

INTERNAL TRANSFER PROGRAM

Retain and reposition business —
and earn full compensation



When your clients' EquiTrust annuity contracts reach the end of their surrender period, an internal transfer can help you retain and reposition that business, continue to earn full commission and assist your clients in meeting their goals.

Eligible products

Through our internal transfer program, all EquiTrust traditional fixed and fixed index annuities outside of their surrender period can be transferred.

This includes:

- Bridge[®]
- MarketPower Bonus Index[®]
- MarketTen Bonus Index[®]
- MarketValue Index[®]
- MarketSeven Index[®]
- MarketFive Index[™]
- MarketForce Bonus Index[®]
- MarketMax Index[®]
- ChoiceFour[®]

- ✓ Internal transfers may be placed into any product currently offered by EquiTrust, with the exception of Confidence Income[®].
- ✓ The new product must comply with minimum premium requirements, issue age requirements and underwriting guidelines (if applicable).
- ✓ Partial internal transfers are allowed from out-of-surrender contracts, including:
 - Qualified transfers
 - 1035 exchanges
 - Withdrawals from IRA to Roth

Money not eligible for an internal transfer

Clients may not transfer:

- ✓ Required Minimum Distributions (RMDs)
- ✓ The penalty-free portion of an inforce annuity while still in the surrender charge period
- ✓ Pensions or any other business not currently accepted



A win-win for you and your clients

Your client will receive a new contract with the current new-money rates. Full compensation will be paid to the writing agent who submits the required paperwork for the internal transfer.

FAQs

Q: How do I complete an internal transfer?

A: A full application packet is required — including internal transfer forms and applicable state-specific internal transfer forms. You can access the required forms on the Agent Gateway at Agents.EquiTrust.com.

Q: Are there suitability requirements?

A: Yes. Internal transfers will follow the same suitability guidelines and rules as all new business cases, including full suitability review.

Q: Can a client combine other new money with the internal transfer?

A: Yes. It could be transfer money or cash with application.

Q: If the new contract is free-looked or declined due to suitability review, will the money be accepted back into the original contract?

A: Yes.

Q: Can money be internally transferred to more than one product?

A: Yes. Money can be internally transferred to up to four different products/contracts.



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Products underwritten, issued and distributed by EquiTrust Life Insurance Company, West Des Moines, Iowa. For Producer Use Only.