

Secure SuiteLife

Growth SuiteLife

Accelerated Death
Benefit Rider

	Secure SuiteLife	Growth SuiteLife	Accelerated Death Benefit Rider
Alabama	x	x	x
Alaska	x	x	x
Arkansas	x	x	x
Arizona	x	x	x
California	x	x	x ²
Colorado	x	x	x
Connecticut	x	x	x
Delaware	x	x	x
Dist. of Columbia	x	x	x
Florida	x	x	x ¹
Georgia	x	x	x
Hawaii	x	x	x
Idaho	x	x	x
Illinois	x	x	x
Indiana	x	x	x
Iowa	x	x	x
Kansas	x	x	x
Kentucky	x	x	x
Louisiana	x	x	x
Maine	x	x	x
Maryland	x	x	x
Massachusetts	x	x	x
Michigan	x	x	x
Minnesota	x	x	x
Mississippi	x	x	x
Missouri	x	x	x
Montana			
Nebraska	x	x	x
Nevada	x	x	x
New Hampshire	x	x	x
New Jersey	x	x	x
New Mexico	x	x	x
New York			
North Carolina	x	x	x
North Dakota	x	x	x
Ohio	x	x	x
Oklahoma	x	x	x
Oregon	x	x	x
Pennsylvania	x	x	x
Rhode Island	x	x	x
South Carolina	x	x	x
South Dakota	x	x	x
Tennessee	x	x	x
Texas	x	x	x
Utah	x	x	x
Vermont	x	x	x
Virginia	x	x	x
Washington	x	x	x
West Virginia	x	x	x
Wisconsin	x	x	x
Wyoming	x	x	x

X¹ - Terminal Illness only

X² - Nursing Care Confinement is not approved in CA

See attached State Variations Chart for details.

Life State Variation Summary

Effective July 19, 2018



Secure SuiteLife™

Product Not Approved	MT, NY
Accelerated Death Benefit Rider	
Benefits under the Rider available after 30 days	CA
Benefits under the Rider available after 1 year	DC, FL, ND, SD
No Nursing Home Care Confinement	CA
Terminal Illness Rider only	FL
Waiver of Surrender Charge Rider available	FL*

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* Nursing Home confinement only.

For further details on state variations, please call EquiTrust Life Sales Support at 800-811-9733 or visit Agents.EquiTrust.com.

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