



CHARITABLE REMAINDER TRUST (CRT) DISCLOSURE

This document should be read carefully and must be signed by the Charitable Remainder Trust (CRT) donor. By signing this form, the donor acknowledges that he or she has been advised of, understands and accepts responsibility for the following:

- It is important to obtain independent, qualified advisers such as an accountant, an attorney and an administrator for the CRT. EquiTrust Life Insurance Company® (EQUITRUST LIFE) will not function in any capacity other than as the issuer of an annuity in relation to the CRT.
- EQUITRUST LIFE is not the trustee or the administrator of the CRT. EQUITRUST LIFE is not responsible for or liable for calculating or obtaining any income tax deductions, trust valuation figures, or any other aspect of creating and administering the CRT.
- The calculation of amounts to be distributed from the CRT is not the responsibility of EQUITRUST LIFE. Any request for a withdrawal or surrender from the annuity must be sent to EQUITRUST LIFE by the CRT trustee and will be processed as requested. EQUITRUST LIFE will not examine whether the requested withdrawal or surrender is appropriate under the CRT and will not send distributions automatically.
- Surrender charges may be applicable to annuity withdrawals that the CRT may be required to make.
- EQUITRUST LIFE will not consider the CRT annuity to be owned by an agent for a natural person and thus, the income earned on the annuity will be taxed, via a Form 1099, each year to the CRT as the annuity owner.
- The annuity annual statement will be sent only to the annuity owner. It is the annuity owner's responsibility to provide any information concerning the annuity to any other parties or independent advisers.
- EQUITRUST LIFE will not be able to answer any questions about the CRT for the trustee or any other party beyond questions dealing directly and exclusively with the annuity. Questions about the CRT should be directed to independent advisors such as a qualified attorney or accountant.

CRT Donor(s) Signature

Date

Printed CRT Donor Name

CRT Trustee/Administrator(s) Signature

Date

Printed CRT Trustee/Administrator Name(s)

Name, address and phone number of CRT Trustee/Administrator(s)