

**NOTICE TO APPLICANTS  
REGARDING REPLACEMENT OF  
LIFE INSURANCE OR ANNUITY - IDAHO**

**EquiTrust Life Insurance Company®**

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Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing policy? If you are, your decision could be a good one -- or a mistake. You will not know for sure unless you make a careful comparison of your existing policy and the proposed policy. Make sure you understand the facts. You should ask for the advice of the company or agent that sold you your existing policy to give you information concerning any proposed replacement.

As a general rule, there are disadvantages to dropping your existing life insurance or annuities. Hear both sides before you decide. That way you can be sure you are making a decision that is in your best interest.

Idaho law requires your existing company to be notified that you may be replacing their policy.

**LIST OF POLICIES TO BE REPLACED**

Name of Company	Policy Number

Applicant Signature	Date
Agent Signature	Date