

**Transition Rules for the Income For Life Rider  
Available September 3, 2009, Subject to State Approval**

*Note: The following transition rules apply to new business only. The disclosure form on which the rider is elected is a separate form and is available on AppBuilder in states where the rider is approved. The rider may only be added at contract issue.*

***Income For Life rider approved at the time of application:***

- A disclosure form electing the rider must be submitted with the index annuity application.

***Income For Life rider available after application date but before contract is issued:***

- If the Income For Life rider is made available while the contract is awaiting transfer/1035 exchange funds, EquiTrust will accept a disclosure form electing the rider. Faxed disclosures will be accepted in this situation.

***Additional Rules:***

- A client will not be allowed to free look their contract to add the Income For Life rider. If a client exercises the free look provision, a new contract cannot be issued for this client.