

# Life State Variation Summary

Effective January 23, 2020



## Wealth Series

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### WealthMax Bonus Life® & WealthHorizon Life®

Product Not Approved MT, NY

Waiver of Surrender Charge Rider Available FL\*

### Accelerated Death Benefit Rider

Benefits under the Rider available after 30 days CA

Benefits under the Rider available after 1 year FL, ND, SD

No Nursing Home Care Confinement CA

Terminal Illness Rider Only FL

\*Nursing Home confinement only.

For further details on state variations, please refer to the appropriate Agent Guide or your Commission Schedule. Or call EquiTrust Sales Support at 800-811-9733.

**EquiTrust Life Insurance Company, West Des Moines, IA.**  
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