

**LIFE LICENSING & CONTRACTING GUIDE AS OF 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN....	AML REQUIREMENTS
AIG/AGL	Yes - Multiple	<b>Submit Contracting</b>	The dual number <b>can not</b> have a higher commission payout than the current contract. Commission Levels can be changed after 6 months. Agent's responsible to use the appropriate number (Dual). Agent Pays for Non-Resident Appointment Fees. <b>*EFT is MANDATORY.</b>	None	NY	Completion of AML prior to business submission required for <b>All</b> Products. <b>30 Days</b> from Appointment for NEW Agents and <b>Before</b> an Application is submitted for Existing Agents. Proof of Completion is via LIMRA or a Certificate of Completion subject to approval by Carrier. *Frequency of Training - Every 2 Years.
Allianz	<b>No</b>	If there is business in the last 6 months, the Agent must send a Letter of Intent and transfer can take up to 6 months to process. A second Letter of Intent will be required after 6 months. If no business, ok to transfer with Transfer Form.	Carrier will not pay Resident or Non-Resident Appt. Fees as they don't appoint until business is received. <b>EFT is MANDATORY as of 02/01/2010.</b>	MT - (NOTE - Other States have between 14-30 Days of State Mandated time to solicit prior to Appointment). Contact a CPS Licensing Specialist if you have questions.	NY	Completion of AML Training is required prior to submission of Business...72 Hours from <b>Receipt</b> of Application for Life and Annuity Products. <b>AML via LIMRA, Reg Ed &amp; Web CE Only.</b>
American National	Yes	If there's <b>NO</b> Business submitted in last 3 months, Agent needs to complete <b>NEW</b> paperwork. ANICO will require <b>both</b> a Release Letter from existing GA and NEW paperwork if there is Business in the 3 month period.	Once appointed, if the Agent has not written any business within one year, the contract is <b>Terminated</b> . Agent is responsible to use the appropriate number (Dual). Agent does <b>NOT</b> pay for Appointment Fees.	CA - 14 Days (Can be back dated within this many days. Policy must be dated within this time frame); GA - Back Dating not allowed.	NY	<b>REQUIRED</b> - Carrier will not issue any policies until AML is completed.
Assurity	<b>No</b>	In order for an Agent to move from one Upline to another, he/she must be contracted under their current upline for 6 month without business within the last 6 months. If there is business, the Agent must obtain a Release Letter from his/her current Upline.	The majority of States have a <b>15-30</b> Day Window from the date on the Application, with the exception of CA ( <b>14</b> ). Please contact CPS' Licensing Dept. for a more details. Business is required for Carrier to appoint. <b>EFT/Direct Deposit is recommended. EO required.</b>	PA		<b>REQUIRED via LIMRA Only</b>
AXA/Equitable	Yes - Multiple	Submit NEW Contracting <b>Current GA will be notified of the Transfer.</b>	Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fee. Fees are <b>Waived</b> if Agent submits Business within 30 Days. <b>EO Coverage is required.</b>	DC		<b>REQUIRED - Via LIMRA and other Providers with Certificate.</b>
Banner	Y - Up to 3 GA's	<b>Submit Contracting</b>	BLI <b>will not</b> allow an Agent to have two Individual Contracts under the same BGA. Agent's responsibility to use the appropriate number (Dual).	WI	MT, NY	<b>REQUIRED</b>

**LIFE LICENSING & CONTRACTING GUIDE AS OF 0F 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN....	AML REQUIREMENTS
Fidelity & Guaranty (Old Mutual)	No	If an Agent has been contracted <b>over</b> 90 days and there has been production in the last 12 months but <b>no</b> new business in the last 6 months, the agent can transfer. The Agent will need to remain at the <b>same comp level</b> for 3 months.	An Agent <b>must</b> obtain an <b>unconditional release</b> from their current MGA; if an Agent has never produced business they will be able to receive up to street level compensation. Please complete an Agent Transfer form to transfer. <b>Carrier doesn't process First Time State Licensing Request.</b> Carrier pays <b>ALL</b> Appt. Fees.	DC, LA, WV, WY		<b>REQUIRED</b>
Fort Dearborn			12 Months of no business. Agent will be Terminated.	GA, PA, NC & NM		<b>Mandatory - Via LIMRA Only</b>
Genworth Companies	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	They will process appointment requests when business is received. Agent's responsibility to use the appropriate number. Carrier pays 1st \$60.00 of Appt. Fees. <b>EFT Highly Recommended.</b>	MT & PA; Exceptions - KS & LA are Non-PreAppointment States if the Producer is already appointed in KS/LA.		<b>REQUIRED - Via LIMRA and other Providers with Certificate.</b>
Great American	No	Contracts are <b>not</b> transferable. One contract <b>must</b> be terminated before a new contract can be signed. <b>NEW</b> contracting is required. <b>Current GA will be notified of the Transfer.</b>	An Agent may be <b>Terminated</b> if he has not written business in the last 12 months. If he has written business and wishes to terminate his contract to form a new relationship, a Release Letter will be required. Agent's responsibility to use the appropriate number (Dual). <b>EFT is Mandated.</b>	<i>None; <u>HOWEVER</u>, the Agent CONTRACT must always be signed and dated by both the agent and the appointing agent PRIOR to NEW Business being signed. We cannot process a state appointment prior to a contract effective date.</i>	NY	Completion of AML Training is required prior to submission of Business for <b>ALL</b> Products. Carrier will <b>NOT pay Commissions until completed.</b> Completion via LIMRA or Certificate with Date and Provider (Kaplan, WebCE, RegED, Lincoln Investment Planning or FINRA) Info. *Frequency of Training - Annually.
Guaranteed Trust	No	On Exception Basis. <b>Current GA will be notified of Transfer.</b>	1 GA per Product. Agent's responsibility to use the appropriate number (Dual). <b>EFT is Carrier Mandated.</b>	PA	NY	<b>REQUIRED</b>
Hartford	No	On Exception Basis, Dual Appointment is not Automatic. <b>Submit Contracting</b>	On Non-Pre-Appointment States, Licensing packets must be dated before the Application date or Hartford will Reject the request. *Also, <b>LTC Rider-CE Training</b> is required by this Carrier if you are submitting this product. Contact CPS' Licensing Dept. for details.	PA & UT		<b>REQUIRED - Does not accept other carrier's certification. Our producers are required to take AML through LIMRA.</b>
Indianapolis Life-AVIVA	No	<b>Submit Contracting</b> - Carrier requires a Release Letter to transfer if there us production with current GA the past 6 months. *Agent must have <b>6 months of NO production/business</b> for letter to be waived. <b>Current GA will be notified of Transfer.</b> *Amerus agents must be contracted 1 year if they are Career Agents.	AZ, CO, IL, IN - Solicitation is allowed prior to Appointment. However, in these States, No Appointment is Required. Agent pays Non-Resident Appt. Fees. <b>EFT will pay once a month if the amount is over \$300.00. EO must be \$1Mil. minimum with the Agent's name on it.</b>	AL, IN, KS, MN (Agents would need to complete the MN Annuity Training prior to getting contracted or writ business), OR & UT	NH, NY	<b>REQUIRED - They will accept certificates along with the AVIVA AML for Vendors other than LIMRA.</b>

**LIFE LICENSING & CONTRACTING GUIDE AS OF 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN...	AML REQUIREMENTS
ING/Reliastar	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>ING</b> will appoint only when business is received. <b>EFT Highly recommended.</b>	None	NY	<b>REQUIRED via LIMRA. They will accept Certificates from other Providers.</b>
John Hancock	Y - Multiple GA's - no limit	Letter from Agent requesting dual appointment	"Just in Time" Appointment is in effect. Carrier requires business to appoint. Agent's responsibility to use the appropriate number (Dual). *Also, <b>LTC Rider-CE Training</b> is required by this Carrier if you are submitting this type of business. Contact CPS' Licensing Dept. for further details.	GA, Guam, MT, PA, UT, Virgin Islands & WI		Completion of AML Training is required <b>PRIOR</b> to Solicitation on Cash Value Products. Proof of completion via LIMRA, a Certificate or a <b>SIGNED</b> Letter from the Firm's Compliance Officer (If Applicable) which includes the Date of Training. Subject to Approval by Carrier. <b>*AML completed on/after 01/01/2006, Renewal required before 05/02/2009.</b>
Lafayette Life	<b>No</b>	Release Letter to transfer with Contracting. <b>Current GA will be notified of Transfer.</b>	<b>Carrier will pay Appt. Fees up to 5 States &amp; 6 Counties in FL.</b>	None	AK, NY	<b>REQUIRED and via LIMRA Only</b>
Lincoln Benefit	Y - 2 GA's	Release Letter to transfer with Contracting ( <b>Form LBL-1308</b> ); <b>Dual (Form - LBL 2584). Current GA will be notified of Transfer.</b>	Transfer at current contract or lower. Agent can transfer <b>after</b> 6 months of initial appointment. Agent's responsibility to use the appropriate number (Dual). <b>EO Required.</b>	PA		<b>REQUIRED - IF the Agent has taken it once via LIMRA, this is the ONLY Refresher Course they will accept.</b>
Lincoln Life	Y - 2 GA's	<b>Submit Contracting</b>	LNL uses Ss# as Agent number. Reference the correct PAYEE # on App. Agent's responsibility to use the appropriate number(Dual). Business required for Carrier to appoint. <b>EFT Highly recommended. EO Required.</b>	MT, PA, Guam & Virgin Islands		<b>REQUIRED completion prior to submission of Licensing or Business. To be completed every 24 months. LNL accepts completion of AML training via LIMRA or paper courses through Non-LIMRA Providers.</b>
Life of Southwest	<b>No</b>	Release Letter to transfer unless previous contract is terminated. If termed, license fee is \$150 unless termed more than 5 yrs.		LA & PA	NY	Completion of AML Training is required <b>PRIOR</b> to submission of Business and Agent Contracting for <b>ALL</b> Products. Proof of completion via LIMRA or Certificate. Subject to Approval by Carrier. *Frequency of Training - Only Once.

**LIFE LICENSING & CONTRACTING GUIDE AS OF 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN...	AML REQUIREMENTS
Minnesota Life	No	If there is a Transfer, a Release Letter is required and there is a 12 month moratorium (Act authorizing postponement of payment) from the date the last piece of business was submitted.	All other States not Pre-Appointment status are considered <b>Concurrent Submission</b> . Any Individual Soliciting Insurance Products must be licensed and appointed. <b>EFT is Mandatory by this Carrier.</b>	GA, KS, MA, NJ, NM, NC, PA, WI		REQUIRED
Mass Mutual	*See Transfer/Dual Rules	Release Letter to transfer with Contracting. <b>Current GA will be notified of Transfer.</b>	Contracting via NOVAK CHARTER OAK			REQUIRED
Met Life	Y - Multiple GA's - no limit	Letter from Agent requesting dual appointment. Submit Contracting.	As of 10/01/2009, Met is on "Just in Time" Processing. Agents must have business to get appointment, exception are Pre-Appointment States; CA, FL and TX are Pre-Appointment if it's the "First Insurer's Appointment within the State. They are not Pre-Appt. for Producers/Brokers already appointed regardless which Insurer initially appointed the Agent. In addition, Met doesn't pay for "First Time License" Fees. Agent's responsibility to use the appropriate number(Dual). Met will secure appointment in Resident State. Non-Residents will need to submit business in the specific State PRIOR to appointment. <b>EFT is Highly recommended. EO Required.</b>	GA IN, KS(30 Days), LA(15), MO(30), MT(15), OR, PA(30), UT(10) & PR (15)		REQUIRED via LIMRA Only
Nationwide	No	If the Producer is Transferred, the Carrier terminates the current/existing contract.	Appointment Fee - Carrier will pay if agents meet the following: \$50k in Assets (or) Appointed less than 1 year (or) at least \$25k in New Premium in the previous 12 Months. States AR, HI, KS, NV & WY require a fee before Appointment. Carrier will pay for the <b>Initial</b> appointment fees in these States. Not Pre-Appointment status, but process might be delayed for State Fee or Regulation. Agent pays for <b>Renewal</b> appointment fees. EFT Available but not Mandatory. <b>*Also, LTC Rider-CE Training</b> is required by this Carrier if you are submitting this type of business. Contact CPS' Licensing Dept. for further details.	GA, LA, MT & UT		REQUIRED - Via LIMRA and other Providers with Certificate.
North American	Y - 2 GA's	Same comp level or lower with dual appointment.	Carrier Mandates EFT/Direct Deposit. Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Fees. Carrier will <b>Waive</b> fee if the Agent has an Application In-House.	AL (Carrier is currently not accepting NEW Producer Appointment in this State), GA, PA - Any business submitted prior to approval from these States will be returned.		REQUIRED every TWO (2) Years.
Phoenix Life	No	N/A	EFT is highly recommended.	CT, MT, PA & UT		REQUIRED
Presidential	Y - Multiple GA's - no limit	Submit Contracting. <b>Current GA will be notified of Transfer.</b>	Agent's responsibility to use the appropriate number (Dual). Agent pays Appt. Fees. <b>*EFT Mandatory</b>	GA, KS, MT, NM, WA	NH, OR, VT	REQUIRED prior to submission of Business.

**LIFE LICENSING & CONTRACTING GUIDE AS OF 0F 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN....	AML REQUIREMENTS
Principal Financial	Y - Multiple GA's - no limit	Submit Contracting. <b>Current GA will be notified of Transfer.</b>	<b>"Just in Time" Appointment.</b> Carrier will process licensing once business is received. Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fees. <b>EFT Mandatory</b>	All States have a 15 Day Rule EXCEPT for the following: FL(45), NC(30), ND(30), OH(30), PA(30), TX(30), UT(30), VA(30), WA(30) - *Appt. must be completed within said days from receipt of the Application. NO TRUE PreAppointment State currently.		Completion of AML Training is required <b>PRIOR</b> to submission of Business. Informal Review until AML is complete. Proof of completion for <b>ALL</b> Products via LIMRA or a Certificate with Date and Provider Info which is subject to Approval by Carrier. *Frequency of Training - Annually
Prudential	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>Florida</b> is Pre-Appointment status if Agent doesn't hold ANY Carrier appointments. *Prudential confirms directly with States to determine whether or not a State is of Pre-Appointment Status. Agent's responsibility to use the appropriate GA number (Dual). EFT is Optional	PA		<b>REQUIRED</b>
RBC Life	<b>No</b>	Release Letter to transfer with Contracting. <b>Current GA will be notified of Transfer.</b>	<b>EFT is Highly recommended. EO required.</b>	AL & MT	NY, AL (Annuities = NJ, NY, IL)	<b>REQUIRED - Via LIMRA and other Providers with Certificate.</b>
SBLI	<b>*See Transfer/Dual Rules</b>	Transfer Approval by Regional Effective Immediately - In MA, 1 Appointment is available to SBLI Producers. In All other States, Producers are allowed a Max. of 2 Appointments. A Producer may Terminate an existing contract after a period of 6 months, via a written Release to SBLI from their current GA. A Release will not be required if the Producer has NOT submitted Business for a period of 12 months or more.	Business <b>IS</b> still required before SBLI will appoint an Agent. <b>BUT</b> , they will accept contracting while you are still completing that first piece of business. SBLI needs the Agent's Resident State, Name of Client and his/her State of Residence. Include all applicable license info, i.e. Complete Packet. <b>*SBLI Doesn't allow Backdating. EFT/Direct Deposit highly recommended. EO Required.</b>	GA, NC & PA - Contracting must be submitted in these States prior to the first case, in accordance with State regulation.	CT - In this State, SBLI is known as Centriam (Same Company)	<b>REQUIRED - Via LIMRA and other Providers with Certificate.</b>
SUN LIFE	<b>No</b>	Submit Contracting. <b>Current GA will be notified of Transfer.</b>	Business is not required for Appointment. <b>EFT recommended. EO Required.</b>	GA, MT, & PA	NY	<b>REQUIRED - Any Provider is accepted.</b>
Transamerica	Y - Multiple GA's - <b>5 Max.</b>	Transamerica no longer has Production Requirements for an Agent to be eligible to Transfer. <b>However, the Carrier requires Business for an Agent to Transfer/Dual Appointment</b> , i.e. Policy #, Client Name/DOB as proof. *If an Agent is a Solicitor under another GA, only a Transfer is allowed.	If after 12 months of no FY Paid TOLIC Life Premium has been produced under the new GA, the appointment will <b>terminate</b> . Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fees. EFT is recommended.	KS, LA, MT, NM, PA & WA	NY	<b>REQUIRED - Done via Quest. They will accept Certificates from other Providers.</b>
United Home Life	Y	Submit Contracting. <b>Current GA will be notified of Transfer.</b>	6 months business free or a Release Letter from the current GA. Agent must remain at the <b>same contract level</b> for 6 mos.	The appointment effective date is the date the agent signed the contract. Any application submitted should be dated that date or after, but UHL will match the effective date with the date of the application submitted with contracting paperwork.		<b>REQUIRED</b>

**LIFE LICENSING & CONTRACTING GUIDE AS OF 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN....	AML REQUIREMENTS
United of Omaha	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	Carrier will terminate after 18 months of no production. Business not required for Appointment. <b>EO Required.</b>	MT & PA		<b>REQUIRED - Renewal Course available 02/01/2010 via LIMRA. Deadline for completion is 03/31/2010 or Policies will NOT Issue.</b>
West Coast Life	Y - 2 Active Numbers/GA's	Submit Contracting Compensation Level of the 2nd # must remain the same for 6 months from the effective date of the 2nd Contract. After the 6 months, Agent is eligible for increase in \$, upon written request from the BGA.	<b>Carrier Mandates EFT/Direct Deposit.</b> Pre-Appointment States Notes: WA - An Individual/Agency must hold the same LOB's as the appointing Insurance Carrier. Agent will pay Appt. Fees. However, the Carrier will not pay Appt. Fees (Renewal) if Agent has not submitted Business the past 18 Months.	PA	NY	<b>REQUIRED completed 30 Days from Contract effective date.</b>
Western Reserve Life	<b>No</b>	N/A	WRL will file an appointment in States that require appointment prior to Soliciting. In States that allow solicitation prior to appointment, they require business with licensing. Carrier will pay initial Resident Appt. Fee. Agents in general will pay Non-Resident Fees. *Carrier will pay NR Fees for Agent in CPS' Distribution Channel Only. <b>EFT is recommended. EO not required but highly recommended.</b>	AL, CT, FL, KS, KY, LA, MO, MT, OH, PA, TX, VT, WA, WI & WY		<b>REQUIRED -Via Quest...but they will accept standerized AML Courses as substitutes.</b>

**LIFE LICENSING & CONTRACTING GUIDE AS OF 02/24/2010**

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN...	AML REQUIREMENTS
<b>NEW YORK CARRIERS</b>						
Allianz Life of NY	No	If business in the last 6 months, must send a Letter of Intent and transfer can take up to 6 months to process. A second Letter of Intent will be required after 6 months. If no business, ok to transfer with transfer form <b>(Form M1064)</b> .	Carrier will Appoint only when business is received. Allianz will pay for both Resident & Non-Resident Appt. Fees.	ALL STATES		<b>REQUIRED</b>
Companion	Y - Multiple GA's - no limit			GA, MT, PA, NC & Virgin Islands		<b>REQUIRED</b>
New York Life	No		NYL will <b>NOT</b> process first time Licensing...need to contact Marketing prior to submission of paperwork for new agents. Agent pays Non-Resident Appt. Fees.	ALL STATES		Completion of AML Training is required <b>PRIOR</b> to submission of Business. Informal Review until AML is complete. Proof of completion for Core and NYL Portion for <b>ALL</b> Products via LIMRA. *Frequency of Training - Annually, Expiration is every April 30th.
Protective	No		<b>EFT is highly recommended.</b>	PA	NY	<b>REQUIRED completed 30 days from Contract effective date. *Certificates must be approved by Compliance.</b>
ReliaStar of NY	Y - Multiple GA's - no limit		Agent will pay Appt. Fees.	NY		<b>REQUIRED</b>
Transamerica Financial	Y - Multiple GA's - <b>5 Max.</b>	<b>Transfer Approval by Regional</b>	Agent's responsible to use the appropriate number (Dual).	NY		<b>REQUIRED</b>
US Life	Y - Multiple GA's - no limit	<b>Submit Contracting</b>				Completion of AML Training is required <b>PRIOR</b> to submission of Business. 30 Days from Appointment for NEW Agents and <b>Before</b> Business is submitted for Existing Agents. Proof of completion via LIMRA or Certificate for <b>ALL</b> Products subject to approval by Carrier. *Frequency of Training - Annually, Expiration is Every 2 Years.
William Penn	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>EFT is highly recommended. Agent should be appointed first prior to business submission (NYSID).</b>	NY		<b>REQUIRED via LIMRA</b>

\***BOLDED STATES** REPRESENT A 15-30 DAY WINDOW PERIOD OF WHEN THE BROKER MUST BE APPOINTED, IN RELATION TO THE APPLICATION OR APPLICATION RECEIPT DATE  
PLEASE CHECK WITH YOUR LICENSING SPECIALIST FOR FURTHER INFORMATION

**\*ALL DATA IS SUBJECT TO CHANGE**