

# ANNUITY APPLICATION



EquiTrust Life Insurance Company  
PO Box 14500  
Des Moines, Iowa 50306-3500

**Contract #** \_\_\_\_\_  
(Home Office Use Only)

**Product** \_\_\_\_\_

Print Legibly Producer Name	Office Address	Office Phone #	Producer #	%
#1				
#2				

All references to "the Company" shall mean EquiTrust Life Insurance Company of Des Moines, Iowa.

SECTION A – ANNUITANT	SECTION A – JOINT ANNUITANT (NOT AVAILABLE FOR QUALIFIED PLANS)
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1. Complete Name (first-middle-last)			12. Complete Name (first-middle-last)		
2. Sex	3. Age	4. Birth Date	13. Sex	14. Age	15. Birth Date
5. Residential Address			16. Residential Address		
6. City	7. State	8. ZIP	17. City	18. State	19. ZIP
9. Social Security #	10. Daytime Phone #		20. Social Security #	21. Daytime Phone #	
11. Occupation			22. Occupation		

SECTION B – OWNER	SECTION B – JOINT OWNER (NOT AVAILABLE FOR QUALIFIED PLANS)
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23. Complete Name (first-middle-last)			33. Complete Name (first-middle-last)		
24. Sex	25. Age	26. Birth Date	34. Sex	35. Age	36. Birth Date
27. Residential Address			37. Residential Address		
28. City	29. State	30. ZIP	38. City	39. State	40. ZIP
31. Social Security/TIN #	32. Daytime Phone #		41. Social Security/TIN #	42. Daytime Phone #	

SECTION C – BENEFICIARY
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Survivors, within a class entitled to the proceeds, shall share equally unless otherwise specified in Section F.

**PRIMARY:**

FULL NAME (FIRST-MIDDLE-LAST)	ADDRESS	SS#/TIN	RELATIONSHIP TO INSURED
_____	_____	_____	_____

**CONTINGENT:**

FULL NAME (FIRST-MIDDLE-LAST)	ADDRESS	SS#/TIN	RELATIONSHIP TO INSURED
_____	_____	_____	_____

SECTION D – PLAN TYPE (CHECK ONE)
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- Nonqualified    
  IRA    
  SEP IRA    
  Simple IRA    
  Roth IRA    
  Roth Conversion IRA  
 Keogh/Corporate Pension    
  Sec. 457 Def. Comp.    
  TSA/403(b)    
  Other \_\_\_\_\_

SECTION E – RETIREMENT NOTIFICATION DATE
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\_\_\_\_\_

SECTION F – SPECIAL REQUESTS, REMARKS AND CORRECTIONS OR ENDORSEMENTS
---

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**SECTION G – PREMIUM PAYMENTS**

- a. Premium Submitted with Application \$ \_\_\_\_\_
  - b. Anticipated Value of 1035 Exchange/Transfer/Rollover \$ \_\_\_\_\_
  - c. Billing Frequency and Amount
    - Annual \$ \_\_\_\_\_
    - Semiannual \$ \_\_\_\_\_
    - Quarterly \$ \_\_\_\_\_
    - Monthly \* \$ \_\_\_\_\_

\* Only available on EFT or Salary Saving method

  - No billing
- d. Billing Method
    - Direct
    - EFT - Complete EFT Authorization 436-190
    - Salary Saving - Send billing to:
- Company: \_\_\_\_\_
- Address: \_\_\_\_\_

**SECTION H – EXISTING COVERAGE/REPLACEMENT**

- a. Does either the Owner or Proposed Insured have any other life insurance policies or annuity contracts?  Yes  No  
**If "Yes" and required by your state, complete 436-176/Important Notice**
- b. Is the Policy applied for replacing or likely to replace any existing life or annuity policy?  Yes  No  
**If "Yes", complete your state-specific Notice to Applicant Regarding Replacement of Life Insurance and Annuities.**

**CERTIFICATION**

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. person (including a U.S. resident alien).

Certification instructions. You must cross out Item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, Item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

**SECTION I – SIGNATURES**

I/We declare that all statements in this Application are true to the best of my/our knowledge and belief, and agree that this Application shall be a part of the Annuity Contract issued by the Company. Acceptance of any Annuity Contract issued on this Application shall constitute ratification of any corrections, additions, or changes made by the Company and recorded in the space "Special Requests, Remarks and Corrections or Endorsements" except that no change shall be made as to amount, classification, plan or benefits, unless agreed to in writing. It is understood that no producer or other unauthorized person except an Executive Officer or an Assistant Secretary of the Company is authorized to waive forfeitures, to make or alter contracts, or to waive any of the Company's rights or requirements.

**ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.**

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

\_\_\_\_\_  
Dated at city and state

\_\_\_\_\_  
Signature of Proposed Annuitant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Proposed Joint Annuitant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Owner (if other than a Proposed Annuitant)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Joint Owner (if other than a Proposed Annuitant)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Producer

\_\_\_\_\_  
Date

**SECTION J – PRODUCER CERTIFICATE – EXISTING INSURANCE/REPLACEMENT TRANSACTIONS**

1. Are you aware of any existing life insurance or annuities not otherwise disclosed on this Application?  Yes  No

If "Yes", please explain: \_\_\_\_\_

2. Will this plan replace any existing life insurance or annuity? (Using the definition of Replacement adopted by your state.)  Yes  No

If "Yes", please explain: \_\_\_\_\_

For any replacement, indicate the type of coverage proposed to be replaced:

Term Life  Whole Life  Variable Life  Fixed Annuity  Variable Annuity

Other – be specific \_\_\_\_\_

3. Have you completed all state-required replacement notices?  Yes  No

4. Advertising materials:

• I certify that I used only insurer-approved sales material with this Application and that an original or a copy of all sales material was left with the Proposed Annuitant.  Yes  No

• I certify that a printed copy of any electronically presented sales material was/will be presented to the Proposed Annuitant no later than the date the Policy is delivered  Yes  No

• For replacements subject to the Model Life Insurance and Annuity Replacement Regulation\*, copies of any individualized sales material (illustrations) must be submitted with the Application.

5. I provided the Privacy Notice form to the Proposed Annuitant and the Owner, as applicable.  Yes  No

6. I certify that this Application is in accordance with the Company's written statement of the Company's position with respect to the acceptability of replacements.  Yes  No

\_\_\_\_\_  
Signature of Producer

\_\_\_\_\_  
Date



## Authorization to Hold Issue For Multiple Premiums

### TO BE USED FOR FLEXIBLE PREMIUM INDEX PRODUCTS

Contract Owner Name (please print): \_\_\_\_\_

Joint Owner Name (please print): \_\_\_\_\_

I/we understand this is a Flexible Premium product, and that while the initial premium is allocated as specified on the application, subsequent premiums after policy issue are directed to the fixed account for the remainder of the policy year. I/we want all premiums related to the initial issue allocated in like fashion. I/we authorize EquiTrust Life Insurance Company to hold issuing the contract until all funds specified on the application have been received. I/we also understand that the starting index value will not be set and/or interest will not begin until the date funds are received.

Contract Owner's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint Owner's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Writing Agent's Signature: \_\_\_\_\_

Agent #: \_\_\_\_\_

Writing Agent's Signature: \_\_\_\_\_

Agent #: \_\_\_\_\_

**DISCLOSURE STATEMENT**

Some features of this annuity may not be available in all states and may vary by state. If you have any questions, please contact your representative or the Company for details. This form is not intended to be a complete explanation of your annuity. Only your Contract contains complete details.

**WHAT IS AN ANNUITY?**

An annuity is a long-term financial product offered by insurance companies. The MARKETPOWER BONUS PLUS INDEX, Form # ET-MPP-2000 (02-05) and Group Certificate Form Series ET-MPP-2000C (02-05) or state variation, is a single premium fixed and equity indexed deferred annuity. You may cancel your annuity Contract within a certain number of days of your receipt to receive a complete refund of your premium. Please refer to your Contract for complete details.

**HOW MUCH WILL I EARN ON MY ANNUITY?**

When you purchase a MARKETPOWER BONUS PLUS INDEX Contract, you can choose different accounts for your money. Each account earns interest differently.

**Fixed Rate Account** – The Fixed Rate Account will earn a declared interest rate. This rate will be guaranteed for one year and may change on subsequent Contract Anniversaries. The Minimum Guaranteed Interest Rate will be no lower than 1% and no higher than 3%, subject to variations by state. Ask your agent for the current interest rate and Minimum Guaranteed Interest Rate for your state.

**Annual Reset Point-to-Point Equity Index Account** - Annual Index Credits are based on the percentage change in the Index Number from the previous Contract Anniversary to the current Contract Anniversary, after recognition of the Index Cap, Index Margin and Participation Rate.

**Annual Reset Averaging Equity Index Account** - Annual Index Credits are based on the percentage change in the Index Number from the previous Contract Anniversary to the daily average of the Index Numbers for the Contract Year, after recognition of the Index Cap, Index Margin and Participation Rate.

**Two-Year Averaging Equity Index Account** - Index Credits are based on the percentage change in the Index Number from the previous Account Accumulation Date to the monthly average of the Index Numbers for the two-year Indexing Period, after recognition of the Index Cap, Index Margin and Participation Rate.

**Equity Index Account Definitions**

- The **Index Number** on any specified date is the closing value of the S&P 500® Index on the previous trading day.
- The **Index Cap** is the maximum annual percentage excess of the applicable average Index Numbers or the end-of-year Index Number over the beginning-of-year Index Number. The Index Cap will be declared on each Contract Anniversary and is guaranteed for the following Contract Year. The minimum Index Cap is 5% for the Annual Reset Point-to-Point, 6% for the Annual Reset Averaging, and 12% for the Two-Year Averaging account.
- The **Index Margin** is a percentage rate subtracted from the calculated change in the Index, subject to the Index Cap. The Index Margin is declared at issue for each equity index account and will not change for the duration of the Contract.
- The **Participation Rate** is the portion of growth in the Index, after recognition of the Index Cap and the Index Margin, that is used in the calculation of Index Credits. The Participation Rate is declared at issue for each equity index account and will not change for the duration of the Contract.
- The **Index Credits** will be added to the Equity Index Accounts at the end of each Indexing Period. The Index Credit in any Indexing Period will never be less than zero.
- The **Indexing Period** is the period in which Index Credits are calculated. The Indexing Period is one year for the Annual Reset Point-to-Point and Annual Reset Averaging accounts. The Indexing Period is two years for the Two-Year Averaging account.

**Accumulation Value** – Your Accumulation Value is the total of the individual Account Accumulation Values.

**Subsequent Premiums** – In addition to the Single Premium, subsequent Premium(s) will be allowed in the first Contract Year only. All subsequent premium(s) will be allocated to the Fixed Account at the time of receipt. On the first Contract Anniversary, the Accumulation Value associated with any premium received since the Contract Date will be reallocated among the Accounts according to your most recent instructions.

**Premium Bonus** – This Contract offers a Premium Bonus equal to the premium paid in the first year multiplied by 10%. The Premium Bonus is allocated to the Accounts proportionately in the same manner as your Premium allocation instructions.

**Minimum Guaranteed Contract Value** – The Minimum Guaranteed Contract Value will be 87.5% of Premium Paid (excluding any Premium Bonus), less any partial withdrawals, plus interest earned at a rate no lower than 1% and no higher than 3%. Please refer to your Contract for complete details.

**WHAT HAPPENS WHEN I NEED MY MONEY?**

You may receive partial surrenders or periodic income payments from your annuity by submitting a request acceptable to the Company. When you make withdrawals, surrender or annuitize your annuity, the amount withdrawn will not be credited within any index return in the current Indexing Period. Withdrawals do not participate in any index gains during the Indexing Period of the withdrawal.

**Surrender Charges** – The Surrender Charge is a percentage of the Accumulation Value and declines on each Contract Anniversary over 10 years as follows: 17, 16, 15, 15, 14, 13, 12, 11, 10, 9.5, 0%. **Please keep in mind that surrender during the surrender charge period may result in a loss of principal.** Surrender Charges may vary by state. Please refer to your Contract for complete details.

**Market Value Adjustment** – We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered from this Contract. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A Market Value Adjustment will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value when interest rates rise, and increases it when interest



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We have always protected the privacy of our customers' personal information. We know this is very important. This notice explains our information practices. State and federal laws require us to do this.

**INFORMATION WE COLLECT**

We want to help with your financial needs. We must follow legal and regulatory laws. We must collect certain information about you. This information changes depending on the products or services you seek from us. It may include:

- Information we receive from you on your application or other forms (such as name, address, social security number and financial and health information);
- Information you allow us to collect (such as health information so you can get an insurance policy);
- Information the law says we must have (such as your taxpayer ID number);
- Information about your business with us, our affiliates, or others (such as your payment history or account balances);
- Information we receive from a consumer reporting agency (such as an investigative consumer report); and
- Information we receive from public records (such as your driving record).

If we get a report prepared by an insurance support organization, the information in the report may be kept by the insurance support organization. They may also share it with others. Your state laws may permit you to ask for and correct the information we have collected about you. You are also allowed to get certain information about your medical records we have used. To do this, you will need to write to the address below.

**THE SECURITY OF YOUR INFORMATION**

We have information protection procedures. They include physical, electronic and process safeguards. These help ensure only people who need to see your information do so. We do not allow people to see information about you if they do not need it for their job. If someone sees information about you they promise to protect it.

**INFORMATION WE SHARE**

Federal and state laws limit the ways we can share your information. We may share some of the information about you with other companies that perform services for us. These may include affiliated or non-affiliated companies. Examples of the services they perform are printing, mailing or accounting services. These companies are limited as to how they can use or share your information. We only share information that is necessary.

Privacy laws also allow us to share information with third parties in other ways. For example, we may share information if we get a subpoena, to prevent fraud, or to provide the service you asked for. We do not share medical information, information from a consumer reporting agency or motor vehicle reports for marketing purposes. We do not share information about former customers except as stated in this Privacy Notice.

**This notice is being provided on behalf of EquiTrust Life Insurance Company.**

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**MAIL INQUIRIES TO:** EquiTrust Life Insurance Company  
Customer Privacy  
5400 University Avenue  
West Des Moines, IA 50266

**APPLICANT COPY**

The following information will allow you and your agent to determine if the annuity product being applied for meets your financial needs and objectives, as of the date of application. If you elect not to provide the requested information, please mark "No Response". **If "No Response" is regularly indicated, please be advised that the Company may elect not to issue the annuity contract for which you have applied.**

**A – Personal Information**

Owner/Applicant Full Name		Social Security #/Tax ID #
Owner/Applicant Full Name		Social Security #/Tax ID #
Legal Address	City	State/Zip

Owner Age     49 and Below     Age 50- 59     Age 60-69     Age 70-79     Age 80 and Above  
 Joint Owner Age     49 and Below     Age 50- 59     Age 60-69     Age 70-79     Age 80 and Above

**B – Account/Financial Profile** (For Joint Accounts, information may be combined.)

1. Annual Gross Income

\$0-99,999                       \$100,000 – 299,999  
 \$300,000 – 499,999         \$500,000 and over     No Response

2. Source of Income (Check all that apply)

Salary     Investments     Social Security     Retirement Plans     Other

3. Percentage of Net Worth Annuity Represents

0% - 20%             21% - 40%         41% - 60%  
 61% - 80%         over 80%         No Response

4. Primary Financial Objective (Choose One):

Tax Deferral, Estimated Federal Tax Bracket:     0-15%     16-28%     29-35%     36% and up  
 Income     Growth     Estate Planning     Preservation of Principal     Other

5. Have you considered the surrender charge period of the product applied for in relation to the period of time in which you will need the full account value?

Yes     No

6. Current Investments:

Stocks/Bonds/Options             Mutual Funds/CDs             Annuities  
 Real Estate                       Personal Business/Partnerships     No Response

7. Willingness to Accept Risk for Additional Financial Performance?

Aggressive                       Moderate                       Conservative

**C – Replacements**

Not applicable, (not using an existing life insurance or annuity contract to fund new purchase).

1. If you are replacing a life insurance policy or annuity contract, is the agent assisting you with this purchase the same agent that sold you the life insurance policy or contract being replaced?

Yes       No

2. If you are considering using funds from existing life insurance policy(ies) or annuity contract(s), how long has the policy(ies) or contract(s) been in force?

1 - 3 years     4 - 7 years     8 - 10 years     More than 10 years

3. Is there a surrender charge associated with the existing contract?

Yes     No

Percentage of surrender charge associated with the existing life insurance policy(ies) or annuity contract(s):

1-2%     3-4%     5-6%     7-8%     9-10%     More than 10%

**By signing below, I acknowledge that the fixed annuity product I am applying for is a long term contract with substantial penalties for early withdrawal. I have reviewed the product specific Disclosure Statement with my agent, and I have determined that it meets my financial needs and objectives.**

\_\_\_\_\_  
Signature of Owner/Applicant      Date

\_\_\_\_\_  
Printed Name of Owner/Applicant

\_\_\_\_\_  
Signature of Joint Owner/Applicant      Date

\_\_\_\_\_  
Printed Name of Joint Owner/Applicant

\_\_\_\_\_  
Signature of Agent      Date

\_\_\_\_\_  
Printed Name of Agent



NOTICE REGARDING  
REPLACEMENT OF LIFE  
INSURANCE OR ANNUITY  
ILLINOIS

**REPLACING YOUR LIFE INSURANCE OR ANNUITY?**

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one – or a mistake. You will not know for sure unless you make a careful comparison of your existing benefits and the proposed benefits.

Make sure you understand the facts. You should ask the insurance producer or company that sold you your existing policy to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

We are required by law to notify your existing company that you may be replacing their policy.

List below the identification of policies which are involved in the replacement transaction.

\_\_\_\_\_  
Company/Contract Number

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Company/Contract Number

\_\_\_\_\_  
Company/Contract Number

\_\_\_\_\_  
Company/Contract Number

**AGENT INFORMATION: THREE COPIES NEEDED**

Send the signed original to the Home Office, leave a signed copy with the Applicant and retain a permanent copy in your agent file.



NOTICE REGARDING PROPOSED  
REPLACEMENT OF LIFE  
INSURANCE OR ANNUITY  
**ILLINOIS**

You are herewith given notice that we are in receipt of application(s) for life insurance or annuity(ies) for an individual presently insured with your company.

Identification

Name of Insured \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Contract Number \_\_\_\_\_

Contract Number \_\_\_\_\_

Contract Number \_\_\_\_\_

Contract Number \_\_\_\_\_

This notice is given pursuant to 50 III. Adm. Cod 917.70(c)

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Date

## 1. EXISTING CONTRACT/POLICY INFORMATION

\_\_\_\_\_  
Name of Distributing Plan/Company

\_\_\_\_\_  
Contract/Policy Number Being Exchanged/Transferred

\_\_\_\_\_  
**OVERNIGHT MAILING ADDRESS** of Current Company

\_\_\_\_\_  
City

\_\_\_\_\_  
State/Zip

\_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Annuitant's Name (please print)

\_\_\_\_\_  
Annuitant's Social Security Number

\_\_\_\_\_  
Owner's Name (please print)

\_\_\_\_\_  
Owner's Social Security Number

\_\_\_\_\_  
Joint Annuitant's Name – if applicable (please print)

\_\_\_\_\_  
Joint Annuitant's Social Security Number

\_\_\_\_\_  
Joint Owner's Name – if applicable (please print)

\_\_\_\_\_  
Joint Owner's Social Security Number

\_\_\_\_\_  
Owner(s) Address

\_\_\_\_\_  
City

\_\_\_\_\_  
State/Zip

### PLEASE SELECT A, B, OR C BELOW (SELECT ONE)

**A.  1035 EXCHANGE  Full  Partial** \$ \_\_\_\_\_ or \_\_\_\_\_ % (Check with your representative for availability)

I hereby make a complete and absolute assignment and transfer all rights, titles, and interests of every nature and character in and to the above contract to the Company in an exchange intended to qualify under Section 1035 of the Internal Revenue Code.

*If this is an exchange into an existing contract, please provide the existing Contract Number \_\_\_\_\_.*

*Without this contract number, the exchange must be made into a new contract. Additionally, by signing this form, I acknowledge that this exchange qualifies under Section 1035 of the Internal Revenue Code as a "like-to-like" exchange.*

Upon receipt, the Company is directed to surrender all or part of my contract, as indicated above, and apply the value to the product for which I have submitted an application. I understand that by executing this assignment, I irrevocably waive all rights, claims and demand under the above contract. I acknowledge that the Company is furnishing this form and participating in this transaction as an accommodation to me and that the Company assumes no responsibility or liability for my tax treatment under Section 1035 of the Internal Revenue Code or otherwise.

**B.  QUALIFIED ACCOUNT TRANSFER** (Certain restrictions may apply)

From:  IRA  Simple IRA  Roth IRA  Qualified Retirement Plan  403(b)/TSA Plan  SEP IRA

I wish to liquidate and transfer the  entire value or  partial value (in the amount of) \$ \_\_\_\_\_ or \_\_\_\_\_ % of my present qualified account to the contract/policy I have established through EquiTrust Life Insurance Company.

*If this is a transfer into an existing contract, please provide the existing Contract Number \_\_\_\_\_.*

*Without this contract number, the transfer must be made into a new contract.*

#### **Prior Distribution Information (Participants age 70 and over only)**

If you have attained age 70 1/2, the IRS requires annual minimum distributions from your qualified account(s). If you are requesting a qualified transfer, the IRS allows you to transfer your entire IRA balance, including the minimum distribution, without incurring the 50% excess accumulation penalty. However, the full Required Minimum Distribution (RMD) amount must be taken from the new IRA by December 31 of the current calendar year.

This is a transfer and my RMD amount for this tax year should be handled as follows:

- Proceed with the transfer, I will take responsibility for taking my RMD before December 31 of the current year.
- Proceed with the transfer, my Required Minimum Distribution has already been taken.
- Distribute my Required Minimum Distribution to me before transferring my funds to EquiTrust Life Insurance Company.

**C.  NON-QUALIFIED TRANSFER** (such as Mutual Fund shares, savings/checking account transfers)

I wish to liquidate and transfer \$ \_\_\_\_\_ or \_\_\_\_\_ % from the above-referenced account directly to the Company. The Company will apply all such funds received to an annuity contract issued to me. I understand that the Company assumes no responsibility for tax treatment of this matter and I shall be responsible for payment of all federal, state and local taxes incurred with respect to the liquidation of such account. I acknowledge that the earnings credited under the annuity contract will begin to accrue when the Company receives these proceeds and all other necessary paperwork in good order.

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**2. RETURN OF CONTRACT/POLICY**

(Please choose one if you are transferring the full value of your current contract/policy.)

- I certify that I cannot find my contract/policy.
- The contract/policy is attached.

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**3. SIGNATURES AND AUTHORIZATIONS**

Please make check(s) payable to: *EquiTrust Life Insurance Company*.

Mail to: EquiTrust Life Insurance Company  
Attn: Annuity New Business  
P.O. Box 14500  
Des Moines, IA 50306-3500

Overnight to: EquiTrust Life Insurance Company  
Attn: Annuity New Business, Box 14500  
5400 University Avenue  
West Des Moines, IA 50266-5997

Please transfer these funds  as soon as possible or  on a specific date \_\_\_/\_\_\_/\_\_\_ (Not later than the maturity date)

I understand that the Company is providing this form for my convenience and makes no representations concerning my tax treatment. I agree to execute any additional documents required to complete this transaction. **If this is an exchange, I acknowledge that this exchange qualifies under Section 1035 of the Internal Revenue Code as a "like-to-like" exchange.**

\_\_\_\_\_  
Signature of the Owner  
(Note: A signature guarantee may be required)

\_\_\_\_\_  
Spousal Signature – if applicable

\_\_\_\_\_  
Signature of Joint Owner (if applicable)

\_\_\_\_\_  
Signature Guarantee by: Name of Bank/Firm

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Officer & Title

\_\_\_\_\_  
Place Signature Guarantee Stamp Here

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**4. ACCEPTANCE FOR TRANSFER/1035 EXCHANGE** (Home Office Use Only)

The Company requests this liquidation and transfer of the assets listed above. By its signature below, the Company represents that the above described receiving Annuity Contract is or is intended to be an Annuity Contract of the type indicated and that the Company will accept the Section 1035 Exchange/Transfer on behalf of the person(s) named on this form. Please provide us with a report of the pre- and post-TEFRA cost basis in the current contract, if applicable.

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

\_\_\_\_\_  
New Contract Number