



# 2009 RMD DISTRIBUTION TEMPORARY WAIVER FORM

Owner: \_\_\_\_\_ Contract number: \_\_\_\_\_

Owner's telephone number: \_\_\_\_\_ Owner's SSN: \_\_\_\_\_

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## 2009 REQUIRED MINIMUM DISTRIBUTION (RMD) ELECTION:

Beginning January 1, 2009, a temporary waiver of the Required Minimum Distribution is in effect for a one year period. This new legislation allows individuals who are subject to RMD rules to suspend distributions in 2009 without penalty. The rule waives the required minimum distribution for 2009. Please consult your tax advisor for additional information regarding H.R.7327, the (Worker, Retiree and Employer Act of 2008).

\_\_\_\_\_ I elect to suspend my RMD distribution which is automatically established on my EquiTrust contract. This option will be in effect until 2010 at which time the automated processing will continue as previously established.

I understand this is a temporary waiver passed by Congress, and applies only to Required Minimum Distributions for 2009.

Owner's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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Mail to:  
EquiTrust Life Insurance Company  
PO Box 14500  
Des Moines IA 50306-3500

Or Fax to:  
515-453-3402