

Free-Withdrawal and RMD Policy for Fixed Annuities EquiTrust Life Insurance Company®

During the First Contract Year...

Interest withdrawals are available without Surrender Charge or MVA on all EquiTrust Life products. Interest must be taken systematically via EFT to qualify.

After the First Contract Year...

Indexed Annuities

- All indexed products allow up to 10% of the Accumulation Value on the previous contract anniversary to be withdrawn without Surrender Charge or MVA.
- Interest withdrawals taken after the first contract year reduce the 10% free amount available.
- Crediting accounts may be specified for all withdrawals, except interest only.
- Free withdrawals may be requested by check (\$250 minimum per request), or taken systematically by EFT (monthly, quarterly, semiannually or annually).

Multi-Year Guarantee Annuities

- Certainty Select base contract allows free withdrawals of cumulative interest only.

Required Minimum Distributions (RMDs) from Qualified Contracts

- RMD refers to the total annual Required Minimum Distribution for the individual EquiTrust Life annuity contract.
- By current company practice, RMDs are available without Surrender Charge or MVA on all products, even if the RMD exceeds the contractual free amount.
- The RMD withdrawn will reduce the free amount available.
- Only one penalty-free RMD is available each contract year, unless the remaining free amount allows for additional RMDs.
- For indexed contracts, crediting accounts may be specified for RMDs.
- RMDs may be requested by check (\$250 minimum per request), or taken systematically by EFT (monthly, quarterly, semiannually or annually).

Systematic Withdrawals

Only one systematic program may be established for a contract. For example, systematic RMDs cannot be combined with systematic interest withdrawals.