



# NAIC PRODUCER LICENSING MODEL ACT OVERRIDE COMMISSIONS

EquiTrust Life Insurance Company 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 Life Insurance Company will pay commissions to an unlicensed corporate entity in the following states:

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

*States not included: California, Florida, Georgia, Kentucky, Louisiana, Massachusetts, Montana, New Mexico, New York, North Carolina, Pennsylvania, South Carolina, South Dakota, Texas, Virginia and West Virginia.*

## Individuals

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

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

*States not included: California, Florida, Georgia, Kentucky, Louisiana, Massachusetts, Montana, New Mexico, New York, North Carolina, Pennsylvania, South Carolina, South Dakota, Texas, Virginia, West Virginia, and Wisconsin.*

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