

## **Transition Rules**

### **2-Year Monthly Average Cap Account Added to MarketTwelve Bonus Index Effective March 12, 2010**

- The new account option will be available to any MarketTwelve Bonus Index contracts with a 3/12/10 effective date or later.
- A letter will be included with the contract that explains the new account addition.
- New disclosures with the 2-Year Monthly Average Cap account are available now. If the old disclosure statement is received and the 2-Year Monthly Average Cap account was not an option chosen by the client:
  - EquiTrust will not require a new disclosure on submitted business until 4/12/10.
  - Any disclosure received 4/12/10 and later will require the updated disclosure. Faxed disclosures will be accepted in this situation.
- If the client wishes to allocate funds to the 2-Year Monthly Average Cap account, the updated disclosure that includes the 2-Year account option is required.

## **Additional Rules**

- A client will not be allowed to free look an existing contract to select the 2-Year Monthly Average Cap account. If a client exercises the free-look provision a new contract cannot be issued for this client.