

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

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| CONTRACT NUMBER: | {EQ0001123456F} |
| RIDER EFFECTIVE DATE: | {10/1/2016} |
| TERMINAL ILLNESS PERIOD: | {Subject to change} |
| TERMINAL ILLNESS WITHDRAWAL PERCENTAGE: | {Subject to change} |
| TERMINAL ILLNESS WAITING PERIOD: | {Subject to change} |

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 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.
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