

**Transition Rules for the 1-Year Monthly Cap Index Account
MarketPower Bonus Index
12/05/07**

1-Year Monthly Cap Index Account Approved at the Time of Application

- The new account option will be issued automatically with any MarketPower Bonus Index contracts with a 12/07/07 effective date or later.

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

- If the old disclosure statement is received and the 1-Year Monthly Cap account was not an option chosen by the client:
 - EquiTrust will not require a new disclosure on submitted business until 12/20/07
 - Any disclosure received 12/20/07 and later will require the updated disclosure dated 12-07. Faxed disclosures will be accepted in this situation.

- If the client wishes to allocate funds to the 1-Year Monthly Cap option, the revised disclosure dated 12-07 that includes the Monthly Cap option is required.

Additional Rules

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

- NOTE: The Monthly Cap is not available in Illinois. Additional communication will become available as soon as the option has been added in this state. The IL specific disclosure dated 12-07 is still required effective 12/20/07 and later due to the revised/lower minimum rate announcement.