

**NAIC PRODUCER LICENSING MODEL ACT
OVERRIDE COMMISSIONS**

EquiTrust Insurance Marketing Services™

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EquiTrust Insurance Marketing Services 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 will pay commissions to an unlicensed corporate entity in the following states:

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

States not included: California, Florida, Georgia, Montana, New Mexico, New York, Texas and Virginia.

INDIVIDUALS

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

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

States not included: California, Florida, Georgia, Montana, New Mexico, New York, Texas, Virginia and Wisconsin.

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

