



**SINGLE PREMIUM DEFERRED ANNUITY
DISCLOSURE FORM**

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

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. No annuity is "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 _____ years.
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.

Selling agents must fill in all blanks.

Company name: EQUITRUST LIFE INSURANCE COMPANY

Signature of Owner: _____ Date _____

Owner's Name (please print): _____

Signature of Joint Owner: _____ Date _____

Joint Owner's Name (please print): _____

Signature of Selling Agent: _____ Date _____

Selling Agent's Name (please print): _____

COMPANY COPY

EquiTrust Life Insurance Company • P.O. Box 14500 • Des Moines, Iowa 50306-3500 • 866/598-3692



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APPLICANT COPY

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