

MARKETBOOSTER Index – Transition Rules
EquiTrust Life Insurance Company®
For Changes Effective 7/27/2009

Effective July 27th 2009, the premium bonus provision on MarketBooster Index will be changed to a total bonus of 7% credited over 24 months. A Premium Bonus of 4% is applied at issue; an Accumulation Value bonus of 2% is applied on the first Contract Anniversary, and an Accumulation Value bonus of 1% is applied on the second Contract Anniversary.

Transition Rules for the MarketBooster Index:

For applications received July 27th or later, a new product disclosure form, ET-MKB 1101 (07-09) will be required. For a limited time, we will accept a faxed copy of the new disclosure form prior to issuing the contract.

Applications received prior to July 27th will be issued as applied for.

Additional Information

- Starting July 27th, MarketBooster will again be available in **Florida, Illinois, Indiana, Maryland, Oklahoma** and **Vermont**. State specific materials are available for these states on the agent website.
- Starting July 27th, MarketBooster will temporarily be unavailable in **California, Massachusetts, Mississippi, Nevada, New Mexico,** and **Ohio**.
- A client will not be allowed to 'free look' a previously issued MarketBooster contract to receive the new version of MarketBooster. If a client exercises the free-look provision, a new contract cannot be issued for this client.

Please contact EquiTrust Sales Support at 866-598-3694 if you have any questions.