

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*

Growth 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*

* 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.

EquiTrust Life Insurance Company, West Des Moines, IA.
For Producer Use Only. Not For Use With the Public.
ETL-5003 (7-18)

