

Producers must follow the solicitation requirements below when soliciting business for EquiTrust Life Insurance Company. We define a solicitation as, “offering, negotiating or effectuating a policy or contract of insurance through EquiTrust Life Insurance Company for an individual person(s), whether natural or corporate.” We define a producer as, “a duly licensed agent in good standing with the resident and non-resident state(s) in which he or she is licensed, holding a valid and active license.”

Proof of Errors and Omissions coverage is required at the time of contracting.

Contracting and appointment fees are charged for non-resident licensing. A chart has been provided in this document for your reference, but should be considered a guideline only.

Immediate or “Unrestricted” States

Depending upon a state’s particular guidelines, a producer with the required state insurance licenses may be permitted to solicit business immediately. We will acknowledge these guidelines, and in states where allowed, will permit contracting to occur simultaneously with appointment requests. Based upon certain state guidelines, EquiTrust Life Insurance Company is allowed a predetermined number of days from the date the client signed the application to submit the appointment application to the state. A chart is provided for your reference, but should be considered a guideline only – your state insurance department will have to most current regulations.

- Producers are allowed to submit appointment and contracting paperwork simultaneously with new business applications to EquiTrust Agency Administration
- The producer must be duly licensed in the appropriate state(s) and a background check is required.
- It is the producer’s responsibility to allow adequate time for simultaneous processing of applications in compliance with state solicitation and signing requirements.
- Producers must be contracted with EquiTrust Life Insurance Company before new business is issued.
- Producers must be contracted with EquiTrust Life Insurance Company prior to being compensated.

“Effective Date” States

In “effective date” states, producers are not allowed to solicit business until EquiTrust Life Insurance Company has submitted its appointment paperwork to the state insurance department. The effective date of the appointment becomes the submission date. EquiTrust Life Insurance Company will not accept business that is not submitted in accordance with the state regulations.

- Producers cannot submit business prior to EquiTrust Life Insurance Company’s receipt of confirmation of the agent’s appointment from the state.
- Any business received prior to the producer’s effective appointment date will be returned to the producer for re-soliciting.
- Any payments received will be returned to the prospective contract holder.
- Verification of appointment may be obtained by contacting EquiTrust Life Insurance Company Agency Administration toll-free at 1-866-598-3692.

“Confirmation” or “Restricted” States

“Confirmation” or “restricted” states require EquiTrust Life Insurance Company to receive confirmation of appointment from the appropriate state insurance department(s) before the producer may solicit business.

- Business received by EquiTrust Life Insurance Company prior to the producer’s appointment confirmation will be returned to the producer for re-soliciting.
- Any payment received will be returned to the prospective contract holder.

STATE GUIDELINES

The chart below should be used as a guideline, as state regulations are subject to change. It is the producers’ responsibility to ensure that business is being solicited in accordance with each state’s requirements. Business solicited by producers who are not appropriately licensed and appointed will be returned for re-solicitation. Repeated infractions may be grounds for termination of the producer.

Unrestricted States

The number in parentheses is the number of days EquiTrust Life Insurance Company has to submit the producer’s appointment to the state insurance department(s) from the day the business application was initially signed.

**States that do not process appointments – no guideline needed.*

ALASKA (30)	MAINE (15)	OHIO (30)
ARIZONA*	MARYLAND (30)	OKLAHOMA (15)
ARKANSAS (15)	MASSACHUSETTS (15)	RHODE ISLAND*
CALIFORNIA (14)	MICHIGAN (15)	SOUTH CAROLINA (15)
COLORADO*	MISSISSIPPI (15)	SOUTH DAKOTA (15)
CONNECTICUT (15)	MISSOURI (30)	TENNESSEE (15)
DELAWARE (15)	MONTANA (15)	TEXAS (30)
DIST OF COLUMBIA (30)	NEBRASKA (15)	VERMONT (15)
FLORIDA (45)	NEVADA (15)	VIRGINIA (30)
HAWAII (15)	NEW HAMPSHIRE (15)	WASHINGTON (15)
IDAHO (15)	NEW JERSEY (15)	WEST VIRGINIA (15)
ILLINOIS*	NEW MEXICO (15)	WISCONSIN (15)
IOWA (30)	NORTH CAROLINA (15)	WYOMING (15)
LOUISIANA (15)	NORTH DAKOTA (30)	

Effective Date States

Indiana, Oregon

Confirmation or Restricted States

Alabama, Georgia, Kansas, Kentucky, Minnesota, Pennsylvania, Utah

THE FOLLOWING LISTING DETAILS NON-RESIDENT APPOINTMENT FEES, BY STATE, IN ALPHABETICAL ORDER.

Alabama	\$30.00	Mississippi	\$25.00
Alaska	N/A	Missouri	N/A
Arizona	N/A	Montana	N/A
Arkansas	\$60.00	Nebraska	\$8.00
California	\$23.00	Nevada	\$15.00
Colorado	N/A	New Hampshire	\$25.00
Connecticut	\$20.00*	New Jersey	\$25.00
Delaware	\$25.00	New Mexico	\$20.00
District of Columbia	\$25.00	North Carolina	\$10.00
Florida	\$60.00 - plus \$6.00 for each county	North Dakota	\$10.00
Georgia	\$17.85	Ohio	\$20.00
Hawaii	N/A	Oklahoma	\$55.00
Idaho	N/A	Oregon	N/A
Illinois	N/A	Pennsylvania	\$15.00
Indiana	N/A	Rhode Island	\$30.00
Iowa	\$5.00	South Carolina	N/A
Kansas	\$5.00	South Dakota	\$20.00
Kentucky	Agent: \$50.00 Corporation: \$120.00	Tennessee	\$15.00
Louisiana	\$20.00	Texas	\$16.00
Maine	\$70.00	Utah	\$5.00
Maryland	N/A	Vermont	\$60.00
Massachusetts	\$75.00	Virginia	\$12.00
Michigan	\$5.00	Washington	\$20.00
Minnesota	\$10.00	West Virginia	\$25.00
		Wisconsin	\$50.00
		Wyoming	\$15.00

*If non-resident agent is domiciled in a state that does not require non-res fees then his/her non-res fees in CT are waived.