

**EquiTrust Life Insurance Company®**  
**Guidelines for Writing Business on Canadian-Resident Owners and/or**  
**Annuitants as of 06/2017**

EquiTrust is not licensed to do business in any foreign country. However, under the conditions described below, we will make exceptions on annuity applications only 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 reserves the right to evaluate applications where the applicants and/or annuitants reside in Canada, based on the considerations of the guidelines listed below, and our normal business processing guidelines.

- Agents may not advertise or solicit business in Canada.
- 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.
- Whenever possible, delivery of the contract or policy should be made in the state where the application is taken.
- The proposed owner must be in the U.S. for a reason other than to purchase a product from the company. The company will not consider an application on a person who is simply visiting the country.
- 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.
- 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.
- The applicant must have a SSN or TIN.
- Any beneficiary of the annuity must have a U.S. SSN or TIN for reporting purposes. If a beneficiary does not have a valid U.S. SSN or TIN at the time the death claim is filed, payment will be made to the estate of the owner for payout to the beneficiary.
- A U.S. mailing address for the owner is strongly preferred.
- All payments must be in U.S. dollars.