

**PURCHASE ACROSS STATE
LINES DISCLOSURE**

EquiTrust Life Insurance Company®

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For additional guidance regarding our policy on selling across state lines please visit our Business Guidelines.

Please have your client complete the information below if purchasing an EquiTrust product in a state other than the client's resident state.

EquiTrust products may not be available in all states. The following conditions must be met for clients to purchase an EquiTrust product outside their resident state:

- a) The application is signed in a state where the product is approved.
- b) The product they are purchasing is approved in the client's resident state.
- c) The out-of-state location is justified and reasonable.

IMPORTANT: In accordance with EquiTrust policy, Contract delivery must take place in the state in which the application was signed.

Owner Name

EquiTrust Product

Owner's State of Residence

State in Which Application is Signed

Explain why the product application process is taking place outside the client's state of residence.

Travel to an approved state for the exclusive purpose of completing an application is prohibited by EquiTrust.

SIGNATURES

By signing below we attest and certify that the above information is true and complete, that the solicitation and signing of all application paperwork occurred solely within the state identified on the application, that this Contract will be governed by the Insurance Department of the state identified on the application, and that this Contract will be delivered in the state where the solicitation and signing of the application occurred.

Owner Signature

Date

Joint Owner Signature

Date

Agent Signature

Date