

**PARTIAL DISTRIBUTION
PRIOR TO ISSUE REQUEST**

EquiTrust Life Insurance Company®

7100 Westown Parkway, Suite 200
West Des Moines, Iowa 50266-2521
(866) 598-3692 Fax: (515) 226-5103

www.EquiTrust.com

Mailing Address: PO Box 14500
Des Moines, Iowa 50306-3500

This form is required when requesting a distribution prior to the EquiTrust Annuity Contract being issued. ***EquiTrust is unable to process a distribution prior to issue if the funds are coming via a 1035 Exchange.***

Pending EquiTrust Contract Number

Owner

Joint Owner

Owner SSN or TIN

Joint Owner SSN or TIN

Tax Qualification of EquiTrust Contract (select one): Non-Qualified IRA

Where money is coming from for payment of the EquiTrust Contract (name of company):

Anticipated Premium for pending Contract

Amount of Distribution Request

Where Distribution is being sent (select one):

- Contract Owner (a check will be mailed to the address on the Annuity Contract application)
- Other Financial Institution (a Letter of Acceptance, Corporate Resolution and transfer paperwork are required)

Distribution prior to issue is subject to the following guidelines:

- EquiTrust is unable to process a distribution prior to issue if the check received by EquiTrust is a third-party check made payable to the Contract Owner.
- Money being transferred to EquiTrust must either be Qualified Funds (and funding an EquiTrust IRA Contract) or Non-Qualified Funds (and not from another Annuity Contract or Life Policy) in order to request a distribution prior to issue.
- At least 50% of the Funds must stay with the EquiTrust Contract at issue.
- Distributions will be made payable by check to the Contract Owner or to a financial institution for the benefit of the Contract Owner.
- A distribution prior to issue may be classified as "taxable income" and, when appropriate, a Form 1099-R will be sent to the Contract Owner.
- A 10% penalty tax from the IRS may apply if the Contract Owner is under 59 ½ years of age.

This information contained in this form should not be construed as tax advice. You may wish to consult with a tax advisor regarding the Federal, state and local tax consequences of a distribution prior to issue transaction

Owner Signature

Date

Joint Owner Signature

Date