

**DEFERRED SALES TRUST
DISCLOSURE AND ACKNOWLEDGEMENT AGREEMENT**

EQUITRUST LIFE INSURANCE COMPANY®

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Des Moines, Iowa 50306-3500

Reset Form

This Disclosure and Acknowledgement Agreement is provided to you in conjunction with the sale of an EquiTrust Life Insurance Company ("EquiTrust") non-qualified annuity contract, issued by EquiTrust for your Deferred Sales Trust ("DST"). In conjunction with the issuance of the annuity contract, I acknowledge and agree that the contract will be structured with the DST as the Owner and the Beneficiary of the contract, and the grantor or beneficial owner of the DST shall be designated as the Annuitant in all circumstances.

Additionally, I acknowledge that EquiTrust shall administer the annuity contract consistent with the federal tax laws applicable to the annuity contract, and as such, EquiTrust will not be responsible for any adverse federal tax consequences to me regarding the use of a DST in conjunction with ownership of the EquiTrust annuity contract. Further, I agree to indemnify and hold harmless EquiTrust from any and all liability, if any, associated with the ownership of the annuity contract by the DST.

I acknowledge that EquiTrust is an issuer of annuity contracts and does not provide tax advice. I acknowledge that I have had the opportunity to consult with and am relying on my own tax advisor regarding the use of the DST.

Seller/Annuitant Name (please print full name)

Legal Name of the Trust/Contract Owner (please print)

Trustee Full Name (please print)

Trustee Signature

Date

Trustee Full Name (please print)

Trustee Signature

Date

Trustee Full Name (please print)

Trustee Signature

Date

Trustee Full Name (please print)

Trustee Signature

Date