



**SURRENDER COMPARISON
INDEX DISCLOSURE
PENNSYLVANIA**

**Surrender Comparison Index Disclosure per \$1,000 of Face Amount of
Basic Insurance**

EquiTrust Life Insurance Company

Name of Insured _____ Age _____ Sex _____

Face Amount of Policy: _____

Descriptive Title of, policy (Whole Life, 20 year decreasing term, endowment at age 65):

Policy Number: _____

10 Year Surrender Index: _____

20 Year Surrender Index: _____

The Surrender Comparison Index was designed to measure the relative cost of life insurance protection and may be useful for comparison of similar policies offered by other companies. Technically, the Index shows the relationship between the amounts paid by the insured (the average annual premiums minus any average annual dividend) and the amounts paid by the insurer (the cash value of the policy in the event of surrender over periods of 10 and 20 years all adjusted for compound interest at the rate of five percent per annum to reflect the timing of the payments).

When comparing similar policies, if all things are equal, the policy with the lower Index is generally the lower cost policy and the better buy in the event that the policy was surrendered at the end of the designated period. If death would occur during the designated period, the policy with the lower Index would not necessarily be the lower cost policy. The Index does not take into account, among other things: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company; and (3) small differences in policy provisions. The Index does assume that annual premiums are paid and that dividends are taken in cash or applied to premiums, and that no additional benefit provisions are included.

I certify that the surrender comparison index disclosure was given at or before the time the policy was delivered.

Agent Signature

Date

EquiTrust Life Insurance Company • P.O. Box 14500 • Des Moines, Iowa 50306-3500 • 866/598-3692

COMPANY COPY

Signed copy must be returned to the Company



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APPLICANT COPY

Signed copy must be left with the Applicant