

LIFE LICENSING & CONTRACTING GUIDE AS OF 05/06/2009

CARRIER	DUAL CONTRACTING ALLOWED?	TRANSFER/DUAL RULES	** SPECIAL NOTES	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN....	AML REQUIREMENTS
AIG/AGL	Yes - Multiple	Submit Contracting	The dual number can not 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.	GA	NY	Completion of AML prior to business submission required for All Products. 30 Days from Appointment for NEW Agents and Before 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	No	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.	GA, HI, KS, KY, MT, NY, NM & WI	NY	Completion of AML Training is required prior to submission of Business...72 Hours from Receipt of Application for Life and Annuity Products. Proof of Completion via LIMRA. *Frequency of Training TBD.
American National	Yes	If there's NO Business submitted in last 3 months, Agent needs to complete NEW paperwork. ANICO will require both 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 Terminated . Agent is responsible to use the appropriate number (Dual). Agent does NOT pay for Appointment Fees.	CA, GA & PA (Back Dating not allowed), SD, UT	NY	REQUIRED
AXA/Equitable	Yes - Multiple	Submit NEW Contracting Current GA will be notified of the Transfer.	Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fee. Fees are Waived if Agent submits Business within 30 Days.	DC, GA		REQUIRED
Banner	Y - Up to 3 GA's	Submit Contracting	BLI will not allow an Agent to have two Individual Contracts under the same BGA. Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fees.	WA - Banner WILL backdate the appointment.	MT, NY	REQUIRED

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Fidelity & Guaranty (Old Mutual)	No	If an Agent has been contracted over 90 days and there has been production in the last 12 months but no new business in the last 6 months, the agent can transfer. The Agent will need to remain at the same comp level for 3 months.	An Agent must obtain an unconditional release 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. Carrier doesn't process First Time State Licensing Request. Carrier pays ALL Appt. Fees.	DC, LA, WV, WY		REQUIRED
Fort Dearborn			12 Months of no business, Agent will be Terminated.	GA & PA		REQUIRED
Genworth(FCL)	Y - Multiple GA's - no limit	Submit Contracting	Carrier is currently under the " Just-in-Time " Status. 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. EFT Highly Recommended.	GA, MT, NC, PA, WA; Exceptions - KS & LA are Non-PreAppointment States if the Producer is already appointed in KS/LA.		REQUIRED
Great American	No	Contracts are not transferable. One contract must be terminated before a new contract can be signed. NEW contracting is required. Current GA will be notified of the Transfer.	An Agent may be Terminated 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). EFT is Mandated.	None ; HOWEVER , 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.	NY	Completion of AML Training is required prior to submission of Business for ALL Products. Carrier will NOT pay Commissions until completed. 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. Current GA will be notified of Transfer.	1 GA per Product. Agent's responsibility to use the appropriate number (Dual). EFT is Carrier Mandated.	FL (Only if Agent does not have any other active appts w/ any carrier), GA, PA, UT	NY	REQUIRED
Hartford	No	On Exception Basis, Dual Appointment is not Automatic. Submit Contracting	On Non-Pre-Appointment States, Licensing packets must be dated before the Application date or Hartford will Reject the request.	FL (Only if Agent does not have any other active appts w/ any carrier), GA, NC, PA, UT. *WA if Carrier "Paper" files the Request.		REQUIRED

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Indianapolis Life-AVIVA	No	Submit Contracting - Carrier requires a Release Letter to transfer if there is production with current GA the past 6 months. <i>*Agent must have 6 months of NO production/business for letter to be waived. Current GA will be notified of Transfer. *Amerus agents must be contracted 1 year if they are Career Agents.</i>	AZ, CO, IL, IN - Solicitation is allowed prior to Appointment. However, in these States, No Appointment is Required. Agent pays Non-Resident Appt. Fees.	GA, LA, MN, NC, OR, PA, UT, WA(30 Day Window)	NH, NY	REQUIRED
ING/Reliastar	Y - Multiple GA's - no limit	Submit Contracting	ING will appoint only when business is received - "Just In Time". HOWEVER, ALL States listed in the Pre-Appointment Column have a 15 day window period. Exception States are DC(30), FL(45), IA(30), KS(30), NC(30), ND(30), OH(30), PA(30), TX(30), UT(30), VA(30) & WA(30). EFT/Direct Deposit MANDATED.	*See SPECIAL NOTES* AL, AK, AZ, AR, CA(14), CO, CT, DE, HI, ID, IL, IN, KY, LA, ME, MA, MD, MS, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, OK, OR, PR, RI, SC, SD, TN, VT, WV, WI, WY. *GA is a True Pre-Appt. State.	NY	REQUIRED
John Hancock	Y - Multiple GA's - no limit	Letter from Agent requesting dual appointment	"Just in Time" Appointment. Carrier requires business to appoint. Agent's responsibility to use the appropriate number (Dual).	GA, Guam, MT, PA, UT, Virgin Islands		Completion of AML Training is required PRIOR to Solicitation on Cash Value Products. Proof of completion via LIMRA, a Certificate or a SIGNED Letter from the Firm's Compliance Officer (If Applicable) which includes the Date of Training. Subject to Approval by Carrier. *AML completed on/after 01/01/2006, Renewal required before 05/02/2009
Lafayette Life	No	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.	Carrier will pay Appt. Fees up to 5 States & 6 Counties in FL.	GA	AK, NY	REQUIRED
Lincoln Benefit	Y - 2 GA's	Release Letter to transfer with Contracting (Form LBL-1308); Dual (Form - LBL 2584). Current GA will be notified of Transfer.	Transfer at current contract or lower. Agent can transfer after 6 months of initial appointment. Agent's responsibility to use the appropriate number (Dual).	GA, NC, PA, UT		REQUIRED

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Lincoln Life	Y - 2 GA's	Submit Contracting	LNL uses Ss# as Agent number. Reference the correct PAYEE # on App. Agent's responsibility to use the appropriate number(Dual).	GA, MT, NC, PA, UT		REQUIRED completion prior to submission of Licensing or Business. To be completed every 24 months. LNL doesn' accept self certifications or paper courses through LIMRA or Non-LIMRA Providers.
Life of Southwest	No	Release Letter to transfer unless previous contract is terminated. If termed, license fee is \$150 unless termed more than 5 yrs.		ALL STATES	NY	Completion of AML Training is required PRIOR to submission of Business and Agent Contracting for ALL Products. Proof of completion via LIMRA or Certificate. Subject to Approval by Carrier. *Frequency of Training - Only Once.
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 Concurrent Submission . Any Individual Soliciting Insurance Products must be licensed and appointed. EFT is Mandatory by this Carrier.	GA, KS, MA, NJ, NM, NC, PA, WI		REQUIRED
Mass Mutual	Y - Multiple GA's - no limit	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.	Contracting via NOVAK CHARTER OAK			REQUIRED
Met Life	Y - Multiple GA's - no limit	Letter from Agent requesting dual appointment. Submit Contracting.	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.	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT. Exceptions are the following States - AL(2-3 Wk *Window); DE (1Wk); DC (1Wk); LA (4-6Wks); OK(1Wk); SD(1Wk); VT(2-3Wks); WA(2-3Wks) & WY(1 Wk) - *Business Applications can be issued while the appointment is pending with these States.		REQUIRED

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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. Not Pre-Appointment status, but process might be delayed for State Fee or Regulation. Carrier pays Initial Appt. Fee. Agent pays for Renewal. EFT Available but not Mandatory.	GA, UT, LA, MT & NC		REQUIRED
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 Waive 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		None - Contracting is NOT processed until business is submitted(With first piece of business).		REQUIRED
Presidential	Y - Multiple GA's - no limit	Submit Contracting. Current GA will be notified of Transfer.	Agent's responsibility to use the appropriate number (Dual). Agent pays Appt. Fees. *EFT Mandatory	GA, KS, MT, NM, WA	NH, OR, VT	REQUIRED prior to submission of Business.
Principal Financial	Y - Multiple GA's - no limit	Submit Contracting. Current GA will be notified of Transfer.	"Just in Time" Appointment. Carrier will process licensing once business is received. Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fees.	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.		Completion of AML Training is required PRIOR to submission of Business. Informal Review until AML is complete. Proof of completion for ALL 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	Submit Contracting	Florida 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).	GA, NC, PA, UT : CA & SC has a 14 Day Rule from Home Office receipt date; TX & KS has a 30 Day Rule from receipt date on Application; AK/DC/IA/KY/MD/MO/ND has 30 Days from HO receipt date; All other States have the 15 Day Rule from the HO receipt date.		REQUIRED

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RBC Life	No	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.		GA, NC	NY, AL (Annuities = NJ, NY, IL)	REQUIRED
SBLI	Yes - See Transfer Rules	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 <i>IS</i> required before SBLI will appoint an Agent. *SBLI Doesn't allow Backdating. EFT/Direct Deposit MANDATED.	NC, PA & TX - Contracting must be submitted in these States prior to the first case, in accordance with State regulation.	*SBLI Products are available in the following States: CA, DE, DC, ME, MD, MA, NH, NJ, NC, PA, RI, TN, VA, VT, WV. For CT, they are known as Centrian Life Insurance.	REQUIRED
SUN LIFE	No	Submit Contracting. Current GA will be notified of Transfer.		KY, NC, UT	NY	REQUIRED
Transamerica	Y - Multiple GA's - 5 Max.	Transamerica no longer has Production Requirements for an Agent to be eligible to Transfer. However, the Carrier requires Business for an Agent to Transfer/Dual Appointment, 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 terminate . Agent's responsibility to use the appropriate number (Dual). Agent pays Non-Resident Appt. Fees.	*Bolted States have a 15-30 Day Window: AK, AR, CA, DC, FL, GA, HI, ID, IA, KS, LA, ME, MA, MI, MN, MS, MT, ND, NE, NC, NH, NJ, NM, OK, PA, SC, SD, TN, UT, VA, WA, WV, WI	NY	REQUIRED
United Home Life	Y	Submit Contracting. Current GA will be notified of Transfer.	6 months business free or a Release Letter from the current GA. Agent must remain at the same contract level 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.		REQUIRED
United of Omaha	Y - Multiple GA's - no limit	Submit Contracting		GA, MT, PA		REQUIRED
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.	Carrier Mandates EFT/Direct Deposit. 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.	GA, NC, PA, PR	NY	REQUIRED completed 30 Days from Contract effective date.

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Western Reserve Life	No	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.	AL, AR, CT, DE, FL, GA, KS, KY, LA, MO, MT, NV, NJ, NC, OH, PA, TX, UT, VT, WA(30 Day Window) , WI, WY		REQUIRED

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NEW YORK CARRIERS						
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 (Form M1064).	Carrier will Appoint only when business is received. Allianz will pay for both Resident & Non-Resident Appt. Fees.	ALL STATES		REQUIRED
Companion	Y - Multiple GA's - no limit			GA, MT, NM, PA, UT, WA, WI		REQUIRED
New York Life	No		NYL will NOT 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 PRIOR to submission of Business. Informal Review until AML is complete. Proof of completion for Core and NYL Portion for ALL Products via LIMRA. *Frequency of Training - Annually, Expiration is every April 30th.
Protective	No			GA, NC, PA, PR	NY	REQUIRED completed 30 days from Contract effective date.
ReliaStar of NY	Y - Multiple GA's - no limit		Agent will pay Appt. Fees.	NY		REQUIRED
Transamerica Financial	Y - Multiple GA's - 5 Max.	Transfer Approval by Regional	Agent's responsible to use the appropriate number (Dual).	NY		REQUIRED
US Life	Y - Multiple GA's - no limit	Submit Contracting				Completion of AML Training is required PRIOR to submission of Business. 30 Days from Appointment for NEW Agents and Before Business is submitted for Existing Agents. Proof of completion via LIMRA or Certificate for ALL Products subject to approval by Carrier. *Frequency of Training - Annually, Expiration is Every 2 Years
William Penn	Y - Multiple GA's - no limit	Submit Contracting		NY		REQUIRED

***BOLDDED 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**