

EquiTrust Life Insurance Company®
West Des Moines, Iowa 50266

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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RIDER DATA PAGE

POLICY NUMBER	{12345}
RIDER EFFECTIVE DATE	{1/1/2010}
NURSING CARE CONFINEMENT BENEFIT	{1/36} of the Rider Death Benefit
NURSING CARE CONFINEMENT BENEFIT PERIOD	{36} months
CHRONIC CARE BENEFIT	{1/60} of the Rider Death Benefit
CHRONIC CARE BENEFIT PERIOD	{60} months
LUMP SUM DISCOUNT FACTORS	
TERMINAL ILLNESS	{95%}
NURSING CARE CONFINEMENT	{85%}
CHRONIC ILLNESS	{75%}
ADMINISTRATIVE FEE	{\$250}

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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 or Chronically Ill after the Rider Effective Date.

Activities of Daily Living are: (1) eating; (2) toileting; (3) transferring; (4) bathing; (5) dressing; and (6) continence.

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.

Chronically Ill means a person who has been certified by a Physician as: 1) being unable to perform, without substantial assistance, at least two of six Activities of Daily Living (ADL) for at least 90 days due to a loss of functional capacity; or 2) requiring substantial supervision to protect the individual from threats to health and safety due to severe cognitive impairment as certified by a Physician within the preceding 12-month period.

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.

Lump Sum Discount Factor means an interest adjustment for the advanced payment of elected proceeds, if a lump sum payment is elected. 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.

Nursing Care Confinement means the Insured is certified as Chronically Ill and has been confined continuously for 90 days to a Qualified Nursing Facility, and confinement is expected to be permanent.

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.

Qualified Nursing Facility means a skilled nursing care facility, intermediate care facility or custodial care facility. It is not: (a) a hospital; (b) a facility that primarily treats persons who are chemically dependent or mentally ill; (c) a home for the aged, a community living center, or a place that primarily provides domiciliary residency or retirement care in the absence of medical necessity; or (d) a facility owned or operated by a member of the Policy Owner's or the Insured's immediate family. A Qualified Nursing Facility must be licensed as a care facility by the state in which it operates and must conduct its business in accordance with law.

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 may elect to receive the Accelerated Death Benefit as a:

- (a) One-time lump sum payment; or
- (b) A monthly payment for the Benefit Period specified on the Rider Data Page (Nursing Care Confinement and Chronic Care only).

Benefits are payable under the provision for which the Insured qualifies and the Owner elects. You may only elect one benefit even if the Insured qualifies under more than one. 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 or if you elect to stop receiving monthly payments, 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 as a **lump sum** payment. The benefit will be multiplied by the Terminal Illness Lump Sum 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 Nursing Care Confinement Benefit

If the Insured qualifies for benefits under the definition of Nursing Care Confinement, you may elect to receive the **monthly benefit** under this provision as specified on the Rider Data Page. You may elect to stop receiving monthly payments at any time, at which time the Rider will terminate.

You may elect to receive the Nursing Care Confinement Benefit as a **lump sum**. If you choose a lump sum payment, you may elect to accelerate up to 100% of the Death Benefit. The payment will be multiplied by the Nursing Care Confinement Lump Sum 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.

2.4 Chronic Care Benefit

If the Insured qualifies for benefits under the definition of Chronically Ill, you may elect to receive the **monthly benefit** under this provision as specified on the Rider Data Page. You may elect to stop receiving monthly payments at any time, at which time the Rider will terminate.

You may elect to receive the Chronic Care Benefit as a **lump sum**. If you choose a lump sum payment, you may elect to accelerate up to 100% of the Death Benefit. The payment will be multiplied by the Chronic Illness Lump Sum 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.

2.5 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:

- Upon written notice to us that you elect to stop receiving monthly payments under this Rider; or
- If the Death Benefit of the Policy has been paid in full; or
- If the Policy to which this Rider is attached is terminated.

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President

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