

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

**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 (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.

**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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