



# **SMS Terms of Service**

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## **EquiTrust Life Insurance**

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## **1.0 Communication**

When you opt-in to the service, EquiTrust Life Insurance Company, its subsidiaries, affiliates and/or affiliated companies ("EquiTrust") may send you SMS messages related to your status as a job applicant, candidate, or employee. SMS messages may be used for legitimate business purposes such as recruitment communications, operational updates, technical notifications, or business continuity alerts.

Participation is voluntary, and message frequency may vary depending on whether you are a job applicant, candidate or employee as well as business needs.

## **2.0 Cancellation of SMS Service**

You may 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.

## **3.0 Assistance with Messaging Program**

If you are experiencing issues with the messaging program you can get help directly at 888-400-5759 or [HRCompliance@EquiTrust.com](mailto: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>

## **7.0 Compliance**

EquiTrust complies with all applicable federal and state laws governing SMS communications, including the Telephone Consumer Protection Act and relevant privacy regulations.

Participation in the SMS service is voluntary and limited to lawful business communications.