

MARKETEARLY INCOME INDEX ANNUITY

Flexible Premium Fixed and Indexed
Deferred Annuity Contract
Form Series ET-EIA-2000(06-04), ICC12-ET-EIA-2000(01-12)

EquiTrust Life Insurance Company®

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DISCLOSURE STATEMENT

Thank you for your interest in the MarketEarly Income index annuity, a flexible premium fixed and indexed deferred annuity which is intended to be a long-term financial contract. Some features of this annuity may not be available in all states and may vary by state. This form is not intended to be a complete explanation of your annuity. **Please refer to your Contract for complete details.**

INTEREST CREDITING

You can choose different accounts for your money. You may make your allocation elections on the last page of this document. Your Accumulation Value is the total of the individual Account Accumulation Values for the accounts you select.

Fixed Rate Account

- **1-Year Interest Account** – The fixed rate is guaranteed for one contract year. On contract anniversaries the rate may change subject to the contractual Minimum Guaranteed Interest Rate of 1.0%. All subsequent premiums received are applied to this account until the contract anniversary, then allocated per your instructions.

Index Accounts

A wide variety of index accounts offer earnings – called “index credits” – based on the changes of a specified index. Credits for index accounts are never less than zero and added to accounts at the end of the one-year period. Cap and participation rates are reset annually.

S&P 500® Index Accounts

- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

S&P MARC 5% Excess Return Index Account

- **1-Year Point-to-Point Participation** - Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

Barclays Focus50 Index™ Accounts

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

LIQUIDITY FEATURES AND IMPORTANT TERMS

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender or annuitize your annuity, the amount withdrawn will not be credited with any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Contract Year of the withdrawal.

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½.

Penalty-Free Withdrawals - Each Contract Year after the first, you may withdraw up to 10% of the Accumulation Value after the most recent Contract Anniversary without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the Contract Year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same Contract Year.

Partial and Full Surrenders – Any withdrawal over the 10% penalty-free amount will be subject to surrender charges and a Market Value Adjustment. In the event of a full surrender, you will receive the cash surrender value of your contract as a lump sum.

- **Surrender Charges** – This annuity product is a long-term contract with substantial penalties for early surrender. A surrender charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The surrender charges are for 10 years and decline as follows:

YEAR	1	2	3	4	5	6	7	8	9	10
%	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

The surrender charges vary in the following state:

YEAR	1	2	3	4	5	6	7	8	9	10
CA	8.3%	7.4%	6.5%	5.6%	4.7%	3.8%	2.9%	1.9%	0.9%	0%

- **Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The Market Value Adjustment does not apply in CA.
- **Cash Surrender Value** – The Cash Surrender Value equals the greater of (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA, determined as of the date of surrender. The Minimum Guaranteed Contract Value will be 87.5% of Premium(s) Paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Once your Contract is issued, your Minimum Guaranteed Contract Rate will not change.

Annuitization – You may choose to have the proceeds of this Contract paid under a payment option on your income date. This is called annuitizing your Contract. When you annuitize, you can choose from several options, including income for life and/or a specified period of years. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments.

Nursing Home Waiver Rider – After the first Contract Year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days.

Terminal Illness Rider – In the event that you become terminally ill, you may access up to 75% of your Contract's Accumulation Value without a Surrender Charge. A waiting period may apply.

Death Benefit – The death benefit is equal to the Accumulation Value.

INCOME RIDER

The Income Rider is attached to your annuity Contract at issue. **There is a charge for the Rider**, which will be deducted annually from your Accumulation Value. The Rider provides for Income Withdrawals to be paid to you for your lifetime, even if the Accumulation Value is depleted.

Income Withdrawals can begin any time after the first Contract Year, as long as you (and the Joint Owner if Joint Income Withdrawals are elected) are at least age 50. The initial Income Withdrawal Amount is determined by taking an age-based factor, called the Income Withdrawal Percentage, multiplied by a value, called the Benefit Base. The Benefit Base is equal to the Premium, plus a 15% first-year bonus on premiums paid, less withdrawals, compounded at 7% annually years 1-5 and then 4% annually years 6-10, or until Income Withdrawals start, whichever happens first. The Benefit Base only serves to calculate the Income Withdrawal Amount. **The Benefit Base is not available upon surrender, death or annuitization.**

The Income Withdrawal Percentage is based on your age at the time you first elect to receive Income Withdrawals. The percentage is 5.10% for age 50 and increases 0.10% for each age up to age 80. Joint Income Withdrawal Percentages are based on the age of the youngest Owner and are 1.00% lower than the single life percentages.

The annual Rider Charge is equal to 1.25% of the Accumulation Value and is deducted from the Accumulation Value on each Contract Anniversary until the Rider is terminated.

Income withdrawal amounts are increased by 100% for a single-life owner (50% for joint owners) for up to five years in the event of a chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL) or permanent severe cognitive impairment. At the start and during the enhanced benefits period, chronic illness must be certified by a physician annually. Enhanced Income Withdrawals cannot be elected until after the third contract year.

INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index, but also on the Participation Rate or Index Cap.

INDEX INFORMATION

S&P 500® Dynamic Intraday TCA Index
Ticker: SPFDYNI
Website: spglobal.com/spdji

S&P MARC 5% Excess Return Index
Ticker: SPMARC5P
Website: spglobal.com/spdji

Barclays Focus50 Index
Ticker: BXIIF50E
Website: indices.barclays/Focus50

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Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketEarly Index – an index annuity contract – (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”) including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and is licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays, Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the “protected parties”) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

OTHER NOTES

- The MARKETEARLY INCOME INDEX ANNUITY is backed by the financial strength of the Company. It is not guaranteed by any bank and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government.
- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
- This material is provided by EquiTrust Life Insurance Company (“EquiTrust”), which issues annuity contracts that are generally described in this material. EquiTrust is not undertaking to provide investment advice for any individual or any individual situation, and you should not look to this material for any investment advice.

INITIAL PREMIUM ALLOCATION – REQUIRED

1-Year Interest Account	_____	%
S&P 500® Index		
1-Year Point-to-Point Cap	_____	%
1-Year Point-to-Point Performance Trigger	_____	%
S&P 500® Dynamic Intraday TCA Index		
1-Year Point-to-Point Participation	_____	%
S&P MARC5 Index		
1-Year Point-to-Point Participation	_____	%
Barclays Focus50 Index™		
1-Year Point-to-Point Participation	_____	%
Total	100%	

Allocations must equal 100%. Percentages must be whole percentages.

If this annuity is replacing an existing annuity, it is important that you compare the two, taking into account whatever charges you may incur on the surrender of the existing annuity and your need to access your funds. For information about your existing annuity, contact the issuing company.

The insurance agent/producer is appointed to represent the Company and is approved to provide services to you on our behalf. The insurance agent/producer will be compensated by us in connection with any business placed with our Company.

Applicant Statement:

By signing below, I acknowledge that

- I have read, or have been read, this document and understand I am applying for an indexed annuity.
- I have read the Important Notice Regarding Sales to Military Personnel, if applicable.
- **I have read, or have been read, this document and understand that the Income Rider is part of this Fixed and Indexed Deferred Annuity Contract that I am applying for.**
- **I understand this Annuity contains an Annual Charge.**
- I have received a copy of this document, as well as any advertisement that was used in connection with the sale of this Rider

Owner(s)/Applicant(s) Signature Date

Owner(s)/Applicant(s) Name (please print)

Owner Social Security Number

Owner Primary Telephone Number

Joint Owner(s)/Applicant(s) Signature Date

Joint Owner(s)/Applicant(s) Name (please print)

Joint Owner Social Security Number

Joint Owner Primary Telephone Number

Agent/Producer Statement:

By signing below, I acknowledge I have reviewed this document with the applicant. I certify that a copy of this document, as well as any advertisement used in connection with the sales of this annuity, has been provided to the applicant. I have not made statements that differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements. I have provided the client the Important Notice Regarding Sales to Military Personnel, if applicable.

Signature of Agent/Producer Date

Agent/Producer Name & Number (please print)

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You can choose different accounts for your money. You may make your allocation elections on the last page of this document. Your Accumulation Value is the total of the individual Account Accumulation Values for the accounts you select.

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Index Accounts

A wide variety of index accounts offer earnings – called “index credits” – based on the changes of a specified index. Credits for index accounts are never less than zero and added to accounts at the end of the one-year period. Cap and participation rates are reset annually.

S&P 500® Index Accounts

- **1-Year Point-to-Point Cap** – Index Credits are based on the percentage change in the S&P 500 Index from the previous contract anniversary, up to a specified cap. The minimum cap is 1.0%.
- **1-Year Point-to-Point Performance Trigger** – Index Credits are based on the Performance Trigger Rate if the S&P 500 index increases from the previous contract anniversary. The minimum Performance Trigger Rate is 1.0%.

S&P 500® Dynamic Intraday TCA Index Account

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Dynamic Intraday Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

S&P MARC 5% Excess Return Index Account

- **1-Year Point-to-Point Participation** - Index credits are based on the percentage change in the S&P MARC 5% Excess Return Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

Barclays Focus50 Index™ Accounts

- **1-Year Point-to-Point Participation** – Index Credits are based on the percentage change in the Barclays Focus50 Index from the previous contract anniversary, multiplied by the participation rate. The minimum participation rate is 10.0%.

LIQUIDITY FEATURES AND IMPORTANT TERMS

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender or annuitize your annuity, the amount withdrawn will not be credited with any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Contract Year of the withdrawal.

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½.

Penalty-Free Withdrawals - Each Contract Year after the first, you may withdraw up to 10% of the Accumulation Value after the most recent Contract Anniversary without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the Contract Year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same Contract Year.

Partial and Full Surrenders – Any withdrawal over the 10% penalty-free amount will be subject to surrender charges and a Market Value Adjustment. In the event of a full surrender, you will receive the cash surrender value of your contract as a lump sum.

- **Surrender Charges** – This annuity product is a long-term contract with substantial penalties for early surrender. A surrender charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The surrender charges are for 10 years and decline as follows:

YEAR	1	2	3	4	5	6	7	8	9	10
%	9%	8%	7%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

The surrender charges vary in the following state:

YEAR	1	2	3	4	5	6	7	8	9	10
CA	8.3%	7.4%	6.5%	5.6%	4.7%	3.8%	2.9%	1.9%	0.9%	0%

- **Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The Market Value Adjustment does not apply in CA.
- **Cash Surrender Value** – The Cash Surrender Value equals the greater of (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA, determined as of the date of surrender. The Minimum Guaranteed Contract Value will be 87.5% of Premium(s) Paid, less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Once your Contract is issued, your Minimum Guaranteed Contract Rate will not change.

Annuitization – You may choose to have the proceeds of this Contract paid under a payment option on your income date. This is called annuitizing your Contract. When you annuitize, you can choose from several options, including income for life and/or a specified period of years. Once you annuitize your Contract, you may not surrender it or have access to any values of your annuity, other than your income payments.

Nursing Home Waiver Rider – After the first Contract Year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days.

Terminal Illness Rider – In the event that you become terminally ill, you may access up to 75% of your Contract's Accumulation Value without a Surrender Charge. A waiting period may apply.

Death Benefit – The death benefit is equal to the Accumulation Value.

INCOME RIDER

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Income Withdrawals can begin any time after the first Contract Year, as long as you (and the Joint Owner if Joint Income Withdrawals are elected) are at least age 50. The initial Income Withdrawal Amount is determined by taking an age-based factor, called the Income Withdrawal Percentage, multiplied by a value, called the Benefit Base. The Benefit Base is equal to the Premium, plus a 15% first-year bonus on premiums paid, less withdrawals, compounded at 7% annually years 1-5 and then 4% annually years 6-10, or until Income Withdrawals start, whichever happens first. The Benefit Base only serves to calculate the Income Withdrawal Amount. **The Benefit Base is not available upon surrender, death or annuitization.**

The Income Withdrawal Percentage is based on your age at the time you first elect to receive Income Withdrawals. The percentage is 5.10% for age 50 and increases 0.10% for each age up to age 80. Joint Income Withdrawal Percentages are based on the age of the youngest Owner and are 1.00% lower than the single life percentages.

The annual Rider Charge is equal to 1.25% of the Accumulation Value and is deducted from the Accumulation Value on each Contract Anniversary until the Rider is terminated.

Income withdrawal amounts are increased by 100% for a single-life owner (50% for joint owners) for up to five years in the event of a chronic illness. Chronic illness is defined as permanently unable to perform at least two of six activities of daily living (ADL) or permanent severe cognitive impairment. At the start and during the enhanced benefits period, chronic illness must be certified by a physician annually. Enhanced Income Withdrawals cannot be elected until after the third contract year.

INDEX INFORMATION AND DISCLOSURES

Any examples of historical performance of an Index should not be considered a representation of future performance of the Index. Future performance of an Index may be greater or less than any index performance shown in connection with the sale and issue of your annuity Contract. Your Index Credits are based not only on the index, but also on the Participation Rate or Index Cap.

INDEX INFORMATION

S&P 500® Dynamic Intraday TCA Index
Ticker: SPFDYNI
Website: spglobal.com/spdji

S&P MARC 5% Excess Return Index
Ticker: SPMARC5P
Website: spglobal.com/spdji

Barclays Focus50 Index
Ticker: BXIIF50E
Website: indices.barclays/Focus50

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Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively “Barclays”) is the issuer or producer of MarketEarly Index – an index annuity contract – (“the contract”) and Barclays has no responsibilities, obligations or duties to investors in the contract. The Barclays Focus50 Index (“the Index”) including as applicable any component indices that form part of the Index is a trademark owned by Barclays Bank PLC, or Barclays Capital Inc., and is licensed for use by EquiTrust Life Insurance Company (“EquiTrust”) as the Issuer of the contract. While EquiTrust as the issuer of the contract may for itself execute transaction(s) with Barclays in or relating to the Index in connection with the contract investors acquire the contract from EquiTrust and investors neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the contract. The contract is not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the contract or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein.

Bloomberg Index Services Limited is the official index calculation and maintenance agent of the Index, an index owned and administered by Barclays, Bloomberg Index Services Limited does not guarantee the timeliness, accurateness, or completeness of the Index calculations or any data or information relating to the Index. Bloomberg Index Services Limited makes no warranty, express or implied, as to the Index or any data or values relating thereto or results to be obtained therefrom, and expressly disclaims all warranties of merchantability and fitness for a particular purpose with respect thereto. To the maximum extent allowed by law, Bloomberg Index Services Limited, its affiliates, and all of their respective partners, employees, subcontractors, agents, suppliers and vendors (collectively, the “protected parties”) shall have no liability or responsibility, contingent or otherwise, for any injury or damages, whether caused by the negligence of a protected party or otherwise, arising in connection with the calculation of the Index or any data or values included therein or in connection therewith and shall not be liable for any lost profits, losses, punitive, incidental or consequential damages.

OTHER NOTES

- The MARKETEARLY INCOME INDEX ANNUITY is backed by the financial strength of the Company. It is not guaranteed by any bank and is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the federal government.
- Funded plans under the Employee Retirement Income Security Act of 1974 (ERISA) may not be used with this annuity.
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INITIAL PREMIUM ALLOCATION – REQUIRED

1-Year Interest Account	_____ %
S&P 500® Index	
1-Year Point-to-Point Cap	_____ %
1-Year Point-to-Point Performance Trigger	_____ %
S&P 500® Dynamic Intraday TCA Index	
1-Year Point-to-Point Participation	_____ %
S&P MARC5 Index	
1-Year Point-to-Point Participation	_____ %
Barclays Focus50 Index™	
1-Year Point-to-Point Participation	_____ %
Total	100%

Allocations must equal 100%. Percentages must be whole percentages.

If this annuity is replacing an existing annuity, it is important that you compare the two, taking into account whatever charges you may incur on the surrender of the existing annuity and your need to access your funds. For information about your existing annuity, contact the issuing company.

The insurance agent/producer is appointed to represent the Company and is approved to provide services to you on our behalf. The insurance agent/producer will be compensated by us in connection with any business placed with our Company.

Applicant Statement:

By signing below, I acknowledge that

- I have read, or have been read, this document and understand I am applying for an indexed annuity.
- I have read the Important Notice Regarding Sales to Military Personnel, if applicable.
- **I have read, or have been read, this document and understand that the Income Rider is part of this Fixed and Indexed Deferred Annuity Contract that I am applying for.**
- **I understand this Annuity contains an Annual Charge.**
- I have received a copy of this document, as well as any advertisement that was used in connection with the sale of this Rider

Owner(s)/Applicant(s) Signature Date

Owner(s)/Applicant(s) Name (please print)

Owner Social Security Number

Owner Primary Telephone Number

Joint Owner(s)/Applicant(s) Signature Date

Joint Owner(s)/Applicant(s) Name (please print)

Joint Owner Social Security Number

Joint Owner Primary Telephone Number

Agent/Producer Statement:

By signing below, I acknowledge I have reviewed this document with the applicant. I certify that a copy of this document, as well as any advertisement used in connection with the sales of this annuity, has been provided to the applicant. I have not made statements that differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements. I have provided the client the Important Notice Regarding Sales to Military Personnel, if applicable.

Signature of Agent/Producer Date

Agent/Producer Name & Number (please print)

