



SMS Terms of Service

EquiTrust Life Insurance

TABLE OF CONTENTS

Table of Contents

1.0 Cancellation of SMS	3
2.0 Cancellation of SMS Service.....	3
3.0 Assistance with Messaging Program.....	3
4.0 Carrier Liability	3
5.0 Message and Data Rates.....	3
6.0 Privacy Questions	3

1.0 Communication

When you opt-in to the service, EquiTrust Life Insurance Company, its subsidiaries, affiliates and/or affiliated companies may send you SMS messages to notify you of any updates to your application status and to engage in discussion throughout your application process.

2.0 Cancellation of SMS Service

You can cancel the SMS service at any time. Just text "STOP" to unsubscribe. After you send the SMS message "STOP" to us, we will send you an SMS message to confirm that you have been unsubscribed. After this, you will no longer receive SMS messages from us. If you want to opt-in again, just reply START to the phone number you unsubscribed to and we will start sending SMS messages to you again.

3.0 Assistance with Messaging Program

If you are experiencing issues with the messaging program you can reply with the keyword "HELP" for more assistance, or you can get help directly at 888-400-5759 or HRCompliance@EquiTrust.com.

4.0 Carrier Liability

Carriers are not liable for delayed or undelivered messages.

5.0 Message and Data Rates

As always, message and data rates may apply for any messages sent to you from us and to us from you. Message frequency may vary. If you have any questions about your text plan or data plan, it is best to contact your wireless provider.

6.0 Privacy Questions

If you have any questions regarding privacy, please read our Privacy Statement: <https://www.equitrust.com/media/1400/sms-privacy-statement.pdf>