

EquiTrust Life Insurance Company®

West Des Moines, Iowa 50266

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

This Rider is attached to and made part of the Policy to which it is attached (the "Policy"). 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.

Waiver of Surrender Charge Rider

1. GENERAL DEFINITIONS

Nursing Care Confinement means the Insured 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.

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.

2. WAIVER OF SURRENDER CHARGE BENEFIT

Eligible for the Waiver of Surrender Charge

The Insured is Eligible for the Waiver of Surrender Charge if:

- the Policy and Rider have been In Force for 12 months; and
- the Insured qualifies under the definition of Nursing Care Confinement.

Waiver of Surrender Charge Benefit

The Owner may take a Partial Withdrawal or surrender the Policy's Accumulation Value without incurring a Surrender Charge if the Insured becomes Eligible for the Waiver of the Surrender Charge. The Accumulation Value available for withdrawal under this Rider will be reduced by any outstanding Loan Balance.

Waiver of Surrender Charge Benefit Election

The Waiver of Surrender Charge Benefit is subject to the following rules:

- We must receive the Owner's signed, written request In Writing;
- The Policy must be In Force and not providing benefits under any payment option;
- Proof must be provided that the Insured is Eligible for the Waiver of Surrender Charge, including an attending Physician's statement and any other proof we may require; we reserve the right to seek a second medical opinion or have an examination of the Insured performed at our expense by a Physician we choose;
- The Insured must become Eligible for the Waiver of Surrender Charge after the Policy and Rider has been In Force for 12 months; and

- The Owner can make only one (1) Partial Withdrawal in any Policy Year.

Once the Waiver of Surrender Charge Benefit 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. TERMINATION

The Rider will terminate if:

- The Owner requests that the Policy or this Rider be canceled; or
- The Death Benefit has been paid in full; or
- The Policy to which this Rider is attached is terminated.

4. RIDER CHARGE

There is no charge for this Rider.

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President
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