



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.

Corporations

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

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

States not included: Georgia, Kentucky, Louisiana, Massachusetts, Mississippi, Montana, New Mexico, New York, North Dakota, Pennsylvania, South Carolina, Virginia, Washington, West Virginia.

Individuals

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

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

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

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