

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

Waiver of Premium Rider

This Rider provides a waiver of the Rider Planned Premium under the Policy in the event of Total Disability, as defined in this Rider.

This Rider is a part of the Policy to which it is attached (the "base Policy"). Terms not defined in this Rider have the same definitions given to them in the base Policy. This Rider may only be added on the Policy Date.

Section 1 – Definitions

Planned Premium Duration means the number of years the Rider Planned Premium is payable, as specified on the Policy Data Page. The Planned Premium Duration begins on the Rider Effective Date.

Rider Effective Date means the Effective Date shown for this Rider on the Policy Data Page.

Rider Planned Premium means the amount specified on the Policy Data Page as the Planned Premium.

Total Disability means the continuous Total Disability caused by sickness or accidental bodily injury. The Total Disability must prevent the Insured from engaging in the substantial and material duties of an occupation as follows:

- **During the first 24 months of Total Disability**, the Insured is unable to perform the substantial and material duties of his or her job due to sickness or accidental bodily injury; and
- **After the first 24 months of Total Disability**, the Insured, due to sickness or accidental bodily injury, is unable to perform any of the substantial and material duties of his or her job, or any other job for which the Insured becomes reasonably suited by education, training, or experience.

The Total Disability must

- start after the Rider Effective Date of this Rider and while the Rider is In Force; and
- start before the Policy Anniversary on which the Insured is Attained Age 65, or before the end of the Planned Premium Duration, if earlier.

Waiting Period means the number of days at the beginning of Total Disability before benefit payments begin. The Waiting Period begins on the date the Insured becomes totally disabled.

Section 2 – Rider Provisions

Rider Benefit

In the event of Total Disability of the Insured, this Rider provides that the Rider Planned Premium will be waived during the Planned Premium Duration, subject to the terms and conditions of the Policy and this Rider.

Rider Conditions

In order for benefits to be payable under this Rider, the sum of all premiums paid must be greater than or equal to the sum of Rider Planned Premiums payable at the start of the Total Disability. The Rider may be exercised

- upon receipt by us of due proof of the Insured's Total Disability; and
- after a 90-day Waiting Period.

Amounts to be Waived

The Rider Planned Premium after the Waiting Period will be waived during the Insured's continuous Total Disability during the Planned Premium Duration and while the Rider is In Force. After the Waiting Period is satisfied, Rider Planned Premiums that were due and paid during the Waiting Period will be refunded. Rider Planned Premiums are waived until Total Disability ends or termination of the Rider, if earlier.

Premiums waived by us will not be taken from Policy proceeds.

If the Total Disability begins during the Grace Period, payment of the overdue premium is required before we approve the claim for Rider Benefits.

Rider Charge

The Rider Charge shown on the Policy Data Page will be deducted on each Monthly Deduction Day until this Rider terminates.

Claim Procedures

Before any premiums are waived under this Rider, written notice of claim and proof of Total Disability must be received by us:

- while the Insured is living; and
- while the Insured's Total Disability continues.

Waiver of any premium will be subject to the following rules:

- We may require a medical examination by a physician of our choice, at our expense; and
- If you fail to give us notice and proof of the Total Disability on time, your rights to benefits will not be impaired if you prove you complied as soon as reasonably possible.

Proof of Continuing Disability

During the first 24 months after the claim for waiver of premiums is approved, we may require proof of continued Total Disability not more frequently than once every 30 days. After 24 months, we may require proof no more often than once every 12 months. We may require a medical examination by a physician of our choice, at our expense, as part of such proof.

Rider Exclusions

No Rider Benefit will be payable under this Rider if the Insured's Total Disability results from:

- suicide or any attempted suicide, or intentionally self-inflicted injury, while sane or insane;
- war or any act of war;
- active participation in a riot, insurrection, or terrorist activity;
- committing or attempting to commit a felony;
- voluntary intake or use by any means of
 - (i) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or
 - (ii) poison, gas, or fumes, unless a direct result of an occupational accident;
- intoxication as defined by the jurisdiction where the disability occurred;
- participation in an illegal occupation or activity; and/or
- any condition disclosed in the application and explicitly excluded in a form attached to the Policy.

Section 3 – General Provisions

Incontestable Clause

We will not contest payment of the Rider Benefit for any reason other than fraud after this Rider has been In Force for two years from the Rider Effective Date.

Nonforfeiture

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

Policy Provisions Apply

The cash value and policy loan provisions of the Policy, if any, will not apply to this Rider. All other provisions not in conflict with this Rider will apply to this Rider. In the event of a conflict between the provisions of the Policy and this Rider, the provisions of this Rider will prevail.

Reinstatement

This Rider may be reinstated along with the base Policy subject to the requirements of the Policy and the following:

- You must provide evidence of insurability satisfactory to us; and
- All unpaid Rider Charges must be paid.

Termination

This Rider will terminate when any one of the following occurs:

- Upon written request from the Owner to terminate this Rider; or
- Upon termination of the base Policy; or
- The Policy Anniversary following the Insured's 70th birthday; or
- The end of the Planned Premium Duration; or
- Upon election to start lifetime income under the Income Benefit Rider, if applicable.

President