

MARKETSEVEN Index – New Account Available in Nevada
EquiTrust Life Insurance Company®
3/4/2009

Nevada has approved the new 1-Year Average Participation Index Account for use with the MarketSeven Index contract, effective immediately. A new disclosure form is to be used with applications for the MarketSeven Index product; the form number of this disclosure is ET-MK7-1101P(10-08).

**Transition Rules for the Disclosure Document for the
1-Year Average Participation Index Account Implementation**

The new account will automatically be included with the contract for any MarketSeven Index contract with an effective date of 3/4/09 and later. A letter will be included with the contract that explains the new account.

If a client elects to allocate funds to the 1-Year Average Participation Index Account:

- Disclosure form number ET-MK7-1101P(10-08) must be used.
- Faxed disclosures are acceptable and can be sent to 515-453-3955.

If funds are not allocated to the 1-Year Average Participation Index Account:

- A 30-day grace period will be allowed to accept the old disclosure.
- Starting on 4/3/09, the new disclosure form number ET-MK7-1101P(10-08) will be required for all applications.

Pending Business on or after 3/4/09:

- The new account will automatically be added to the contract once it is issued.
- Disclosure form number ET-MK7-1101P(10-08) will be required after 4/3/09.

Please Note:

- A client will not be allowed to 'free look' a previously issued MarketSeven contract to receive the 1-Year Average Participation Index Account. If a client exercises the free-look provision, a new contract cannot be issued for this client.
- The 1-Year Average Participation Index Account will be available on all MarketSeven contracts upon their first contract anniversary. Transfers will be allowed into the new account at that time.