



NOTICE TO CALIFORNIA RESIDENTS AGE 65 OR OLDER

This notice is required to be given in connection with your purchase of a life insurance or annuity product.

You are advised that the sale or liquidation of the following to fund this purchase may have tax consequences, penalties or other costs:

- stocks;
- bonds;
- individual retirement accounts;
- certificates of deposit;
- mutual funds;
- annuities; or
- other assets.

You may want to consult an independent legal or financial expert for further information.

EquiTrust Life annuities have not been filed for exemption under the Medi-Cal Program and assets from this annuity will be counted when determining eligibility for Medi-Cal.

I have received a copy of this disclosure and I understand its contents.

Owner's Signature Date

Joint Owner's Signature Date

**This form must be delivered to the Applicant at the point of sale
when the Applicant is age 65 or older.**

COMPANY COPY



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APPLICANT COPY