

**ELECTRONIC TRANSACTIONS
AND DISCLOSURES AGREEMENT**

EquiTrust Life Insurance Company®

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A separate form is required for each EquiTrust Contract Number.

Owner Name	Email Address	Contract Number
Joint Owner Name	Email Address	

Where EquiTrust is required to provide specific information to you in writing, you have a right to receive that information on paper. However, EquiTrust gives you the ability to transact business with us electronically if you choose. By signing below, you agree and consent to receive electronically all communications, agreements, policies, riders, endorsements, declarations, disclosures, notices, statements and documents (“Communications”) that arise as a result of your relationship with EquiTrust. You understand and agree that we *may* provide these Communications to you electronically (instead of in paper format through U.S. Mail) by emailing them to you at the email address you provided to us. Your consent will also apply to any other person named on your account, policy, product, or service, subject to applicable law. Your consent will apply to any Communication which we are legally permitted to provide to you now or at any time in the future until such time that you withdraw your consent.

You acknowledge and confirm that you have access to a computer, a valid email account, and software that enables you to view and retain files in PDF format. If your email address is changed, you must notify EquiTrust of such changes immediately. You understand and agree that if EquiTrust sends you a Communication electronically but you do not receive it because your email address on file is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive the Communication sent electronically, EquiTrust will be deemed to have provided such Communication to you.

You can withdraw your consent to receive Communications electronically at any time, update your email address and other information, or obtain a paper copy of an electronic Communication at no cost by contacting us at the information provided at the top of this document.

We reserve the right, at our sole discretion, to discontinue providing electronic Communications or to terminate or change the terms and conditions on which we provide electronic Communications or otherwise transact business electronically.

- Yes, I provide my consent as described above**
- No, I do not provide my consent for electronic delivery**

Owner Signature	Date
Joint Owner Signature	Date