

Guidelines for Writing Business On Canadian-Resident Owners and/or Annuitants

EquiTrust Life Insurance Company

EquiTrust Life is not licensed to do business in any foreign country. However, under the conditions described below, we will make exceptions for Canadian nationals. At the current time, Canada is the only foreign nation for which EquiTrust will accept business.

Please note that the existence of these guidelines does not assure that any or all applications submitted on Canadian nationals will be accepted. EquiTrust Life reserves the right to evaluate applications where the applicants and/or annuitants reside in Canada, based on consideration of these factors the guidelines listed below, and our normal business processing guidelines.

1. Agents may not advertise or solicit business in Canada.
2. The application **MUST** be completed in the United States and in a state where the company is admitted, the agent is duly licensed and appointed, and the product applied for is approved.
3. Whenever possible, delivery of the contract should be made in the state where the application was taken.
4. The proposed owner must be in the U.S. for a reason other than to purchase a product with the company. The company will not consider an application on a person who is simply visiting the country.
5. The proposed owner must have an existing substantial business connection with the U.S., own real property in the U.S., or be a lawful resident of the U.S.
6. Generally, the company will not accept applications on those who are political figures in Canada; officials, members or employees of Canada (national or local); officers, enlisted personnel, or employees of the Canadian military force.
7. The contract owner must have a SSN or TIN.
8. Any beneficiary of the annuity must have a U.S. SSN or TIN for reporting purposes.
9. A U.S. mailing address for the owner is strongly preferred.
10. All payments must be made in U.S. dollars.