

EquiTrust Life Insurance Company®

West Des Moines, Iowa



Executive Office

7100 Westown Parkway Suite 200

West Des Moines, Iowa 50266-2521

1-866-598-3692

In this Contract, "you" or "your" will refer to the Owner and "we", "our", or "us" will refer to EquiTrust Life Insurance Company®, a stock company.

We will pay the Proceeds of this Contract according to the terms of the Contract. The Proceeds will provide a monthly income, or other settlement, in accordance with the Payment Plan selected. The terms of this Contract are contained on this and following pages.

READ YOUR CONTRACT CAREFULLY. This is a legal Contract between you, the Owner, and us, the Insurer.

RIGHT TO EXAMINE AND RETURN THIS CONTRACT

Right to cancel. If you are not satisfied, you may cancel your Contract by returning it within {10} days after the date you receive it. Mail or deliver it to us at the address shown above or to your agent. (If you return the Contract by mail, it will be deemed returned when postmarked, properly addressed, and postage prepaid.) This Contract will then be void from its start. Any premium paid will be refunded.

This Contract is signed by us as of its Contract Date.

Vice President

Secretary

SINGLE PREMIUM FIXED AND EQUITY INDEX DEFERRED ANNUITY CONTRACT

Annuity benefit payable at Income Date.

Death benefit payable in event of the Owner's death prior to Income Date.

CASH SURRENDER VALUES MAY INCREASE OR DECREASE BASED ON THE EQUITY INDEX AND MARKET VALUE ADJUSTMENT FEATURES OF THIS CONTRACT. THE INITIAL INTEREST RATES FOR THE FIXED RATE ACCOUNT ARE FOR ONE YEAR ONLY. WHILE CONTRACT VALUES MAY BE AFFECTED BY AN EXTERNAL INDEX, THE CONTRACT DOES NOT DIRECTLY PARTICIPATE IN ANY STOCK, BOND OR EQUITY INVESTMENTS.

NONPARTICIPATING

ET-MPP-2000(02-05)

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CONTRACT DATA PAGE

ANNUITANT {,JOINT ANNUITANT}: {John Doe} {, Jane Doe}

ANNUITANT'S SEX{,JOINT ANNUITANT'S SEX}: {Male} {Female}

AGE {, JOINT ANNUITANT'S AGE}: {35} {35}

OWNER {, JOINT OWNER}: {John Doe} {Jane Doe}

CONTRACT NUMBER: {12345}

CONTRACT DATE: {02/01/2005}

INCOME DATE: {02/01/2075}

PREMIUM PAID AS OF CONTRACT DATE: \${10,000}

MINIMUM GUARANTEED CONTRACT RATE: 1.50%

PAYMENT PLAN MINIMUM INTEREST RATE: 1.50%

PAYMENT PLAN MORTALITY TABLE: Annuity 2000 Mortality Table

MVA DURATION 14 Years

PREMIUM BONUS PERCENTAGE: 12%

PREMIUM BONUS AMOUNT FOR PREMIUM: \${1,000}

Specific Premium Allocations are detailed on the following pages.

The Surrender Charge is a percentage of the Accumulation Value surrendered or withdrawn and is measured from the beginning of each Contract Year. The percentage is shown below:

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	and later
Percentage	20	20	19	19	18	17	16	14	12	10	8	6	4	2	0	

<p>NOTE: AK, CT, DE, ID, IL, MN, MT, NV, NJ, OH, OK, OR, PA, TX, UT, VT and WA – the MVA period is 10 years and the surrender charges are: 19, 17, 15, 13, 11, 10, 8, 6, 4, 2, 0%</p>
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SPECIMEN

DATA PAGE (cont)

1-YEAR INTEREST ACCOUNT

Minimum Guaranteed Interest Rate: 1.00 %

ALLOCATION OF INITIAL PREMIUM

Premium Allocation (%)
<<VARIABLE ITEM>>

Premium Allocation (\$)
<<VARIABLE ITEM>>

Initial Interest Rate
<<VARIABLE
ITEM>>

Premium Allocation (\$) shown includes Premium Bonus allocated to this Account.

The Initial Interest Rate shown above is guaranteed for one Contract Year on all Premiums and any Premium Bonus allocated to the 1-Year Interest Account.

Any reference to the Fixed Rate Account shall be replaced with the 1-Year Interest Account.

TRANSFERS

You may transfer amounts to this Account on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of this Account into an Interest Account and/or Index Account are allowed on each Account Accumulation Date. The Account Accumulation Date is every Contract Anniversary after the Premium or Transfer Amount is received into this Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and
- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

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SPECIMEN

1. GENERAL DEFINITIONS

Accounts mean any of the accounts available under the Contract, as defined in Section 5.9, now or as amended. When a Premium payment is made, you may specify the allocation of the Premium payment among the selected Accounts as described in the Contract. We reserve the right to add Accounts as approved by the Insurance Department of the state in which the Contract is issued. We may cease to accept Premiums/Transfer Amounts to a specific Account at any time. Any new Premiums/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

Age means Age at the last birthday.

Annuitant means the person(s) on whose life the annuity benefit for this Contract is based.

Beneficiary means the person or entity you have chosen to receive the Proceeds of the Contract on the Owner's death, as shown in our records. There may be different classes of Beneficiaries, such as primary and contingent. These classes set the order of payment. There may be more than one Beneficiary in a class.

Contract is this document, issued to you in consideration of the payment of the Single Premium. It includes any attached application, amendments, endorsements, or riders. Only our President, a Vice President or Secretary can change, modify or waive the provisions of the Contract.

Contract Anniversary(ies) means the same date in each year as the Contract Date.

Contract Date means the date on which the Contract is effective (Effective Date). Contract Years and Anniversaries are measured from the Contract Date. The Contract Date is shown on the Contract Data Page.

Contract Year means the 12-month period that begins on the Contract Date or on a Contract Anniversary.

Effective Date as it appears in any attachments to the Contract means the Contract Date, unless otherwise noted.

Income Date means the date the Contract's values are applied to a Payment Plan. The Income Date is calculated at issue as the Contract Anniversary after the Annuitant's 105th birthday (or the 105th birthday of the Joint Annuitant, if older) and cannot be changed. The Income Date is shown on the Contract Data Page.

Nonparticipating means this Contract will not pay dividends. It will not participate in any of our surplus or earnings.

Owner means the person (or persons) who owns the Contract, as shown in our records, and who is entitled to exercise all rights and privileges provided in the Contract. The original Owner is shown on the Contract Data Page. The term "person", includes a trust, corporation, partnership, association, or like entity for this purpose.

Premium Bonus means the amount, if any, equal to the Premium (received in the first Contract Year) multiplied by the Premium Bonus Percentage shown on the Contract Data Page. Any Premium Bonus will be allocated proportionately in the same manner as the Premium.

Proceeds mean the amount payable under the Contract.

Single Premium means the first Premium payment received and includes all Premium received in the first Contract Year. The first Premium payment, once received and accepted by us, will establish the Contract Date and the date for which the Premium payment will be applied to an Account.

Transfer Amount means the amount of Accumulation Value transferring from one Account to another.

2. PAYMENT OF PROCEEDS

On the Income Date, we will pay the Accumulation Value of the Contract to the Owner(s) if the Annuitant is living, unless Section 2.3 applies. You must elect, at least 30 days prior to the Income Date, to have the Proceeds paid under one of the Payment Plans set out in Section 6. If no election is made, Proceeds will be paid automatically as a monthly income for a minimum of 120 months and as long thereafter as the Annuitant lives.

2.1 Death of Annuitant

If the Owner is not the Annuitant, and any Annuitant (and any Joint Annuitants) dies while this Contract is in-force, all Owners must:

- (a) notify us within 90 days; and
- (b) choose a new Annuitant.

If all Owners do not choose a new Annuitant within 90 days of any Annuitant's death, the oldest of all Owners becomes the Annuitant.

For purposes of this section, if any Owner of this Contract is not a natural person, the death of the Annuitant shall be treated as the death of an Owner.

2.2 Surrender of Contract - Any time prior to the Income Date, you may ask in a form acceptable to us to receive the Cash Surrender Value of the Contract. Proceeds payable to you on full surrender of the Contract will be the Cash Surrender Value as defined in Section 5.2. Proceeds payable on a Partial Surrender of the Contract will be as defined in Section 5.6. We may require the Contract to be returned to us when the Proceeds are paid.

2.3 Death of Contract Owner

Proceeds payable upon death will be the Death Benefit as defined in Section 5.4.

- (a) If any Owner of the Contract dies before the Income Date, the following applies:
- (i) If the sole, designated Beneficiary is the deceased Owner's spouse, the Contract will continue and, if the deceased Owner was also the Annuitant, the deceased Owner's spouse will also be the Annuitant.
 - (ii) If the designated Beneficiary of the deceased Owner's interest is someone other than the deceased Owner's spouse, the entire interest in the Contract must be distributed: (a) within 5 years of the deceased Owner's death; or (b) as to the portion of the deceased owner's interest in the Contract, over the life of the designated Beneficiary or over a period not extending beyond the life expectancy of the designated Beneficiary, with payments beginning within one year of the deceased Owner's death.

If the deceased Owner was the Annuitant, the new Owner will be the Joint Owner, if any, or the Beneficiary if there is no Joint Owner. If the deceased Owner was not the Annuitant, the new Owner will be the Joint Owner, if any, or the Annuitant if there is no Joint Owner. If the new Owner under Section 2.3(a)(ii) dies after the deceased Owner but before the entire interest has been distributed, any remaining distributions will be paid to the new Owner's estate.

- (b) If any Owner dies on or after the Income Date, but before all Proceeds payable under the Contract have been distributed, we will continue payments to the Beneficiary under the payment method in effect at the time of the deceased Owner's death.
- (c) If anything in the Contract conflicts with the foregoing Death of Owner provisions, those provisions shall control. The foregoing Death of Owner provisions and the Contract shall, in all events, be construed in a manner consistent with Section 72(s) of the Internal Revenue Code of 1986, as amended.

2.4 Interest on Proceeds Payable at the Owner's Death - If Proceeds are not paid in one sum or applied under a Payment Plan within 30 days after we receive due proof of the Owner's death, we will pay interest on the Proceeds. Interest will be paid at the rate required by applicable state law from the date we receive due proof of death until the Proceeds are paid or applied under a Payment Plan.

2.5 Exemption of Proceeds - All payments of Proceeds under the Contract will be made from our Executive Office. To the extent allowed by law, the Proceeds will be free from creditors' claims or legal process.

3. OWNERSHIP, ASSIGNMENT AND BENEFICIARY(IES) PROVISIONS

3.1 Ownership - As an Owner, you can exercise the rights given by the Contract provided, however, that no Ownership rights will exist if Section 2.3(a)(ii) applies. You can change the Owner at any time during the Annuitant's life. Any change in Ownership must be requested at our Executive Office. The request must be in a form acceptable to us. The change will go into effect when recorded by us, subject to any payments we make or actions we take before we record the change.

If the Contract is owned by a trust, corporation, partnership, association or other like entity the Annuitant is considered the Owner for purposes of the death benefit provision.

3.2 Assigning Your Contract - You can assign your rights under the Contract to someone else. Such an assignment is not a change of Ownership. Consent of any Irrevocable Beneficiaries is required before any such assignment is effective.

To assign your Contract, you must make a request to our Executive Office. The request must be in a form acceptable to us. The change will go into effect when we receive the assignment, or a copy, and it is accepted and recorded by us, subject to any payments we make or actions we take before we record the assignment. We are not responsible for the validity or effect of any assignment, including any tax consequences.

3.3 Beneficiary - You may name any Beneficiary to be an Irrevocable Beneficiary. The interest of an Irrevocable Beneficiary cannot be changed without his or her consent. Otherwise, Beneficiaries can be changed as explained below.

Unless you state otherwise, all rights of any Beneficiary, including an Irrevocable Beneficiary, will end if he or she dies before the Owner. If any Beneficiary dies before the Owner, that Beneficiary's interest will pass to any other Beneficiaries according to their respective interests. If all Beneficiaries die before the Owner, upon the Owner's death we will pay the Proceeds to your estate or legal successors.

You can change the Beneficiary at any time during the Annuitant's life. To do so, make a request to our Executive Office. The request must be in a form acceptable to us. The change will go into effect when recorded by us, subject to any payments we make or actions we take before we record the change.

A change cancels all prior Beneficiaries; except, however, a change will not cancel any Irrevocable Beneficiary without his or her consent. The interest of the Beneficiary will be subject to:

- (a) any assignment of the Contract, accepted and recorded by us prior to the Annuitant's death; and
- (b) any Payment Plan in effect on the date of the Annuitant's death.

3.4 Simultaneous Death of Beneficiary and Owner – Proceeds will be paid as though any Beneficiary died before the Owner if:

- (a) the Beneficiary dies at the same time as the Owner; or
- (b) within 24 hours of the Owner's death.

4. PREMIUM

The initial Premium for the Contract is payable no later than the Contract Date. There is no Contract until the initial Premium is paid. If any check presented as payment of any part of the entire initial Premium for a Contract is not honored, the Contract will be void.

You may make additional Premium payments during the first Contract Year only. The Contract must be in force and not annuitized under a Payment Plan, and payment must be received by us prior to the end of the Contract Year. The Premiums may vary in amount at your option. We reserve the right to limit or restrict the amount of a Premium payment as we deem appropriate.

4.1 Allocation of Premiums – You may allocate Premiums among the Accounts described in Section 5.9 of the Contract. We may cease to accept new Premiums/Transfer Amounts to a specific Account(s) at any time. Any new Premiums/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time. The amount allocated to an Account must be at least \$2,000.

All Premium payments are invested in the general account of the Company. Interest/earnings will be credited in accordance with the terms of the Contract. All Premiums after the initial Premium will be allocated to the Fixed Rate Account at the time of receipt. On the second Contract Anniversary, the Accumulation Value associated with any Premium received since the Contract Date will be reallocated among the Accounts according to your most recent instructions.

You may change your allocation instructions at any time by sending a written request on a form acceptable to us. Your written request must be received by us at least five business days prior to the first Contract Anniversary. The change to your allocations will be effective on the Contract Anniversary next following our receipt of written notice.

5. CONTRACT VALUES

5.1 Accumulation Value - On the Contract Date, the Contract's Accumulation Value equals the Single Premium Paid, plus any Premium Bonus. At any time after the Contract Date, the Contract's Accumulation Value equals the sum of the Accumulation Values(s) of the Account(s) chosen.

5.2 Cash Surrender Value - At any time on or prior to the Income Date, you may ask, in a form acceptable to us, to receive the Contract's full Cash Surrender Value in a single sum. The Cash Surrender Value of this Contract equals the greater of: (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less a Surrender Charge in effect at the time of surrender, multiplied by the Market Value Adjustment Factor described in Section 5.5.

In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value defined in Section 5.3. Upon full Cash Surrender, this Contract will cease to have any further value.

5.3 Minimum Guaranteed Contract Value - The Minimum Guaranteed Contract Value equals 87.5% of the sum of each Premium Paid (excluding any Premium Bonus) in the first Contract Year, less Partial Surrenders, if any, accumulated at the Minimum Guaranteed Contract Rate as defined in the Contract Data Pages, compounded annually.

5.4 Death Benefit Value - The death benefit is the larger of (a) the Contract's Accumulation Value; or (b) the amount that would have been payable in the event of a full surrender on the date of death, adjusted for any payments that may have been made since the date of death.

5.5 Market Value Adjustment - We may apply a Market Value Adjustment (MVA) to amounts withdrawn or surrendered from this Contract. An MVA will apply only when a Surrender Charge is deducted.

The Market Value Adjustment is calculated by multiplying the MVA Factor by the amount withdrawn or surrendered (after reduction for any Surrender Charges). The MVA Factor is equal to:

$$(1 + s) / (1 + c + 0.005)^{n/12}$$

Where:

s = the starting Treasury Rate at issue

c = the current Treasury Rate for remaining period at withdrawal or surrender

n = number of complete months until the end of the MVA Duration described on the Contract Data Page.

The Treasury Rates are based on the Treasury Constant Maturity Series published by the Federal Reserve. The starting Treasury Rate is the rate at the Contract Date for a maturity as stated under MVA Duration as described on the Contract Data Page. The current Treasury Rate is the rate at the time of MVA calculation for a maturity equal to the period remaining until the end of the MVA Duration as stated on the Contract Data Page. Rates will be interpolated between those for nearest maturities, when necessary. For remaining periods of less than one year, the one-year maturity rate will be used.

If the Treasury Constant Maturity Series is no longer published, We will use a substantially similar index. If required, any change in the Treasury Series/index used will be filed with the proper regulatory authority for prior approval.

The MVA can be positive or negative. In no case will the MVA cause the Cash Surrender Value to be greater than the Accumulation Value or less than the Minimum Guaranteed Contract Value.

5.6 Partial Surrender - You may make a Partial Surrender at any time prior to the Income Date by giving notice to Us. After the first Contract Year, Partial Surrenders of up to 10% of the Contract's Accumulation Value as of the last Contract Anniversary may be made without a Surrender Charge or MVA.

Partial Surrenders may be taken through a single withdrawal or multiple withdrawals. Any unused portion of the penalty free Partial Surrender amount in a Contract Year will not carry over to any subsequent Contract Year. Partial Surrenders in excess of 10% may be 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.

The amount withdrawn at any one time must be at least \$250. If the Cash Surrender Value after a Partial Surrender is less than \$2,000, We reserve the right to pay the remaining Cash Surrender Value to You as a full surrender. Partial Surrenders will be taken from the Accounts utilized by you at the time of surrender as chosen by us at our sole discretion.

5.7 Payment Deferral - We may delay payment of any amount surrendered for up to six months or the period allowed by applicable state laws.

5.8 Basis of Computation - The reserves and guaranteed values will at no time be less than the minimum required by the laws of the state in which this Contract is issued.

5.9 Accounts - The Accounts available under this Contract are described on the following pages.

SPECIMEN

1-YEAR INTEREST ACCOUNT

ACCOUNT VALUES

Account Accumulation Date means every Contract Anniversary after the Premium or Transfer Amount is received into the 1-Year Interest Account.

Account Accumulation Value

The Account Accumulation Value equals:

- (a) All Premium, Premium Bonus, and Transfer Amounts allocated to this Account; less
- (b) Adjustments for any Partial Surrenders or transfers out of the Account; plus
- (c) Interest credited.

The Initial Interest Rate for the Initial Premium is shown on the Contract Data Page and is applicable to the Initial Premium and any associated Premium Bonus allocated to this Account. The Minimum Guaranteed Interest Rate is stated on the Contract Data Page. Interest is compounded annually. We may credit excess interest to this Account while the Contract is in force and before the Proceeds have been paid. Excess interest will be declared in advance and will not be changed more frequently than once during any 12-month period.

In case of full or Partial Surrender or transfers out of the Account, interest will be credited on the portion of the Account Accumulation Value surrendered or transferred up to the transaction date. The Account Accumulation Value at any date within a Contract Year will be determined by us with allowance for the time elapsed in the Contract Year.

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6. PAYMENT PLANS

On the Income Date, the Accumulation Value can be left with us and paid under a Payment Plan. You can choose a plan during the Annuitant's lifetime. This choice can be changed during the life of the Annuitant prior to the Income Date. If you have not chosen a plan prior to the Annuitant's death, the automatic option as described in Section 2 will be applied.

A plan is available only if the periodic payment is \$100 or more.

Upon receipt of a request to our Executive Office, we will send you the proper forms to choose a plan. The plan will go into effect when the forms are recorded at our Executive Office.

If the person named to receive payments is other than a natural person (such as a trust or corporation), a plan will be available only with our consent. If, for any reason, the person named to receive payments is changed, the change will go into effect when notification is recorded by us subject to any payments we make or actions we take before we record the change.

The minimum amounts payable for each of the Payment Plans described below are based on the amount applied earning interest at the Payment Plan Minimum Interest Rate stated on the Contract Data Page. We may pay a higher interest rate at our discretion. Payments for Plan C are based on the Payment Plan Mortality Table state on the Contract Date Page. The minimum payments for Plans B and C assume annual payments with the first payment made one year after the Income Date.

6.1 Plan A. Interest - The Contract Proceeds may be left with us for at least 5 years. Fixed payments will be made monthly, quarterly, semi-annually, or annually. We will not allow a monthly payment if the Proceeds applied under this option are less than \$100,000. The Proceeds may not be withdrawn until the end of the 5-year period subject to Section 2.3.

6.2 Plan B. Fixed Period - The Contract Proceeds will be paid until the Proceeds, plus interest, are paid in full. Payments may be paid monthly or annually. The payment period cannot be more than 30 years nor less than 5 years. The table below shows the annual payment for each \$1,000 of Proceeds applied with payments starting one year after Proceeds have been applied to this Payment Plan.

Number of Years	Payments per \$1,000 of Proceeds	Monthly
5	206.00	17.28
10	106.83	8.96
15	73.84	6.20
20	57.38	4.81
25	47.55	3.99
30	41.02	3.44

6.3 Plan C. Life Income - The Contract Proceeds will be paid in monthly or annual payments for as long as the Owner or Beneficiary, whichever is appropriate as stated under Section 2, lives. We have the right to require proof satisfactory to us of the age and sex of such appropriate person and that such appropriate person is alive prior to making any payment. A minimum number of payments may be guaranteed, if desired.

Option C - Payment of Life Income									
Monthly Payments per \$1,000 of Proceeds									
Age	10 Years Guaranteed	Male 15 Years Guaranteed	20 Years Guaranteed	10 Years Guaranteed	Female 15 Years Guaranteed	20 Years Guaranteed	10 Years Guaranteed	Unisex 15 Years Guaranteed	20 Years Guaranteed
55	3.64	3.58	3.48	3.35	3.32	3.27	3.49	3.45	3.37
56	3.73	3.66	3.55	3.43	3.40	3.34	3.58	3.52	3.44
57	3.82	3.74	3.62	3.51	3.47	3.40	3.66	3.60	3.51
58	3.92	3.83	3.69	3.60	3.55	3.47	3.75	3.69	3.58
59	4.02	3.92	3.76	3.69	3.63	3.54	3.85	3.77	3.65
60	4.13	4.01	3.83	3.78	3.72	3.62	3.95	3.86	3.72
61	4.24	4.11	3.90	3.89	3.81	3.69	4.06	3.95	3.79
62	4.36	4.20	3.97	3.99	3.91	3.77	4.17	4.05	3.86
63	4.49	4.30	4.04	4.10	4.01	3.84	4.29	4.15	3.94
64	4.62	4.41	4.10	4.22	4.11	3.92	4.41	4.25	4.01
65	4.76	4.51	4.17	4.35	4.21	4.00	4.54	4.36	4.08
66	4.90	4.62	4.24	4.48	4.32	4.07	4.68	4.46	4.15
67	5.05	4.73	4.30	4.62	4.43	4.15	4.82	4.57	4.22
68	5.20	4.83	4.36	4.76	4.55	4.22	4.97	4.68	4.29
69	5.36	4.94	4.41	4.92	4.66	4.29	5.13	4.80	4.35
70	5.53	5.04	4.47	5.08	4.78	4.36	5.29	4.91	4.41
71	5.70	5.15	4.51	5.25	4.90	4.42	5.46	5.02	4.47
72	5.87	5.25	4.56	5.43	5.02	4.48	5.64	5.13	4.52
73	6.05	5.35	4.60	5.62	5.14	4.53	5.82	5.24	4.56
74	6.23	5.44	4.63	5.81	5.25	4.58	6.01	5.34	4.60
75	6.41	5.53	4.67	6.01	5.36	4.62	6.19	5.44	4.64
80	7.31	5.88	4.77	7.03	5.81	4.75	7.16	5.84	4.76
85	8.06	6.08	4.81	7.93	6.06	4.80	7.99	6.07	4.81
90	8.57	6.17	4.81	8.52	6.17	4.81	8.54	6.17	4.81
95	8.86	6.19	4.81	8.83	6.19	4.81	8.84	6.19	4.81
100	8.95	6.20	4.81	8.95	6.20	4.81	8.95	6.20	4.81

Factors for ages not shown will be supplied upon request.

7. GENERAL TERMS

7.1 Your Contract With Us – Your Contract is a legal Contract with us. Only our President, a Vice President or Secretary is authorized to change, modify or waive the provisions of the Contract.

The Contract is issued in consideration of the payment of the Single Premium.

The provisions of the Contract shall, in all events, be construed to comply with the requirements of Section 72(s) of the Internal Revenue Code of 1986, as amended.

7.2 Incontestability - This Contract shall be incontestable from the Contract Date.

7.3 Valid Release for Payment - If Proceeds are payable to a person not legally competent to give a valid release, as determined by a Court of competent jurisdiction, we may pay Proceeds in monthly installments, not to exceed \$1,000, to the person or persons who have, as determined by the Court, assumed custody and principal support of the person. Any payment made under this clause will be made in good faith. It will satisfy our responsibility to the extent of any payments made.

7.4 Annual Statement of Values - We will send you at least once a year a statement which shows the following values as of the statement date:

- (a) the amount of Premiums paid;
- (b) the amount of any Partial Surrenders;
- (c) the dates of any Partial Surrenders;
- (d) the Accumulation Value; and
- (e) the Cash Surrender Value.

7.5 Mistake of Age or Sex - If the Annuitant's age or sex has been misstated, we will adjust the Proceeds. The Proceeds of the Contract will be those the Premiums would have bought at the correct age and sex. Any underpayment made by us will be made up immediately. Any overpayment made by us will be deducted from the succeeding payments as necessary. By age, we mean the Annuitant's age as of his or her last birthday on the Contract Date.

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR POINT-TO-POINT CAP INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Cap Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Index Cap:	<<VARIABLE ITEM>>
Minimum Index Cap:	<<VARIABLE ITEM>>
Index:	S&P 500®
Initial Index Number:	<<VARIABLE ITEM>>

The Initial Index Cap is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- the amount transferred is not less than \$2,000; and

- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this account is shown in the Specifications section of this Endorsement.

Index Cap means the maximum Index Increase that may be applied to the Accumulation Value of this Account. The Index Cap is declared at issue and guaranteed for one year. The Index Cap for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Index Cap is shown on the Specifications section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown in the Specifications section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; plus (minus)
 - (d) Any transfers into (out) of the Account.

3. On any other date, the Account Accumulation Value equals:

- (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; adjusted
- (c) To not be greater than the Index Cap; but not less than
- (d) Zero.

The Index Credit Factor uses the Index Cap applicable for the 1-Year Point-to-Point Cap Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR POINT-TO-POINT CAP INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Cap Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Account Charge:	1.00%
Initial Index Cap:	<<VARIABLE ITEM>>
Minimum Index Cap:	<<VARIABLE ITEM>>
Index:	S&P 500®
Initial Index Number:	<<VARIABLE ITEM>>

The Initial Index Cap is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and
- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time. We reserve the right to move values from this account to the Fixed Account on the Account Accumulation Date.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Account Charge means the annual charge for this account, which is deducted from the Account Accumulation Value.

Index means the measure used for determining the Index Number. If the index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this account is shown in the Specifications section of this Endorsement.

Index Cap means the maximum Index Increase that may be applied to the Accumulation Value of this Account. The Index Cap is declared at issue and guaranteed for one year. The Index Cap for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Index Cap is shown on the Specifications section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown in the Specifications section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; minus
 - (d) The Account Charge amount; plus (minus)
 - (e) Any transfers into (out) of the Account.
3. On any other date, the Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Account Charge

The Account Charge will be deducted automatically from the Account Accumulation Value on the initial Account Accumulation Date and each subsequent Account Accumulation Date, as long as the Account Accumulation Value is greater than zero.

The Account Charge amount will be calculated as:

- (a) The Account Charge as found in the Account Specifications, multiplied by
- (b) The Account Accumulation Value as of the Account Accumulation Date.

The Account fee is not considered a Partial Surrender under the Contract.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; adjusted
- (c) To not be greater than the Index Cap; but not less than
- (d) Zero.

The Index Credit Factor uses the Index Cap applicable for the 1-Year Point-to-Point Cap Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

SPECIMEN

EquiTrust Life Insurance Company®

[7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521]

1-YEAR POINT-TO-POINT PARTICIPATION INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Account Charge:	1.00%
Initial Participation Rate:	<<VARIABLE ITEM>>
Minimum Participation Rate:	<<VARIABLE ITEM>>
Index:	S&P 500®
Initial Index Number:	<<VARIABLE ITEM>>

The Participation Rate is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \${2,000}; and
- c. any remaining Account Accumulation Value after a transfer is not less than \${2,000}.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time. We reserve the right to move values from this account to the Fixed Account on the Account Accumulation Date.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Account Charge means the annual charge for this account, which is deducted from the Account Accumulation Value.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for one year. The Participation Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Participation Rate is shown on Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; minus
 - (d) The Account Charge amount; plus (minus)
 - (e) Any transfers into (out) of the Account.
3. On any other date, the Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Account Charge

The Account Charge will be deducted automatically from the Account Accumulation Value on the initial Account Accumulation Date and each subsequent Account Accumulation Date, as long as the Account Accumulation Value is greater than zero.

The Account Charge amount will be calculated as:

- (a) The Account Charge as found in the Account Specifications, multiplied by
- (b) The Account Accumulation Value as of the Account Accumulation Date.

The Account fee is not considered a Partial Surrender under the Contract.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable for the 1-Year Point-to-Point Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

SPECIMEN

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR POINT-TO-POINT WITH PERFORMANCE TRIGGER INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point with Performance Trigger Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Performance Trigger Rate:	<<VARIABLE ITEM>>
Minimum Performance Trigger Rate:	<<VARIABLE ITEM>>
Index:	S&P 500®
Initial Index Number:	<<VARIABLE ITEM>>

The Initial Performance Trigger Rate is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and
- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Insurance Product Regulation Commission. Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this account is shown in the Specifications section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown in the Specifications section of this Endorsement.

Performance Trigger Rate means the rate used to calculate the Index Credit, as described below. The Performance Trigger Rate is declared at issue and guaranteed for one year. The Performance Trigger Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Performance Trigger Rate is shown on the Specifications section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; plus (minus)
 - (d) Any transfers into (out) of the Account.
3. On any other date, the Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Performance Trigger Rate, if the Index Number for the current Contract Anniversary Date is larger than the Index Number on the last Contract Anniversary, or
- (b) Zero

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR AVERAGE PARTICIPATION INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Average Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Participation Rate:	<<VARIABLE ITEM>>
Minimum Participation Rate:	<<VARIABLE ITEM>>
Index:	S&P 500®
Initial Index Number:	<<VARIABLE ITEM>>

The Participation Rate is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts to this Account on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of this Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into this Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and

- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement.

Index Average for a Contract Year equals the sum of the Index Numbers from each month during the Contract Year divided by 12.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Average over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium plus any Premium Bonus amount allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for one year. The Participation Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Participation Rate is shown on the Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account;
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less

- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
- (c) The Index Credit; plus (minus)
- (d) Any transfers into (out) of the Account.

3. On any other date, the Account Accumulation Value equals:

- (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Average for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable to the 1-Year Average Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR MONTHLY CAP INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Monthly Cap Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number: ET-MPP-2000(02-05)

Contract Number: [EQ0001123456F]

Premium Allocation (%): <<VARIABLE ITEM>>

Premium Allocation (\$) <<VARIABLE ITEM>>

Initial Monthly Cap: <<VARIABLE ITEM>>

Minimum Monthly Cap: <<VARIABLE ITEM>>

Index: S&P 500®

Initial Index Number: <<VARIABLE ITEM>>

The Monthly Cap is guaranteed for one Contract Year.

The Index used for this account is the Standard & Poor's 500® Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

"Standard & Poor's 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by EQUITRUST LIFE INSURANCE COMPANY®. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

ALLOCATIONS AND TRANSFERS

You may transfer amounts to this Account on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of this Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into this Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and

- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute an alternative Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specifications section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Monthly Index Increase is the percentage excess of the end-of-month Index Number over the beginning-of-month Index Number. Each Monthly Index Increase is subject to the Monthly Cap for the current Contract Year. The Monthly Index Increase may be less than zero. Month refers to Contract month.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specifications section of this Endorsement.

Monthly Cap is the maximum percentage of the Monthly Index Increase which will be recognized in calculating the Index Credit Factor. The Monthly Cap is declared at issue and guaranteed for one year. The Monthly Cap for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Monthly Cap is shown on the Specifications section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less

- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
- (c) The Index Credit; plus (minus)
- (d) Any transfers into (out) of the Account.

3. On any other date, the Account Accumulation Value equals:

- (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to the Sum of:

- (a) Each Monthly Index Increase for the Contract Year; adjusted
- (b) To not be greater than the Monthly Cap.

There will be 12 Monthly Index Increases used to determine the Index Credit Factor. The Index Credit Factor can never be less than Zero. The Index Credit Factor uses the Monthly Cap applicable for the 1-Year Monthly Cap Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®
7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

S&P 500® DYNAMIC INTRADAY TCA INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number: ET-MPP-2000(02-05)

Contract Number: [EQ0001123456F]

Premium Allocation (%): <<VARIABLE ITEM>>

Premium Allocation (\$) <<VARIABLE ITEM>>

Initial Participation Rate: <<VARIABLE ITEM>>

Minimum Participation Rate: <<VARIABLE ITEM>>

Index: S&P 500® Dynamic Intraday TCA Index

Initial Index Number: <<VARIABLE ITEM>>

The Participation Rate is guaranteed for one Contract Year.

The Index used for this account is the S&P 500® Dynamic Intraday TCA Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

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ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and

- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for one year. The Participation Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Participation Rate is shown on Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; plus (minus)
 - (d) Any transfers into (out) of the Account.

3. On any other date, the Account Accumulation Value equals:

- (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable for the 1-Year Point-to-Point Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

2-YEAR POINT-TO-POINT PARTICIPATION INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 2-Year Point-to-Point Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Participation Rate:	<<VARIABLE ITEM>>
Minimum Participation Rate:	<<VARIABLE ITEM>>
Index:	S&P 500 Dynamic Intraday TCA Index
Initial Index Number:	<<VARIABLE ITEM>>

The Participation Rate is guaranteed for the Index Period.

The Index used for this account is the S&P 500 Dynamic Intraday TCA Index. It excludes any dividends that may be paid by the stocks of the firms that comprise the Index.

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ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office. Transfers into this Account will start a new 2-year Index Period with its own Account Accumulation Date, if no such 2-year Index Period exists.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every second Contract Anniversary after the Premium or Transfer Amount is received into this Account.

A transfer will be effective on the next available Account Accumulation Date following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;

- b. the amount transferred is not less than \$2,000; and
- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and every second Contract Anniversary for the Initial Premium Paid and allocated to this Account. For Accumulation Value transferred or reallocated into this Account, the Account Accumulation Date will be the date of transfer and every two years thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Insurance Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Index Period. The Index Credit will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of an Index Period to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the Index Number on the Account Accumulation Date over the Index Number on the prior Account Accumulation Date.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Index Period is the two-year period starting on each Account Accumulation Date.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for the Index Period. The Participation Rate for future durations will be declared on each Account Accumulation Date and is guaranteed through the following Account Accumulation Date. The minimum Participation Rate is shown on the Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.

2. On each Account Accumulation Date, your Account Accumulation Value equals:
- (a) The Account Accumulation Value on the previous Account Accumulation Date; less
 - (b) Adjustments for any Partial Surrenders from the Account since the previous Account Accumulation Date; plus
 - (c) The Index Credit; plus (minus)
 - (d) Any transfers into (out of) the Account.
3. On any other date, the Account Accumulation Value equals:
- (a) The Account Accumulation Value on the last Account Accumulation Date (which has been adjusted for any transfers into or out of the Account on the last Account Accumulation Date); less
 - (b) Adjustments for any Partial Surrenders from the Account since the last Account Accumulation Date.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Account Accumulation Date; less
- (b) Adjustments for any Partial Surrenders from the Account since the last Account Accumulation Date; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Account Accumulation Date, minus the Index Number on the last Account Accumulation Date; divided by
- (b) The Index Number on the last Account Accumulation Date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable for the 2-Year Point-to-Point Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR POINT-TO-POINT PARTICIPATION INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Participation Rate:	<<VARIABLE ITEM>>
Minimum Participation Rate:	<<VARIABLE ITEM>>
Index:	S&P MARC 5% Excess Return Index
Initial Index Number:	<<VARIABLE ITEM>>

The Participation Rate is guaranteed for one Contract Year.

The "S&P Multi-Asset Risk Control 5% Excess Return Index" and "S&P 500®" Indices ("Indices") are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by EquiTrust ("the Company"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. The products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the Indices.

ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and

- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time. We reserve the right to move values from this account to the Fixed Account on the Account Accumulation Date.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for one year. The Participation Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Participation Rate is shown on Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus

- (c) The Index Credit; plus (minus)
- (d) Any transfers into (out) of the Account.

3. On any other date, the Account Accumulation Value equals:

- (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable for the 1-Year Point-to-Point Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®

7100 Westown Pkwy, Suite 200, West Des Moines, Iowa 50266-2521

1-YEAR POINT-TO-POINT PARTICIPATION INDEX ACCOUNT

This Endorsement is attached to and becomes part of the Contract. This Endorsement adds a 1-Year Point-to-Point Participation Index Account to your Contract.

This Endorsement is subject to all of the provisions of the Contract, except as otherwise stated herein. If any provisions of the Contract conflict with the Endorsement, the provisions of the Endorsement will apply.

ACCOUNT SPECIFICATIONS

Contract Form Number:	ET-MPP-2000(02-05)
Contract Number:	[EQ0001123456F]
Premium Allocation (%):	<<VARIABLE ITEM>>
Premium Allocation (\$)	<<VARIABLE ITEM>>
Initial Participation Rate:	<<VARIABLE ITEM>>
Minimum Participation Rate:	<<VARIABLE ITEM>>
Index:	Barclays Focus50 Index
Initial Index Number:	<<VARIABLE ITEM>>

The Participation Rate is guaranteed for one Contract Year.

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ALLOCATIONS AND TRANSFERS

You may transfer amounts in your accounts on each Contract Anniversary by sending a written request, on a form acceptable to us, to our Executive Office.

Transfers out of an Account into the Fixed Account and/or Index Account are allowed on each Account Accumulation Date, which is every Contract Anniversary after the Premium or Transfer Amount is received into the applicable Account.

A transfer will be effective on the Account Accumulation Date next following receipt of the request. All requests are subject to the following:

- a. Your written request for transfer is received at least five business days prior to the next Account Accumulation Date;
- b. the amount transferred is not less than \$2,000; and
- c. any remaining Account Accumulation Value after a transfer is not less than \$2,000.

Subject to the terms of the Contract, we may cease to accept new Premiums/Transfer amounts to a specific Account(s) at any time. Any new Premium/Transfer Amounts accepted are subject to the terms and conditions in existence for any Account(s) available at that time. We reserve the right to move values from this account to the Fixed Account on the Account Accumulation Date.

DEFINITIONS

Account Accumulation Date means the date on which the Account Accumulation Value was last calculated. The initial Account Accumulation Date is the Contract Date and is the Contract Anniversary each year thereafter.

Index means the measure used for determining the Index Number. If the Index is discontinued or if the calculation of the Index is substantially changed, we will substitute a comparable Index, subject to approval by the Interstate Product Regulation Commission (IIPRC). Prior to the use of a substitute Index, we will notify the Owner and any assignee in writing. The Index for this Account is shown on the Specification section of this Endorsement.

Index Credit is the amount, if any, added to the Account Accumulation Value at the end of each Contract Year. The Index Credit in any Contract Year will never be less than zero.

Index Credit Factor is the percentage multiplied by the current Account Accumulation Value at the end of a Contract Year to determine Index Credits. The formula for the Index Credit Factor is on the following page.

Index Increase means the percentage excess of the end-of-year Index Number over the beginning-of-year Index Number. Year refers to Contract Year.

Index Number means the published value of the Index. The Index Number on any specified date is the closing value on the previous trading day associated with the Index. If the Index Number is not published on any day for which a calculation is made, the first preceding published Index Number will be used. The Initial Premium amount plus any Premium Bonus allocated to this Account will be assigned an Initial Index Number which is shown on the Specification section of this Endorsement.

Participation Rate is the percentage of the Index Increase which will be recognized in calculating the Index Value. The Participation Rate is declared at issue and guaranteed for one year. The Participation Rate for future durations will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Participation Rate is shown on Specification section of this Endorsement.

ACCOUNT VALUES

Account Accumulation Value

Account Accumulation Value is calculated as follows:

1. On the Contract Date, the Account Accumulation Value equals the Initial Premium Paid and any Premium Bonus allocated to this Account.
2. On each Contract Anniversary, your Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary; less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; plus
 - (c) The Index Credit; plus (minus)
 - (d) Any transfers into (out) of the Account.
3. On any other date, the Account Accumulation Value equals:
 - (a) The Account Accumulation Value on the last Contract Anniversary (which has been adjusted for any transfers into or out of the Account on the last Contract Anniversary); less
 - (b) Adjustments for any Partial Surrenders from the Account during the Contract Year.

Index Credit Methodology

The Index Credit is equal to:

- (a) The Account Accumulation Value on the last Contract Anniversary; less
- (b) Adjustments for any Partial Surrenders from the Account during the Contract Year; multiplied by
- (c) The Index Credit Factor.

The Index Credit Factor is equal to:

- (a) The Index Number for the current Contract Anniversary Date, minus the Index Number on the last Contract Anniversary; divided by
- (b) The Index Number on the last Contract Anniversary date; multiplied by
- (c) The Participation Rate; but not less than
- (d) Zero.

The Index Credit Factor uses the Participation Rate applicable for the 1-Year Point-to-Point Participation Index Account.

GENERAL PROVISIONS

This Endorsement terminates upon termination of the Contract to which it is attached.

We may elect to terminate this Endorsement at any time by sending you a written notice stating the effective date of termination to your last known address. Such notice will be sent at least 60 days in advance of the effective date of this Endorsement's termination. On and after the effective date of the termination, you will not be allowed to transfer amounts to this account. We reserve the right to move values from this account to the Fixed Account as of the effective date of termination.

Vice President

EquiTrust Life Insurance Company®
West Des Moines, Iowa 50266

Market Value Adjustment Rider

This Rider is attached to and made part of the Contract to which it is attached. If any provisions of the Contract conflict with the Rider, the provisions of the Rider will apply.

Cash Surrender Values and Partial Surrender Amounts may increase or decrease based on the Market Value Adjustment (MVA) features of this Contract. The MVA can be positive or negative.

In no case will the MVA cause the Cash Surrender Value to be greater than the Accumulation Value or less than the Minimum Guaranteed Contract Value.

SPECIMEN

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SPECIMEN

MARKET VALUE ADJUSTMENT RIDER DATA PAGE

CONTRACT FORM NUMBER: ET-MPP-2000(02-05)
CONTRACT NUMBER: {EQ12345678F}
MVA DURATION: 14 YEARS

SPECIMEN

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SPECIMEN

The section of your Contract titled “Cash Surrender Value” is deleted in its entirety and replaced with:

Cash Surrender Value - At any time on or prior to the Income Date, you may ask, in a form acceptable to us, to receive the Contract's full Cash Surrender Value in a single sum. The Cash Surrender Value of this Contract equals the greater of: (a) the Minimum Guaranteed Contract Value; or (b) the Accumulation Value less a Surrender Charge in effect at the time of surrender, plus the Market Value Adjustment described in this Rider.

In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value. Upon full Cash Surrender, this Contract will cease to have any further value.

The Market Value Adjustment is calculated by multiplying the MVA Factor by the amount withdrawn or surrendered (after reduction for any Surrender Charges). The MVA Factor is equal to:

$$1.00 \times (s - c) \times (n / 12)$$

Where:

s = the MVA Rate on the Effective Date

c = the MVA Rate at the time of partial withdrawal or surrender

n = the number of complete months until the end of the MVA Duration.

The MVA Rates are based on Moody's Bond Indices – Corporate Average. If this index is no longer published, We will use a substantially similar index. If required, any change in the index used will be filed with the proper regulatory authority for prior approval.

Cash Surrender Values may increase or decrease based on the Market Value Adjustment (MVA) features of this Contract. The MVA can be positive or negative. Upon full Cash Surrender, the MVA, either positive or negative, will be limited to an amount equal to the Accumulation Value, less the Surrender Charge, less the Minimum Guaranteed Contract Value. In no case will the MVA cause the Cash Surrender Value to be greater than the Accumulation Value or less than the Minimum Guaranteed Contract Value.

The section of your Contract titled “Partial Surrender” is deleted in its entirety and replaced with:

Partial Surrender – You may make a Partial Surrender at any time prior to the Income Date by giving notice to Us. You may make a Partial Surrender up to the Penalty Free Partial Surrender Amount without a Surrender Charge or Market Value Adjustment. Any portion of the Partial Surrender that exceeds the Penalty Free Partial Surrender Amount may be subject to Surrender Charge and Market Value Adjustment.

Partial Surrenders may be taken through a single withdrawal or multiple withdrawals.

The amount withdrawn at any one time must be at least \$250. If the Cash Surrender Value after a Partial Surrender is less than \$2,000, We reserve the right to pay the remaining Cash Surrender Value to You as a full surrender.

Annual Statement of Values

The annual statement of values will contain:

- (a) An indication that the Cash Surrender Value is prior to the application of any Market Value Adjustment formula; and
- (b) The Market Value Adjustment Amount

Rider Termination – The Rider automatically terminates upon termination of the base Contract to which this Rider is attached.

SPECIMEN

Vice President

EquiTrust Life Insurance Company®
7100 Westown Parkway Suite 200, West Des Moines, Iowa 50266-2521

Nursing Home Waiver

This rider is a part of the Contract to which it is attached.

Section 1 - Contract Modifications

The Contract is modified to add the provisions of this rider. All provisions of the Contract not in conflict with this rider will apply to this rider. In the event of a conflict between the provisions of the Contract and this rider, the provisions of this rider will prevail.

Section 2 – Specifications

CONTRACT FORM NUMBER:	ET-MPP-2000(02-05)
CONTRACT NUMBER:	{EQ0001123456F}
OWNER {,JOINT OWNER}:	{John Doe} {,Jane Doe}
OWNER AGE {,JOINT OWNER AGE}:	{50} {,50}
OWNER SEX {,JOINT OWNER SEX}:	{Male} {,Female}
BENEFIT ELIGIBILITY DATE:	{6/30/2018}

Section 3 – Definitions

3.1 Nursing Care Center means a nursing care center that:

- is licensed to operate according to the laws of its location;
- provides skilled nursing care and/or 24-hour nursing care by or under the supervision of a licensed physician, licensed registered nurse or a licensed practical nurse;
- keeps a daily medical record of each patient.

Nursing Care Center does not include:

- home for the aged , community living centers, or places that primarily provide domiciliary, residency or retirement care; or
- places owned or operated by a member of the Owner's immediate family.

3.2 Hospital means a center:

- that operates for the care and treatment of sick or injured persons as inpatients;
- that provides 24-hour nursing care by, or supervised by, a registered nurse;
- that is supervised by a staff of licensed physicians; and
- that has medical, diagnostic, and may include major surgery capabilities or access to such capabilities.

Section 4 – Waiver of Surrender Charge

4.1 Waiver of Surrender Charge

After the Benefit Eligibility Date shown in the Specifications section of this Rider, you may take a partial withdrawal or a full surrender without incurring a Surrender Charge or Market Value Adjustment if you become eligible for waiver of the Surrender Charge. You become eligible for waiver of Surrender Charge when you are confined in a Hospital or Nursing Care Center for at least 90 consecutive days. You remain eligible for waiver for the period you remain confined.

The waiver of the Surrender Charge is subject to the following rules:

- We must receive a written request on a form acceptable to us and signed by you;
- The Contract must be in force;
- Proof must be provided of your eligibility for waiver of Surrender Charge, including an attending physician's statement and any other proof we may require. We reserve the right to seek a second medical opinion or have a medical examination performed at our expense by a physician we choose and the second Physician's statement will be deemed conclusive; and
- This benefit is not available during the first year following any change in ownership of the Contract.

4.2 Ownership by Trust, Corporation, Partnership, Association or Like Entity

If this Contract is owned by a trust, corporation, partnership, association or other like entity, the Annuitant is considered the Owner when determining eligibility for waiver of Surrender Charges.

If you are not eligible for the waiver, the surrender proceeds shall not be disbursed until the Owner is notified of the denial and provided with the opportunity to accept or reject the surrender proceeds, including any surrender charges.

Section 5 – Effective Date

The effective date of this rider will be the Contract Date. This rider may be added only at Contract issue.

Section 6 – Termination

The rider will terminate:

- Upon written request from the Owner;
- Upon termination of the Contract to which this rider is attached.

Termination shall not prejudice the waiver of any surrender charge while the waiver benefit was in force.

Section 7 – Rider Charge

There is no charge for this rider.

Vice President

Secretary

EquiTrust Life Insurance Company®

West Des Moines, Iowa 50266

Terminal Illness Rider

This rider is attached to and made part of the Contract to which it is attached. If any provisions of the Contract conflict with the Rider, the provisions of the Rider will apply.

Benefits provided under the terms and conditions of this Rider are described on the following pages.

RIDER SPECIFICATIONS

CONTRACT NUMBER:	{EQ0001123456F}
RIDER EFFECTIVE DATE:	{10/1/2016}
TERMINAL ILLNESS PERIOD:	12 MONTHS
TERMINAL ILLNESS WITHDRAWAL PERCENTAGE:	75%
TERMINAL ILLNESS WAITING PERIOD:	1 YEAR

1. GENERAL DEFINITIONS

Contract means the Contract to which this Rider is attached.

Rider means this Terminal Illness Rider, in its entirety, which is attached to the Contract.

Physician means a licensed and qualified medical doctor, practicing within the scope of that license, who is not a member of Your immediate family.

Terminally Ill means an individual who has been certified by a Physician as having an illness or physical condition which can reasonably be expected to result in death within the Terminal Illness Period, after the date of certification.

2. BENEFIT PROVISIONS

2.1 Payment of Benefits

Benefits are not payable under this Rider until after the Terminal Illness Waiting Period, starting on the Rider Effective Date. You will receive the Terminal Illness Benefit as a one-time lump sum payment.

If the Contract is owned by a trust, corporation, partnership, association or other entity, the Annuitant is considered the Owner when determining eligibility for payments under this Rider.

2.2 Terminal Illness Benefit

If You qualify for benefits under the definition of Terminally Ill, You may take a Penalty Free Withdrawal up to an amount equal to the Terminal Illness Withdrawal Percentage multiplied by the Accumulation Value. If You elect to take 100% of the Accumulation Value under this provision, the Contract will terminate after the benefit has been paid.

If there are Joint Owners, the benefits under this Rider may only be elected once if either Joint Owner become Terminally Ill.

2.3 Benefit Election

To elect a benefit under this Rider:

- You must request payment of the Rider benefit during Your lifetime in a written form; and
- You must submit to us written proof that You qualify for the Rider benefit.

You may only elect to receive benefits under this Rider once.

At our expense, we may require an examination of You by a second Physician to verify any diagnosis or certification made by the initial Physician. The second Physician may be chosen by Us. If the opinion of the second Physician is different than the opinion of the initial Physician, the opinion of the second Physician will rule.

If You are required by a government agency to use this Rider benefit in order to apply for, obtain, or keep a government benefit or entitlement, then You are not eligible to elect the benefit provided by this Rider.

If any Owner dies before We make any payment under the terms of this Rider, We will consider the election to be null and void. We will pay the Beneficiary the Death Benefit as provided in the Contract when We receive due proof of death.

Once a Terminal Illness payment has been paid, the election cannot be revoked. A payment under this Rider is considered made when sent from our Executive Office.

If the payment of the Rider benefit is denied by Us, the surrender proceeds shall not be disbursed until You are notified of the denial and are provided with the opportunity to accept or reject the surrender proceeds, including any surrender charges or Market Value Adjustment.

3. RIDER TERMINATION

The Rider automatically terminates in the event of the following:

- Upon written request from the Owner;
- The Base Contract terminates;
- The Death Benefit of the Contract has been paid; or
- You elect to take a one-time benefit under this Rider.

Termination of the waiver benefit shall not prejudice the waiver of any surrender charges when the waiver benefit was in force.

Vice President

SINGLE PREMIUM FIXED AND EQUITY INDEX DEFERRED ANNUITY CONTRACT

Annuity benefit payable at Income Date.

Death benefit payable in event of the Owner's death prior to Income Date.

CASH SURRENDER VALUES MAY INCREASE OR DECREASE BASED ON THE EQUITY INDEX AND MARKET VALUE ADJUSTMENT FEATURES OF THIS CONTRACT. THE INITIAL INTEREST RATES FOR THE FIXED RATE ACCOUNT ARE FOR ONE YEAR ONLY. WHILE CONTRACT VALUES MAY BE AFFECTED BY AN EXTERNAL INDEX, THE CONTRACT DOES NOT DIRECTLY PARTICIPATE IN ANY STOCK, BOND OR EQUITY INVESTMENTS.

NONPARTICIPATING