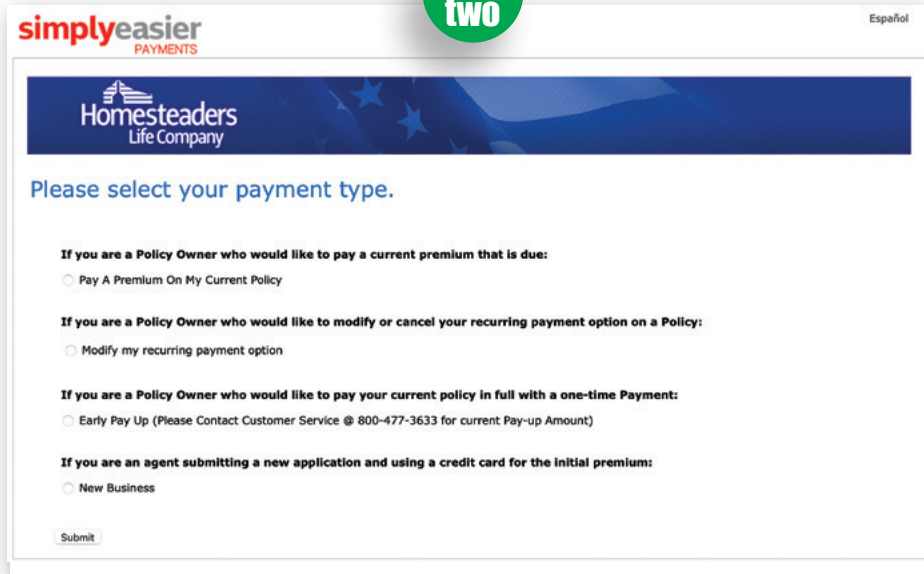


View the **Frequently Asked Questions** page as needed.
Once you enter the payment section, the system will lead
you through the easy-to-follow process.

**Step
two**



simplyeasier
PAYMENTS

Homesteaders
Life Company

Please select your payment type.

If you are a Policy Owner who would like to pay a current premium that is due:

☐ Pay A Premium On My Current Policy

If you are a Policy Owner who would like to modify or cancel your recurring payment option on a Policy:

☐ Modify my recurring payment option

If you are a Policy Owner who would like to pay your current policy in full with a one-time Payment:

☐ Early Pay Up (Please Contact Customer Service @ 800-477-3633 for current Pay-up Amount)

If you are an agent submitting a new application and using a credit card for the initial premium:

☐ New Business

Submit

**Step
three**

Enjoy the speed and ease of Homesteaders' credit/debit card and eCheck payment options which allow us to better meet the needs of our customers!



5700 Westown Parkway
West Des Moines, IA 50266
homesteaderslife.com

**Frequently asked questions
about credit/debit card
and eCheck payments.**



Answers to your questions about credit/debit card and eCheck payments

We hope this brochure will be a helpful resource regarding Homesteaders' credit/debit card and eCheck payment options. If you need further information, please call customer service at 800-477-3633.

Q. What is an ACH (eCheck) payment?

A. ACH refers to Automated Clearing House. It is an electronic withdrawal of funds from an account holder's checking or savings account for an authorized amount. This type of withdrawal is also known as an eCheck payment.

Q. Which credit cards are available for credit/debit card payments?

A. We are able to accept MasterCard, Visa, American Express and Discover.

Q. When can consumers use a credit/debit card or eCheck??

A. Credit/debit cards and eCheck can be used for premiums due on all direct-billed multi-payment plans and for early pay-up amounts. Credit/debit cards are also accepted for initial premium payments on new business.

Q. Are there fees associated with eCheck or credit/debit card payments?*

A. There are no fees for eCheck payments. There are two fee structures for each type of credit/debit card payment: a flat fee up to a fixed payment amount and a percentage-based fee for payments exceeding that amount. They are as follows.

1. Single pay: There is a flat fee of \$49.95 for payments up to \$2,000. The fee for payments between \$2,000.01 and \$4,999.99 is \$129.95. The fee for payments between \$5,000 and \$10,000 is \$209.95. Transaction amounts above \$10,000 is 3% of the transaction amount.
2. Multi-payment: Flat fee is \$4.00 up to \$300 or 3% of total payment over \$300.
3. Early pay-up: Flat fee is \$79.99 up to \$5,000 or 3% of total payment over \$5,000.

* Simply Easier Payments is an independent payment service that the payor will use to make payments. By using their service, the payor is contracting with Simply Easier Payments to handle the transaction. The Security and Delivery fee is not a part of the payment you are making to Homesteaders, but is a separate charge made by and payable to Simply Easier Payments.

Q. Who pays the fee?

A. The consumer will pay the Security and Delivery fee to Simply Easier Payments.

Q. Are fees refundable if the policy owner cancels?

A. Yes, provided the entire transaction is voided or cancelled within 30 days from the date of payment.

Q. Can I use my government issued Direct Express Mastercard to make a payment?

A. Yes, the Direct Express Mastercard works just like any other debit card.

Q. Can I set-up multi-payment plans on recurring credit card payments?

A: Yes, the recurring payment option allows our policy owners the convenience of having their periodic premiums charged to a credit card. This option is available for multi-payment plans and can be selected only when using a credit card to pay a current premium due on an in-force policy. You will continue to receive billing notices from Homesteaders while on the recurring payment option.

Q. How do I set up a recurring payment for eCheck?

A. Please contact our customer service phone team at 800-477-3633 and request a form to be set-up on our automatic payment plan. This form is also available on our website under the Policy Owner Resources page.

Q. How can I get more information about Homesteaders' credit/debit card and eCheck payment options?

A. Our customer service phone team members can answer your questions about credit/debit card and eCheck payment options. Feel free to call customer service at 800-477-3633.

Getting started is easy as one-two-three!

Go to homesteaderslife.com/credit-cards and select **Make a Payment**.

