

**SINGLE PREMIUM DEFERRED ANNUITY  
DISCLOSURE FORM - KANSAS**

**EquiTrust Life Insurance Company®**

7100 Westown Parkway, Suite 200  
West Des Moines, Iowa 50266-2521  
(866) 598-3692 Fax: (515) 226-5101  
www.EquiTrust.com

Mailing Address: PO Box 14500  
Des Moines, Iowa 50306-3500

**IMPORTANT: READ THIS FORM CAREFULLY BEFORE BUYING THIS SINGLE PREMIUM DEFERRED ANNUITY**

**Selling agent MUST fill in all blanks.**

1. A Single Premium Deferred Annuity (SPDA) is an insurance product which, under current federal tax laws, allows the buyer to accrue interest for a period of years without having to pay tax on the interest until he or she surrenders the annuity or arranges to receive regular payments.
2. This annuity is not "risk-free" or "guaranteed safe" and should not be described as such. An annuity is only as sound as the stability of the issuing insurance company.
3. From the beginning of this annuity contract, the insurance company guarantees a current interest rate of \_\_\_\_% for a period of \_\_\_\_\_ year(s).
4. Early cash surrender of this annuity may result in a penalty being charged.
5. This form must be completed at the time the application for the SPDA is taken and must be attached to the application.

Company Name: EQUITRUST LIFE INSURANCE COMPANY

**SIGNATURES**

Owner Printed Name	
Owner Signature	Date
Joint Owner Printed Name	
Joint Owner Signature	Date
Agent Printed Name	
Agent Signature	Date

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