

**NOTICE OF SALES TO  
MILITARY PERSONNEL**

**EquiTrust Life Insurance Company®**

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**IMPORTANT – SALES TO MILITARY PERSONNEL - Please read the Following Disclosure if you are an Active-Duty Service Member of the United States Armed Forces.**

An active-duty service member is a service member engaged in full-time duty in the active military service of the United States and includes members of the reserve component (National Guard and Reserve) while serving under published orders for active duty or full-time training. This includes members of the reserve component who are scheduled for 12 periods of inactive training for the year **and** who are drilling for points rather than pay.

In accordance with applicable law, the following information is provided with respect to the Contract being applied for:

- As a member of the United States Armed Forces, you are advised that subsidized life insurance is available to you under the Servicemembers' Group Life Insurance program (also referred to as "SGLI"). This federally sponsored program provides up to \$500,000 of term life insurance at a cost of \$31 per month.
- The Contract applied for is not offered or provided by the Federal Government, and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of the Contract being offered
- No person has received any referral fee or incentive compensation in connection with the offer or sale of the life insurance product unless such person is an appointed agent of the Company.

If you have any questions or do not understand this disclosure, please discuss with your Agent.