

**NAIC PRODUCER LICENSING MODEL ACT
OVERRIDE COMMISSIONS**

EQUITRUST LIFE INSURANCE COMPANY®

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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	Tennessee
Arizona	Kansas	Nevada	Utah
Arkansas	Kentucky	New Hampshire	Vermont
Colorado	Louisiana*	New Jersey	Washington
Connecticut	Maine	North Carolina	Wisconsin
Delaware	Maryland	North Dakota	Wyoming
District of Columbia	Massachusetts	Ohio	
Hawaii	Michigan	Oklahoma	
Idaho	Minnesota	Oregon	
Illinois	Mississippi	Pennsylvania	

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

INDIVIDUALS

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

Alabama	Indiana	Missouri	Rhode Island
Alaska	Iowa	Nebraska	
Arizona	Kansas	Nevada	
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	
Hawaii	Michigan	Oklahoma	Wyoming
Idaho	Minnesota	Oregon	
Illinois	Mississippi	Pennsylvania	

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

*Licensing not required in LA if licensed in state of domicile.

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

