

**NOTICE TO ARIZONA RESIDENTS  
AGE 65 OR OLDER**

**EquiTrust Life Insurance Company®**

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West Des Moines, Iowa 50266-2521  
(866) 598-3692 Fax: (515) 226-5103  
www.EquiTrust.com

Mailing Address: PO Box 14500  
Des Moines, Iowa 50306-3500

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**IMPORTANT**

You have purchased an annuity contract. Carefully review for limitations.

This policy may be returned within 30 days from the date you received it for a full refund by returning it to the Insurance Company or agent who sold you this policy. After 30 days, cancellation may result in a substantial penalty, known as a surrender charge.

Owner Copy

**This form must be delivered to the Applicant at the point of sale  
when the Applicant is age 65 or older.**