

E-Delivery Client User Guide

Overview

E-Delivery of your annuity contract provides a secure and automated electronic delivery process. You may elect E-Delivery by including the Electronic Transactions and Disclosure form (ET-ELEDISC) with your annuity application.

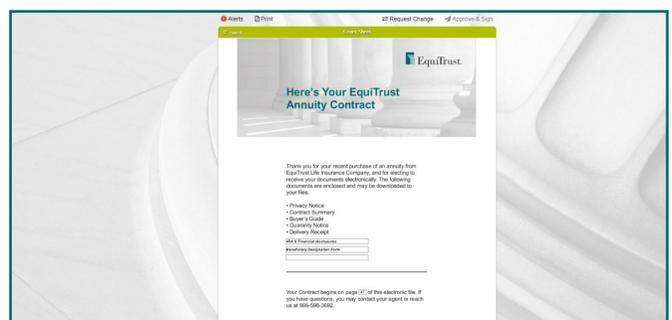
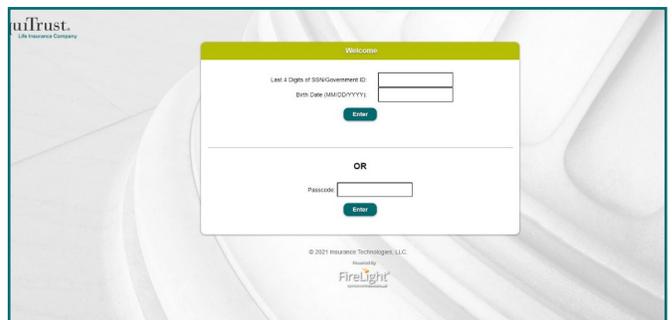
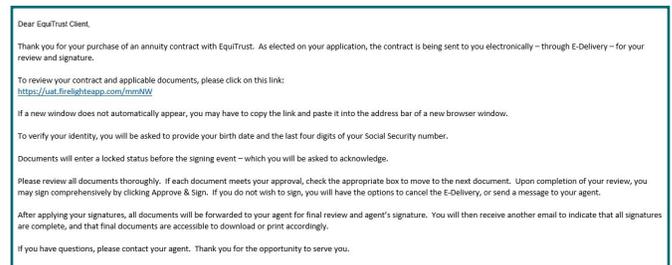
E-Delivery is the quickest way to receive annuity contracts from your agent. Mailing paperwork through the U.S. Postal Service is still an option, but mail delivery may take 7 to 10 business days for a contract to arrive by mail.

Benefits

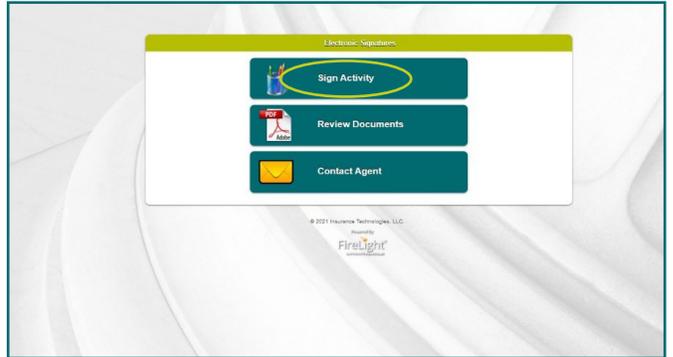
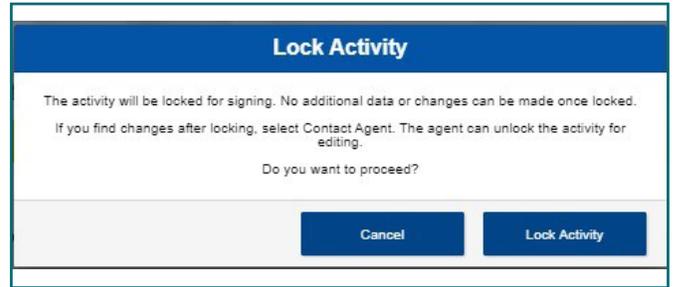
E-Delivery provides you fast delivery of contracts that can be easily signed and reviewed. E-Delivery provides you and your agent the assurance that you have reviewed and signed all required documents in a timely manner.

Signing Process for E-Delivery

1. After your election for E-Delivery, the process begins with your agent, who will review the contract digitally before sending to you for review and signature. After your agent's review and approval, an email will be sent to you, as shown here.
2. The email includes a link allowing you access to the contract and accompanying documents. When the link is clicked, a login page appears, where you must enter the last four digits of your social security number or Government ID and date of birth. Upon successful login, your contract will be displayed – as shown here– and available for your review.



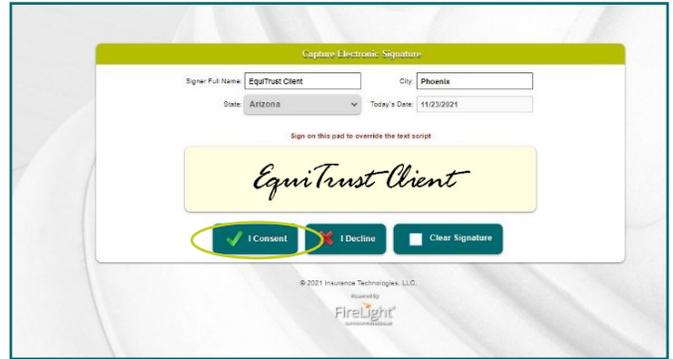
3. If your review finds no objections, you may click the Approve and Sign button located at the top right of the screen. When approved, a box will appear prompting you to Lock Activity to acknowledge that no revisions to the contract may be made during this signing process. Click the Sign Activity button.



4. The delivery receipt and any other delivery requirements such as the beneficiary form or amendment if needed will be displayed. Following the completion and/or review, you must check each of the boxes located below the respective documents. This acknowledges that each document has been reviewed and approved.



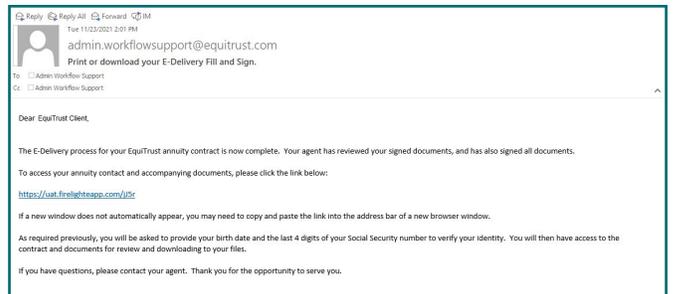
5. You will then see an electronic version of your signature, as shown in the example here. If everything is acceptable, select the "I Consent" box with the green check mark.



6. A screen will display reflecting that you have signed all the required documents. You may then click OK. You are then redirected to the EquiTrust.com corporate website; no further action is required at this point.



7. After your completed signatures, your agent will be alerted that you have completed your review and signed. The agent will then sign the contract. After the agents signs the contract and pertinent documents, you will receive the email shown here, allowing access to the final documents.



8. The link in the email will generate the login page shown here. As required previously, you must enter the last four digits of your social security number or Government ID and birth date.



9. The contract and pertinent documents will be available for review, and you may download the documents by clicking the link provided. You will have 15 business days to download all documents. After 15 calendar days, if you seek additional access, please call EquiTrust at 1-888-400-5759.



Note: The agent will not see your signatures or beneficiary information. You will see your agent's signature appearing on the documents.



Canceling the E-Delivery process: Reverting Back to Normal Delivery Methods

Cancelling E-Delivery and reverting to paper contract delivery methods is accomplished either by verbal consent from you by phone, or confirmation email from the owner of the contract.

By Phone

Call 888-400-5759 to withdraw the previously-given consent to receive electronic notices, disclosures and contract document. Future documents will be printed and sent via US Mail to your address.

By Email

Send an email to Customer.Service@EquiTrust.com stating your intention to withdraw your previously-given consent to receive electronic notices, disclosures and documents related to your contract. Going forward, all contract documents will be sent to you via U.S. Mail to your address at (insert client address).

Questions?

Call EquiTrust at 888-400-5759
Or email Customer.Service@EquiTrust.com

