

SERFF Tracking Number: FBLA-127947269 State: Arkansas  
Filing Company: EquiTrust Life Insurance Company State Tracking Number:  
Company Tracking Number: ET-ADCHG(01-12)  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: ET-ADCHG(01-12)  
Project Name/Number: ET-ADCHG(01-12)/ET-ADCHG(01-12)

## Filing at a Glance

Company: EquiTrust Life Insurance Company

Product Name: ET-ADCHG(01-12)

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: FBLA-127947269 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num:

Co Tr Num: ET-ADCHG(01-12)

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Stacie Baker, Lillie Peshel, Disposition Date: 01/06/2012

Russ Gibson, Marek Olearnik

Date Submitted: 01/05/2012

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: ET-ADCHG(01-12)

Project Number: ET-ADCHG(01-12)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 01/04/2012

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/06/2012

State Status Changed: 01/06/2012

Created By: Lillie Peshel

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lillie Peshel

Filing Description:

RE: EquiTrust Life Insurance Company, NAIC # 62510, FEIN # 42-1468417

Individual Life and Annuity Filing, form number ET-ADCHG(01-12)

Enclosed for your review is the above-referenced form for EquiTrust Life Insurance Company. This form is new and does not replace any previously approved form. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

Form number ET-ADCHG(01-12), Change of Address Endorsement, will be used to change the company address of EquiTrust Life Insurance Company to reflect our current location. This form will be used with all forms previously

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approved by the Department.

This endorsement will be sent to in-force policyowners and contractowners for our life insurance and annuity products. For new business, this Endorsement will be attached to Contract forms if applicable to reflect the current address.

Your prompt review of this form is greatly appreciated. If you have any questions, please feel free to contact me at the telephone number or email address listed herein.

## Company and Contact

### Filing Contact Information

Lillie Peshel, Product Compliance Analyst II Lillie.Peshel@fblfinancial.com  
 5400 University Avenue 515-226-6727 [Phone]  
 Attn Box 14500 515-453-3401 [FAX]  
 West Des Moines, IA 50266-5997

### Filing Company Information

EquiTrust Life Insurance Company CoCode: 62510 State of Domicile: Iowa  
 5400 University Avenue Group Code: 513 Company Type: stock  
 West Des Moines, IA 50266-5997 Group Name: State ID Number:  
 (515) 225-5400 ext. [Phone] FEIN Number: 42-1468417

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: \$50 for life endorsement filing.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EquiTrust Life Insurance Company	\$50.00	01/05/2012	55046957

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/06/2012	01/06/2012

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## Disposition

Disposition Date: 01/06/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variable Material		Yes
Form	Change of Address Endorsement		Yes

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## Form Schedule

### Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	ET-ADCHG(01-12)	Policy/Cont Change of Address ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.000	ET-ADCHG(01-12).pdf

**EquiTrust Life Insurance Company®**  
[West Des Moines, Iowa 50266]

**This Endorsement is attached to and made part of the Contract or Policy to which it is attached. If any provisions of the Contract or Policy conflict with the Endorsement, the provisions of the Endorsement will apply.**

**Change of Address**

Any reference to 5400 University Avenue, West Des Moines, Iowa 50266-5997 is deleted and replaced with:

**7100 Westown Parkway, Suite 200, West Des Moines, Iowa 50266-2521**

*{ Tom May }*

President

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> Readability Certification.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not applicable, as there is no policy contained in this filing submission. <b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Statement of Variable Material <b>Comments:</b> <b>Attachment:</b> Statement of Variability_ET-ADCHG(01-12).pdf		

**EquiTrust Life Insurance Company**

**READABILITY CERTIFICATION**

I hereby certify the accuracy of the Flesch reading ease test score for the following policy form.  
The form is in at least 10 (ten) point type, 2 (two) point leaded. :

TITLE	FORM NUMBER	FLESH SCORE
Change of Address Endorsement	ET-ADCHG(01-12)	53

**Signature:**

A handwritten signature in black ink, appearing to read 'Ana B.', followed by a long horizontal line extending to the right.

**Ana Bumgardner  
Product Management Vice President**

**Date:** January 3, 2012

**Summary of Variable Material  
Address Change Endorsement  
Form # ET-ADCHG(01-12)**

Explanation of Variable Material: All variable material is shown contained in brackets in the Endorsement. This document summarizes text which may appear in the Endorsement.

Company Address, Officer Signature	This item is marked as variable to enable us to update the endorsement without refileing should this item change in the course of business.
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