NEW BUSINESS AGENT CHECKLIST

EquiTrust Life Insurance Company®
7100 Westown Parkway, Suite 200
West Des Moines, Iowa 50266-2521
(866) 598-3692 www.EquiTrust.com
Mailing Address: PO Box 14500
Des Moines, Iowa 50306-3500

The following information will assist you in completing good-order applications and prevent processing delays.

- Do not use white-out. If a correction is necessary, cross it out, initial and date the change.
- Any correction to agent-only information must be initialed and dated by the agent.
- Any correction to client-only information must be initialed and dated by the client.
- When submitting corrections, write the contract number on all pages so they can be matched to the correct file.

Required Forms

☐ Annuity Application	Page 1, Section E – May need replacement form if required by your state. Page 3, Section J – If replacement – reason must be given.
☐ Product-specific Disclosure Statement	
☐ Financial Needs Analysis	Page 3 – Source of Funds – if "Other", must provide the source (e.g. gift from father, inheritance, savings, etc.) An IRA is not a source of funds.
☐ Privacy Notice	Leave with proposed owner at time of application.

Forms required for replacements of life insurance or annuity contracts

☐ Disclosure & Comparison of Products	Complete all information. Do not leave any blanks.
☐ Replacement Form	In some states, required any time a client has existing life policies or annuity contracts even if a replacement is not taking place.

Forms subject to specific circumstances

☐ 1035 Exchange/Transfer Form	
☐ Trust Information Form	If a Trust is the owner. All trustees must sign.
☐ Charitable Remainder Trust Disclosure	If a Charitable Remainder Trust will be the owner.
☐ Entity Certification and Indemnification Agreement	If an entity will be the owner.
☐ Power of Attorney Certification	Required for POA. Include additional POA documents.
☐ Purchase Across State Lines Disclosure	Required if purchase takes place outside of owner's resident state.
☐ Transfer under UGMA/UTMA	Required if the owner is a minor, unless there is a court appointed guardian.
☐ Electronic Transactions and Disclosures Agreement	Used to authorize or opt out of electronic delivery.

State-Specific Forms

☐ AZ & CA – Notice of Residents Age 65 or Older	Leave with proposed owner at time of application.
☐ CA – Notice of Annuity/Life Sales Visit	Leave with proposed owner at time of application.
☐ FL – Accredited Investor Certification Form	Required for MarketPower Bonus applicants age 65 & older.
☐ KS & OH – Single Premium Deferred Annuity Disclosure Form	Required with Single Premium products.

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