



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

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

Individuals

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

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

States not included: Florida, Georgia, Kentucky, 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.