insured's death, received generally income-tax free and bypass probate • Access to accelerated death benefits in the event of the insured's terminal or chronic illness • Access to policy loans during the insured's lifetime • Access to a portion of money through penalty-free partial withdrawals • Simplified underwriting with just a few medical questions
Issue Ages	50 - 85
Premium	Minimum: \$10,000 Maximum: \$150,000 (Ages 55-85) without prior Home Office approval \$100,000 (Ages 50-54) without prior Home Office approval
Premium Allocation	Minimum Allocation of \$2,000 in each account. Can select any combination of accounts subject to the minimum requirements. Indicate initial allocation above the Owner's signature section of the Account Election Form. The initial premium allocation form must be completed to issue the policy. Must be whole percentages.
Premium Bonus	12% Premium Bonus added to Accumulation Value on Policy Date.
Account Options	<p>1-Year Interest Account - The interest rate is guaranteed for one year and may change on subsequent policy anniversaries.</p> <p>1-Year Point-to-Point Cap Index Account - Percentage change in the S&P 500® from the previous policy anniversary, subject to an Index Cap. The Index Cap may change each year.</p> <p>1-Year Monthly Cap Index Account - Percentage change based on the cumulative sum of capped monthly S&P 500® changes over a one-year period, credited annually. Each of the monthly gains is subject to a Monthly Cap, but there is no floor on the monthly declines. The Monthly Cap may change each year.</p> <p>2-Year Average Cap Index Account - Percentage change based on the monthly average S&P 500® over a two-year period, subject to an Index Cap. The Index Cap may change every two years.</p>
Index Credits	Index Credits will be added to the account at the end of each indexing period. Index credits will never be less than zero.
Death Benefit	The initial Death Benefit is the greater of the face amount and the Accumulation Value multiplied by the Minimum Death Benefit Factor applicable to the insured's age, gender and tobacco usage.
Accelerated Death Benefit Rider	<p>In the event of certain health conditions of the insured, a portion of the Death Benefit may be accelerated. The rider is available at no charge and is included with the policy automatically. Benefits are available after a specified period. Rider provisions and availability may vary by state. Benefits may be accelerated for the following conditions:</p> <p>Terminal Illness Benefit – The owner may accelerate up to 100% of the death benefit if the insured is diagnosed as terminally ill, with a life expectancy less than 12 months. The accelerated amount will be multiplied by 95%.</p> <p>Nursing Care Confinement Benefit – The owner may accelerate up to 100% of the death benefit if the insured is diagnosed as chronically ill, is confined to a qualified nursing facility for at least 90 consecutive days, and confinement is expected to be permanent. Monthly payments over three years are available. For a one-time payment, the accelerated amount will be multiplied by 85%.</p> <p>Chronic Care Benefit – The owner may accelerate up to 100% of the death benefit if the insured is diagnosed as chronically ill. Monthly payments over five years are available. For a one-time payment, the accelerated amount will be multiplied by 75%. Chronically ill is defined as unable to perform at least two of six Activities of Daily Living for at least 90 consecutive days, or requiring substantial supervision due to severe cognitive impairment.</p>

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Transfers	The owner may transfer Accumulation Value between accounts on each policy anniversary. Minimum transfer amount is \$2,000. Minimum balance in an account after a transfer is \$2,000 if any balance remains. Transfers out of the 2-Year Average Cap Index Account allowed only at the end of the two-year indexing period.																								
Policy Values	Accumulation Value is based on current interest, index crediting, current cost of insurance (COI) rates, policy expense charge, and the policy fee, but will never be less than the minimum guaranteed cash value provided with the policy.																								
Minimum Guaranteed Interest Rate	2%																								
Expense Charges	Policy Expense Charge: Age-based fee per \$1,000, years 1-10. Policy fee \$75 per year																								
Surrenders	<p>The policy can be surrendered (fully or partially) at any time. Surrender charge is a percentage of Accumulation Value. Surrender in excess of the penalty-free withdrawal provision may be subject to a surrender charge.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> </tr> </thead> <tbody> <tr> <td>Charge:</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11	Charge:	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Year	1	2	3	4	5	6	7	8	9	10	11														
Charge:	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%														
Penalty-Free Withdrawals	After the first policy year, owner may take a partial withdrawal up to 5% of the Accumulation Value without surrender charges each year. Withdrawals will reduce the death benefit proportionally. One withdrawal per year; \$25 fee per withdrawal.																								
Return of Premium Feature	In the event of a full surrender, the owner will receive an amount no less than the entire single-premium payment, less any outstanding loans and less any partial withdrawals taken. Feature terminates upon election of any Accelerated Death Benefits.																								
Loans	Loans are available after the first contract year. Variable loan interest rate declared at least annually. Contact EquiTrust for the current loan rate. The maximum loan amount is the cash value less loan interest accrued to the next anniversary. A policy may become overloaned and lapse if the loan is not repaid.																								
Taxation/Modified Endowment Contract	Most WealthMax Bonus Life policies are issued as a Modified Endowment Contract (MEC). The only instance of a WealthMax Bonus Life policy being issued as a non-MEC is when it originates as a 1035 exchange from an existing non-MEC policy. For MEC policies, loans and surrenders are distributed and taxed as income first, and may be subject to an additional 10% federal tax penalty if made prior to age 59½. A policy lapse may be a taxable event.																								
Taxation of Terminal Illness, Nursing Care Confinement or Chronic Care Benefits	Generally, any amount received under a life insurance policy for terminal illness or received on a monthly basis for a chronic illness will be treated as an amount paid by reason of death of the insured and will generally be received free of income tax. However, amounts paid to a chronically ill individual are subject to the same limitations that apply to long-term care benefits. Please seek advice from a qualified tax advisor.																								
Sales Process	<ul style="list-style-type: none"> • Review the Pre-qualification list and weight chart with your client • Calculate the death benefit • Complete the application and any applicable forms • Run an illustration • Arrange the telephone underwriting interview with your client • Provide photocopies of all completed and signed forms and illustration to your client • To expedite underwriting, fax application, Quick Selling Guide, forms, Illustration Acknowledgement and signed illustration and premium check (or transfer form) to 515-226-5103 • Underwriting decision will be sent to your email address and accessible on website: Agents.EquiTrust.com (click "Life Insurance"), login is required 																								

Mail all forms to:
EquiTrust Life Insurance Company
P.O. Box 14500
Des Moines, Iowa 50306-3500

Pre-Qualification

Client must be a U.S. citizen or carry a valid Green Card to be eligible for a WealthMax Bonus Life policy. Clients with certain pre-existing conditions are uninsurable and will not be considered for this policy. Before completing an application or collecting premium, ask if the client has experienced any of the following conditions.

- AIDS/HIV
- ALS (Lou Gehrig’s Disease)
- Alzheimer’s
- Cerebral Palsy
- Coronary Artery Disease in combination with Diabetes
- Dementia
- Down’s Syndrome
- Huntington’s Disease
- Mental Retardation
- Organ Transplant (other than Kidney donor)
- Muscular Dystrophy
- Narcolepsy
- Oxygen use (or recommended use)
- Pacemaker
- Paralysis (hemiplegia, paraplegia, quadriplegia)
- Parkinson’s
- Stroke
- Systemic Lupus
- Tuberculosis

Last 10 Years

- Aneurysm
- Cardiomyopathy
- Chronic Obstructive Pulmonary Disease
- Cirrhosis of the Liver
- Congestive Heart Failure
- Coronary Artery Disease
- Diabetes with insulin use
- Emphysema
- Heart Attack
- Heart Valve Replacement
- Hemochromatosis
- Hepatitis other than Type A
- Hydrocephalus (water on the brain)
- Immune System Disorder
- Kidney Failure or Dialysis
- Leukemia
- Multiple Sclerosis

Last 5 Years

- Alcohol/Drug abuse
- Anorexia/Bulimia
- Cancer
- Melanoma
- Pancreatitis
- Post Traumatic Stress Disorder
- Psychosis
- Schizophrenia
- Suicide Attempt
- Transient Ischemic Attack

Last Year or Less

- Unexplained loss of over 10 pounds in the past 12 months
- Unable to perform Activities of Daily Living for 7+ consecutive days during the past 6 months: dressing, eating, ambulating, toileting, or bathing

If the client answers ‘yes’ to any one of these conditions, WealthMax Bonus Life will not be available and you should consider other product options. Call EquiTrust Sales Support for assistance at 800-811-9733.

Minimum/Maximum Weight

Applicants with body weight outside of the following ranges will not be accepted.

Height	Minimum	Maximum
5’0”	87	212
5’1”	90	219
5’2”	93	227
5’3”	96	234
5’4”	99	242
5’5”	102	249
5’6”	105	256
5’7”	108	264
5’8”	111	272
5’9”	115	280

Height	Minimum	Maximum
5’10”	118	288
5’11”	122	296
6’0”	125	305
6’1”	128	314
6’2”	132	322
6’3”	136	331
6’4”	140	340
6’5”	143	348
6’6”	146	358

<p>Underwriting Interview</p>	<p>The applicant is required to participate in a telephone interview. Interviews are conducted on behalf of EquiTrust by Mid-America Agency Services (MAAS), and gathers information such as medical history; occupation; hobbies and sports; tobacco and drug use; prescription medication history. Only English-speaking interviews are available. Your client should be prepared for the interview with the following information:</p> <ul style="list-style-type: none"> • Names and addresses for all physicians • Dates of physician and facility visits • Current medications and dosages • Injury, illness and condition details • Social Security number or government-issued identification <p>Call for Phone Interview Now, or Schedule for a Preferred Time You may either make the interview call at the point of sale, or specify on the application's "Quick Selling Guide" the best time for MAAS to contact your client.</p> <p>To conduct at the point of sale: call 800-577-5844, Monday - Thursday, 8AM - 9PM or Friday 8AM - 5PM. As Agent, you must initiate the call. A few questions will be directed to you, then the balance of the interview will be with your client.</p> <p>To conduct later: indicate on the Quick Selling Guide the best time for your client to be contacted. The interviewer will attempt to call your client at that time. As Agent, you need not be present for the interview.</p>
<p>Underwriting Decisions</p>	<p>Underwriting decisions are generally made within 48 hours of the telephone interview. The applicant will be approved, declined or incomplete. Underwriting alerts will be emailed to you, or can be accessed via the EquiTrust Agent Website. Login is required. To change your email address for notifications, go to your "Profile" page on the website. Underwriting decisions will also be posted as "Notes" in the "Pending Business" area of the website.</p> <p>Approved: If the interview information is confirmed with no additional information needed, all forms are submitted in good order, premium received, and the policy receives underwriting approval, the policy will be issued within 48 hours.</p> <p>Declined: Application may be declined after underwriting consideration. You will be notified by mail confirmation, email and website. All premium received by EquiTrust will be returned within 15 days.</p> <p>Incomplete: Conflicting or inadequate information may make a decision unattainable. Incomplete applications are held up to 60 days, after which cases are closed.</p>
<p>Application Completion</p>	<p>Application and supporting forms are printable from the EquiTrust website. AppBuilder allows you to download into a single PDF document all the required and optional forms for your particular sales situation. Go to Agents.EquiTrust.com, select Life Insurance, and click on AppBuilder. Login is required, with your EquiTrust agent code and password.</p>
<p>Illustrations</p>	<p>To produce an illustration, go to Agents.EquiTrust.com. Click "Life Insurance." Use your agent code and password to login. Then, click "Illustrations." Return a signed copy of the illustration and the Illustration Acknowledgement with the application. An Illustration will be included with the policy at delivery. The client-signed "Numeric Summary" page and Delivery Receipt must be mailed or faxed to EquiTrust.</p>
<p>Delivery Receipt Requirement</p>	<p>A Delivery Receipt is required on all policies. Mail or fax with signed illustration "Numeric Summary" page to EquiTrust.</p>
<p>Free Look Period</p>	<p>After the policy is issued, your client has a specified number of days to review the policy. If they are not completely satisfied with the terms, they may return the policy during this period and receive 100 percent of premium paid, minus any prior withdrawals.</p>
<p>1035 Exchange/Transfer</p>	<p>Pending cases which involve a 1035 exchange or transfer from another entity will be held open for 60 days from the date transfer documents are sent. If the funds are not received within 60 days, the case will be closed and the transfer request cancelled.</p>

**Initial Face
Amount Factors**

Initial Face Amount = Single Premium X Factor

Female			Male		
Age	Non-Tobacco	Tobacco	Age	Non-Tobacco	Tobacco
50	2.95	2.43	50	2.63	2.25
51	2.86	2.36	51	2.55	2.19
52	2.77	2.29	52	2.47	2.13
53	2.68	2.23	53	2.39	2.07
54	2.60	2.17	54	2.31	2.01
55	2.52	2.11	55	2.24	1.95
56	2.45	2.05	56	2.17	1.90
57	2.38	2.00	57	2.11	1.85
58	2.31	1.95	58	2.05	1.80
59	2.24	1.90	59	1.99	1.75
60	2.17	1.85	60	1.93	1.70
61	2.11	1.81	61	1.88	1.65
62	2.05	1.77	62	1.83	1.60
63	1.99	1.73	63	1.78	1.56
64	1.94	1.69	64	1.73	1.52
65	1.89	1.65	65	1.68	1.48
66	1.84	1.61	66	1.64	1.44
67	1.79	1.58	67	1.60	1.40
68	1.74	1.55	68	1.56	1.36
69	1.69	1.52	69	1.52	1.32
70	1.65	1.49	70	1.49	1.28
71	1.61	1.46	71	1.46	1.25
72	1.57	1.43	72	1.43	1.23
73	1.53	1.40	73	1.40	1.21
74	1.50	1.37	74	1.37	1.19
75	1.47	1.35	75	1.34	1.17
76	1.43	1.31	76	1.30	1.14
77	1.40	1.28	77	1.27	1.11
78	1.37	1.25	78	1.24	1.09
79	1.34	1.22	79	1.21	1.07
80	1.31	1.19	80	1.18	1.05
81	1.28	1.16	81	1.15	1.05
82	1.25	1.13	82	1.12	1.05
83	1.22	1.10	83	1.10	1.05
84	1.19	1.07	84	1.08	1.05
85	1.17	1.05	85	1.06	1.05

WealthMax Bonus Life is a single premium index universal life insurance policy issued by EquiTrust Life Insurance Company, West Des Moines, Iowa. Not available in all states. Policy may vary by state. Policy issued on Contract Form Series ETL-IUL-2000(08-10) with riders ETL-ADBR-T(05-10), ETL-WSC(5-10), 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).

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SALES SUPPORT
800-811-9733

Standard Mail:
EquiTrust Life Insurance Company
P.O. Box 14500
Des Moines, IA 50306-3500

Overnight:
EquiTrust Life Insurance Company
7100 Westown Pkwy Suite 200
West Des Moines, IA 50266-2521

