IMPORTANT

You have purchased an annuity contract. Carefully review for limitations.

This policy may be returned within 30 days from the date you received it for a full refund by returning it to the Insurance Company or agent who sold you this policy. After 30 days, cancellation may result in a substantial penalty, known as a surrender charge.

This form must be delivered to the Applicant at the point of sale when the Applicant is age 65 or older.

EquiTrust Life Insurance Company • P.O. Box 14500 • Des Moines, Iowa 50306-3500 • 866/598-3692
ET-4903AZ (3-04)