

EquiTrust Life Allowable Premium Payments as of 7-1-2008

Acceptable forms of payment:

- Check payable to EquiTrust from a contract owner
- Transfer from trust accounts
- Payment from insurance company whose policy or contract is being exchanged
- Transfer from one financial institution to another
- Cashier's checks from a financial institution (includes checks labeled "treasurer's checks" or "bank checks")

Forms of payment NOT accepted:

- Currency
- Traveler's checks
- Credit card checks
- Money orders
- Cashier's checks from places other than a financial institution
- Wire transfers directly from a foreign financial center
- Checks drawn from producer (distributor) accounts, other than for contracts on members of the agent's immediate family
- Other cash equivalents