

Transition Rules
1-Year Point-to-Point Cap Index Account
MarketTen Index and MarketTen Bonus Index
1/27/09

- **The new account option will be issued automatically with any MarketTen Index and MarketTen Bonus Index contracts, with a 1/27/09 effective date or later.**

- **A letter will be included with the contract that explains the new account option.**

- **If the old disclosure statement is received and the 1-Year Point-to-Point Cap Index account was not an option chosen by the client:**
 - **EquiTrust will not require a new disclosure for the first 30-days.**

 - **When the 30-day grace period has expired, a new disclosure, dated 1-09 will be required. Faxed disclosures will be accepted in this situation, through 2/27/09.**

- **If the client wishes to allocate funds to the 1-Year Point-to-Point Cap, the disclosure dated 1-09 will be required.**

Additional Rules

- **A client will not be allowed to free look their contract to purchase the 1-Year Point-to-Point Cap. If a client exercises the free look provision, a new contract cannot be issued for this client.**