

Description	An optional rider that offers lifetime income based on 6.0% accumulation for up to 10 years, a guaranteed income stream for life without annuitizing, and the ability to start and stop income payments. This rider has an annual charge.
Issue Ages	All issue ages
Product Availability	All fixed index annuities
Issue Requirements	Owner and annuitant must be the same person to elect the rider, unless the owner is non-natural. Joint ownership is allowed for spouses only. The Rider must be elected at issue.
Income Withdrawals	<p>This rider guarantees lifetime income through Income Withdrawals, which continue even if the Accumulation Value is depleted.</p> <p>May begin anytime after the second contract year and the owner's age is at least 50. If there are joint owners, both owners must be at least age 50 to start Income Withdrawals.</p> <p>Income Withdrawals are available monthly, quarterly, semiannually or annually.</p>
Rider Charge	Annual fee of 0.75% of Accumulation Value, deducted on each contract anniversary proportionately from each crediting account.
Income Withdrawal Amount Calculation	The Income Withdrawal amount equals the Benefit Base multiplied by the Income Withdrawal Percentage . At each contract anniversary, the Income Withdrawal is recalculated as the greater of the prior year's Income Withdrawal amount, or the current Benefit Base multiplied by the original Income Withdrawal Percentage.
Benefit Base	Includes all premiums, plus any applicable bonus, less withdrawals, accumulated at 6.0% for 10 years , or the start of Income Withdrawals, if earlier. The Benefit Base is only used to calculate the Income Withdrawal amount. It is not available upon surrender, death or annuitization.
Income Withdrawal Percentage	Based on the owner's age at the time Income Withdrawals are elected. For joint owners, the age of the younger owner will be used. Once Income Withdrawals start, the percentage will never change.

Age of Owner at Time of 1st Income Withdrawal	Single Life Income Withdrawal Percentage	Joint Life Income Withdrawal Percentage
50-54	3.25%	2.75%
55-59	3.75%	3.25%
60-64	4.25%	3.75%
65-69	4.75%	4.25%
70-74	5.25%	4.75%
75-79	5.75%	5.25%
80-84	6.25%	5.75%
85-89	6.75%	6.25%
90+	7.25%	6.75%

Step-Up Feature	If the Accumulation Value is greater than the Benefit Base when Income Withdrawals start, and on each subsequent contract anniversary, the Benefit Base will be increased to equal the Accumulation Value. This allows for Income Withdrawal amounts to potentially increase from year to year.
Starting & Stopping Income Withdrawals	<p>Contract owners have the ability to start and stop Income Withdrawals when they choose. If Income Withdrawals are not stopped and the Rider is not terminated, the payments will continue for the owner's lifetime, even if the Accumulation Value is zero.</p> <p>If Income Withdrawals are later restarted, the payments will be the greater of the prior Income Withdrawal amount (adjusted for any Excess Withdrawals), or the original Income Withdrawal Percentage multiplied by the current Benefit Base.</p>
Additional Premiums	Additional premiums, and any applicable bonus, will increase the Benefit Base. Additional premiums are not allowed after Income Withdrawals have started.
Excess Withdrawals	<p>Withdrawals exceeding the Income Withdrawal amount are allowed at any time, but will reduce the Benefit Base and amount of future Income Withdrawals proportionately. Excess Withdrawals that exceed the contract's penalty-free withdrawal amount may be subject to a surrender charge and/or Market Value Adjustment.</p> <p>Required Minimum Distributions are not considered Excess Withdrawals.</p>
Annuitization	If the contract is annuitized on the contract Maturity Date ¹ for a Life Only payout, the annual annuitization payment will never be less than the annual Income Withdrawal amount. ²
Spousal Continuation	Allowed if spouse is joint owner or the sole beneficiary. Required to continue lifetime payments under the Joint Life payout option.
Rider Termination	<p>Rider may be terminated anytime after the second contract year at the owner's request.³ Once the Rider is terminated, it cannot be restarted.</p> <p>The Rider will automatically be terminated upon:</p> <ul style="list-style-type: none"> ■ Death of 1st contract owner, unless spousal continuation is elected ■ Full surrender ■ Annuitization² ■ Contract ownership change – other than a spousal continuation or the addition of a spousal joint owner ■ Excess Withdrawals that reduce the Accumulation Value to zero

Income Benefit Rider may not be available in all states. Rider features may vary by state. See contract for complete details.

¹ Maturity Date is shown as the Income Date on the Contract Data page.

² Annuitization is not allowed in TX prior to the Income Date.

³ This may vary by product and state. See your Rider for details.

Rider issued on Form Series ICC11-ET-IBR-B(11-11) or ET-IBR(06-08). EquiTrust does not offer investment advice to any individual or agent and this material should not be construed as investment advice.

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