



## SINGLE PREMIUM DEFERRED ANNUITY DISCLOSURE FORM

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

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1. A Single Premium Deferred Annuity (SPDA) is an insurance product (with certain investment features), 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 cashes the annuity or arranges to receive regular payments.
2. This annuity is not "risk-free" or "guaranteed safe." It is only as sound as 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 \_\_\_\_\_ month(s) or \_\_\_\_\_ year(s).
4. Early cash surrender of this annuity may result in your being charged a penalty.
5. The selling agent earns a commission on the sale of this annuity, which he or she may have to pay back to the company if you cash in your annuity early.
6. This form must be completed at the time the application for the SPDA is taken and must be attached to the application.

Selling agent must fill in all blanks.

Buyer's Signature: \_\_\_\_\_

Seller's Signature: \_\_\_\_\_

### COMPANY COPY

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



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