

**EquiTrust Life Insurance Company®**  
[5400 University Avenue, West Des Moines, Iowa 50266-5997]

**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.**

**Return of Premium Rider**

**Policy Form Number:** [ETL-IUL-2000(08-10)]

**Policy Number:** [EQ0001123456F]

**RIDER BENEFIT**

The Cash Surrender Value of your Policy will equal the greater of:

- (1) The Cash Surrender Value, as defined in your Policy; or
- (2) The Return of Premium, as defined below, less any Loan Balance.

The Return of Premium is equal to the Single Premium as shown on the Policy Data Page, less any Partial Withdrawals. The Return of Premium does not include any Premium Bonus, if applicable.

**RIDER TERMINATION**

This Rider will terminate:

- (1) Upon election of an accelerated death benefit; or
- (2) Upon termination of the Policy to which it is attached.

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President

ETL-ROP(08-10)