

EquiTrust Life Insurance Company®
West Des Moines, Iowa 50266

For inquiries, information or complaints: [1-866-598-3692]

ACCELERATED DEATH BENEFIT RIDER

This Rider will allow the Policy Owner to receive some or all of the Death Benefit prior to the death of the Insured under the conditions specified in this Rider.

Death Benefits, policy values, and loan values will be reduced if an Accelerated Death Benefit is paid.

This Rider is not long-term care insurance and does not provide long-term care benefits. There is no restriction on the use of the Accelerated Death Benefit proceeds.

The benefits paid under this Rider may or may not be taxable. You should seek advice from a qualified tax advisor about the circumstances under which you could receive Accelerated Death Benefit payments excludable from income under federal law.

The receipt of Accelerated Death Benefit payments may affect your eligibility for Medicaid or other government benefits or entitlements.

Any assignee or irrevocable Beneficiary under the Policy must consent in writing to your election of the Rider benefit.

There is no charge for this Rider. An Administrative Fee will apply to benefits paid under this rider.

This Rider is attached to and made part of the Policy to which it is attached. If any provisions of the Policy conflict with the Rider, the provisions of the Rider will apply. This Rider may be added only at Policy issue.

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

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SPECIMEN

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SPECIMEN

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RIDER DATA PAGE

POLICY NUMBER	{12345}
RIDER EFFECTIVE DATE	{1/1/2010}
DISCOUNT FACTOR	{95%}
ADMINISTRATIVE FEE	{\$100}

SPECIMEN

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SPECIMEN

1. GENERAL DEFINITIONS

Accelerated Death Benefit means the payment of some or all of the Death Benefit, as of the date we process the Accelerated Death Benefit, to the Policy Owner during the lifetime of the Insured if the Insured becomes Terminally Ill after the Rider Effective Date.

Administrative Fee means a one-time Administrative Fee as shown on the Rider Data Page. The Administrative Fee will be deducted from the Accelerated Death Benefit prior to determining any benefit payments.

Death Benefit means, for the purposes of this Rider, the greater of the following two amounts:

- 1) The Face Amount on the date that the Accelerated Death Benefit is processed less any Loan Balance; or
- 2) The greater of the Accumulation Value or the Minimum Guaranteed Cash Value on the date that the Accelerated Death Benefit is processed, multiplied by the Minimum Required Death Benefit Percentage for the Insured's attained Age, sex and Premium Class, less any Loan Balance.

Discount Factor means an interest adjustment for the advanced payment of elected proceeds. The factor will be based on an annual interest rate that will be no more than the greater of the current yield on 90 day Treasury Bills or the current maximum statutory adjustable policy loan interest rate.

Physician means a licensed and qualified medical doctor who is not a member of the Policy Owner's or the Insured's immediate family.

Policy means the Policy to which this Rider is attached.

Rider means this Accelerated Death Benefit Rider, in its entirety, which is attached to the Policy.

Rider Effective Date means the date the Rider becomes effective.

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 in 12 months or less after the date of certification.

2. BENEFIT PROVISIONS

2.1 Payment of Benefits

The Policy and Rider must be In Force for 12 months before the Policy Owner is eligible to receive any Accelerated Death Benefit payments.

The Owner will receive the Accelerated Death Benefit as a one-time lump sum payment.

If there is a Policy loan, a payment will be made on the Loan Balance from the proceeds. The amount of this payment will be in the same proportion to the Loan Balance as the amount of the Accelerated Death Benefit is to the Death Benefit. If you elect to accelerate less than 100% of the Death Benefit, any Death Benefit less Loan Balance remaining will be payable upon death of the Insured.

2.2 Terminal Illness Benefit

If the Insured qualifies for benefits under the definition of Terminally Ill, you may elect to accelerate up to 100% of the Death Benefit. The amount accelerated will be multiplied by the Discount Factor, as specified on the Rider Data Page. If you elect to accelerate 100% of the Death Benefit under this provision, the Policy will terminate after the benefit has been paid.

2.3 Benefit Election

To elect a benefit under this Rider:

- You may elect to receive benefits once; and
- You must request payment of the Rider benefit during the lifetime of the Insured in a written form satisfactory to us; and
- You must submit to us written proof satisfactory to us that the Insured qualifies for the Rider benefit.

At our expense, we may require an examination of the Insured by a second Physician to verify any diagnosis or certification made by the initial Physician. The second Physician must be acceptable to both you and us. The second Physician's diagnosis or certification will be deemed conclusive.

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 you have submitted an election to us and the Insured dies before we make any Rider payment to you, then we will consider the election to be null and void. We will pay the Beneficiary the Death Benefit as provided in the Policy when we receive due proof that the Insured has died.

Once an Accelerated Death Benefit payment has been paid to you, the election cannot be revoked. A payment under this Rider is considered made when sent from our Executive Office.

3. POLICY VALUE ADJUSTMENTS AFTER PAYMENT OF BENEFITS

When an Accelerated Death Benefit is paid under this Rider:

- The Death Benefit of the Policy will be reduced by the Accelerated Death Benefit; and
- The Face Amount, Accumulation Value, the Minimum Accumulation Value, and the Guaranteed Tabular Cash Value will all be reduced in proportion to the Accelerated Death Benefit; and
- A portion of the Loan Balance will be paid from the proceeds in proportion to the amount of Accelerated Death Benefit.

We will amend the Policy Data Page to reflect the new Face Amount after payment of an Accelerated Death Benefit.

4. OTHER RIDER PROVISIONS

4.1 Incontestability

We will not contest this Rider after the Policy becomes incontestable.

4.2 Nonparticipating

The Rider is nonparticipating and is not eligible to share in dividends.

4.3 Nonforfeiture

This Rider has no Cash Surrender Value or other non-forfeiture benefits.

5. RIDER TERMINATION

The Rider will terminate:

- If the Death Benefit has been paid in full; or
- If the Policy to which this Rider is attached is terminated.

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