



# NAIC PRODUCER LICENSING MODEL ACT OVERRIDE COMMISSIONS

EquiTrust Life Insurance Company will pay override commissions to unlicensed corporate entities and unlicensed individuals according to the NAIC Producer Licensing Model Act, and state laws deemed substantially similar thereto; whereby such companies, corporations and or individuals are **NOT** directly involved in the sale of the product, but rather, serve in a recruiting capacity. Note: State requirements are substantially different when involvement in a sale occurs.

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## Corporations

EquiTrust Life Insurance Company will pay commissions to an unlicensed corporate entity in the following states:

Alabama	Iowa	Ohio
Alaska	Kansas	Oklahoma
Arizona	Maine	Oregon
Arkansas	Maryland	Rhode Island
California	Michigan	South Dakota
Colorado	Minnesota	Tennessee
Connecticut	Mississippi	Texas
Delaware	Missouri	Utah
District of Columbia	Nebraska	Vermont
Florida	Nevada	Washington
Hawaii	New Hampshire	Wisconsin
Idaho	New Jersey	Wyoming
Illinois	North Carolina	
Indiana	North Dakota	

*States not included: Georgia, Kentucky, Louisiana, Massachusetts, Montana, New Mexico, New York, Pennsylvania, South Carolina, Virginia, West Virginia.*

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## Individuals

EquiTrust Life Insurance Company will pay commissions to an unlicensed individual in the following states:

Alabama	Iowa	North Dakota
Alaska	Kansas	Ohio
Arizona	Maine	Oklahoma
Arkansas	Maryland	Oregon
California	Michigan	Rhode Island
Colorado	Minnesota	South Dakota
Connecticut	Mississippi	Tennessee
Delaware	Missouri	Texas
District of Columbia	Nebraska	Utah
Hawaii	Nevada	Vermont
Idaho	New Hampshire	Washington
Illinois	New Jersey	Wyoming
Indiana	North Carolina	

*States not included: Florida, Georgia, Kentucky, Louisiana, Massachusetts, Montana, New Mexico, New York, Pennsylvania, South Carolina, Virginia, West Virginia, Wisconsin.*

**These charts are to be used as a reference guide, as regulations are subject change without notice.**