

LIFE LICENSING & CONTRACTING GUIDE AS OF 06/27/2008

Carrier	Dual Contracting Allowed?	Transfer/Dual Rules	EFT/Direct Deposit Mandatory?	*Special* Notes	Pre-Appointment States	Carrier Not Licensed In...	Agent Pays Appointment Fees?	Carrier Requires Business to Appoint?	E&O Coverage Mandated? (\$ Mil. Minimum)
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). AML TRAINING MANDATORY	GA	NY	Yes - If Agent is Non-Resident (Varies by state)	No	Yes
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 Appoint only when business is received. AML TRAINING MANDATORY	GA, HI, KS, KY, MT, NY, NM & WI	NY	NO - Allianz will pay for Resident and Non-Resident Fees because they don't appoint until business is received.	Yes; Exception is if State is Pre-Appointment Status.	Yes
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.	Yes	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). AML TRAINING MANDATORY	CA, GA & PA(Back Dating not allowed), SD, UT	NY	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
AXA/Equitable	Yes - Multiple	Submit NEW Contracting Current GA will be notified of the Transfer.		Agent's responsibility to use the appropriate number (Dual). AML TRAINING MANDATORY	DC, GA		Yes - If Agent is Non-Resident status. Fees are waived if Agent submits business within 30 days	No	Yes
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). AML TRAINING MANDATORY	WA - Banner WILL backdate the appointment.	MT, NY	Yes - If Agent is Non-Resident	No	Yes
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. AML TRAINING MANDATORY	DC, LA, WV, WY		No - Carrier pays All appointment fees.	Yes; Exception is if State is Pre-Appointment Status.	Yes
Fort Dearborn				12 Months of no business, Agent will be Terminated.	GA & PA			Yes; Exception is if State is Pre-Appointment Status.	Yes
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. AML TRAINING MANDATORY	GA, MT, NC, PA, WA; Exceptions - KS & LA are Non-PreAppointment States if the Producer is already appointed in KS/LA.		Carrier pays 1st \$60 (covers most states)	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	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	No	Yes; Exception is if State is Pre-Appointment Status.	No, but CPS requires E&O Coverage from ALL Agents.
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). AML TRAINING MANDATORY	FL (Only if Agent does not have any other active appts w/ any carrier), GA, PA, UT	NY	Varies by state	Yes; Exception is if State is Pre-Appointment Status.	Yes
Hartford	Y	Submit Contracting		AML TRAINING MANDATORY	FL (Only if Agent does not have any other active appts w/ any carrier), GA, NC, PA, UT. *WA if Carrier Paper File the Request.			Yes; Exception is if State is Pre-Appointment Status.	Yes

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Indianapolis Life-AVIVA	No	Submit Contracting - Carrier requires a Release Letter to transfer if there us production with current GA the past 6 months. *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.		AZ, CO, IL, IN - Solicitation is allowed prior to Appointment. However, in these States, No Appointment is Required. AML TRAINING MANDATORY	GA, LA, NC, OR, PA, UT, WA	NH, NY	Yes - If Agent is Non-resident	No	Yes - Corp. & Ind.
ING/Reliastar	Y - Multiple GA's - no limit	Submit Contracting		ING will appoint only when business is received - "Just In Time" 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). AML TRAINING MANDATORY	*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	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
Jefferson Pilot	No	On Exception Basis		Contact Regional (BGA) AML TRAINING MANDATORY	GA, MT, NC, PA, UT		Yes - If Agent is Non-resident	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY...Carrier WILL NOT process Appointment requests unless this is completed prior to submission of business.	GA, Guam, MT, PA, UT, Virgin Islands		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
Lafayette Life	No	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.		AML TRAINING MANDATORY	GA	AK, NY	Carrier pays up to 5 states & 6 counties in FL	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	GA, NC, PA, UT		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	GA, MT, NC, PA, UT		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
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.		AML TRAINING MANDATORY	ALL STATES	NY	Yes	Yes; Exception is if State is Pre-Appointment Status.	Yes
Minnesota Life	No	N/A	Yes	All other States not Pre-Appointment status are considered Concurrent Submission . Any Individual Soliciting Insurance Products must be licensed and appointed. AML TRAINING MANDATORY	GA, KS, MA, NJ, NM, NC, PA, WI		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
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	KS, MT, NC, PA, PR, UT, WI		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
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 prior to appointment. AML TRAINING MANDATORY	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT		No	No	Yes

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Nationwide	No	If the Producer is Transferred, the Carrier terminates the current/existing contract.	Available, but not Mandatory	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.	GA, UT, LA, MT & NC		Nationwide pays Initial Appointment fee for the Agent. After 1 full year, the Agent will need to renew for each State the Agent is appointed in. *See Special Notes	No	Yes
North American	Y - 2 GA's	Same comp level or lower with dual appointment.	Yes	Carrier Mandates EFT/Direct Deposit. Agent's responsibility to use the appropriate number (Dual). AML TRAINING MANDATORY	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.		Yes - The Producer pays all Non-Resident appointment fees. However, North American will waive the Non-Resident appointment fee if the Producer has an application for insurance in house.	Yes; Exception is if State is Pre-Appointment Status.	Yes
Phoenix Life	No	N/A	Available, but not Mandatory	AML TRAINING MANDATORY	None - Contracting is NOT processed until business is submitted (With first piece of business).			Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	GA, KS, MT, NM, WA	NH, OR, VT	Yes	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	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.		Yes - In FL if Agent is a non-resident	Yes; Exception is if State is Pre-Appointment Status.	Yes
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). AML TRAINING MANDATORY	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.		No	Yes; Exception is if State is Pre-Appointment Status.	Yes - Name on the Policy is who the Commissions will payout to.
RBC Life	No	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.		AML TRAINING MANDATORY	GA, NC	NY, AL (Annuities = NJ, NY, IL)	No	No	No, but CPS requires E&O Coverage from ALL Agents.
SBLI	No	Transfer Approval by Regional		Business IS required before SBLI will appoint an Agent. *SBLI Doesn't allow Backdating. AML TRAINING MANDATORY	NC, PA & TX - Contracting must be submitted in these States prior to the first case, in accordance with State regulation.		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
SUN LIFE	No	Submit Contracting. Current GA will be notified of Transfer.		AML TRAINING MANDATORY	KY, NC, UT	NY	No	Yes; Exception is if State is Pre-Appointment Status.	Yes

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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, i.e. Policy #, Client Name/DOB as proof.		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). AML TRAINING MANDATORY	*Bolded States have a 15-30 Day Window: AK, AR, CA, DC, FL, GA, HI, ID, IA, LA, ME, MA, MI, MN, MS, MT, ND, NE, NC, NH, NJ, NM, OK, PA, SC, SD, TN, UT, VA, WV, WI	NY	Yes - If Agent is a Non-Resident	Yes; Exception is if State is Pre-Appointment Status.	No, but CPS requires E&O Coverage from ALL Agents.
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. AML TRAINING MANDATORY	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.		No	Yes; Exception is if State is Pre-Appointment Status.	Yes
United of Omaha	Y - Multiple GA's - no limit	Submit Contracting		AML TRAINING MANDATORY	GA, MT, PA	OK in all states	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
US Financial	Y - Multiple GA's - no limit	Submit Contracting		AML TRAINING MANDATORY	WA	NY	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
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.	Yes	Carrier Mandates EFT/Direct Deposit. AML TRAINING MANDATORY; Pre-Appointment States Notes: WA - An Individual/Agency must hold the same LOB's as the appointing Insurance Carrier.	GA, NC, PA, PR	NY	Yes, But WCL will not pay the appointment renewal fees on any Agent that has not written business in the past 18 months. Once a Renewal Notice is sent to the Agent, he can do the following: Return the notice with business and they will renew the appointment; Return the notice with fee payment and they will renew the appointment; or if after 30 Days of notice nothing is done, the appointment will terminate.	Yes; Exception is if State is Pre-Appointment Status.	Yes
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. AML TRAINING MANDATORY	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		*WRL will pay for the initial Resident appointment. Non-Resident appointments are at the expense of the Agent. *WRL will pay for Non-Resident Appointments for CPS' Distribution Channel.		No, but CPS requires E&O Coverage from ALL Agents.

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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. AML TRAINING MANDATORY	ALL STATES		Allianz will pay for Resident and Non-Resident Fees because they don't appoint until business is received.	Yes; Exception is if State is Pre-Appointment Status.	Yes
Companion	Y - Multiple GA's - no limit			AML TRAINING MANDATORY	GA, MT, NM, PA, UT, WA, WI				Yes
New York Life	No			NYL will NOT process first time Licensing. AML TRAINING MANDATORY	ALL STATES		Yes - Non-Residents Only	Yes; Exception is if State is Pre-Appointment Status.	Yes
Protective	No			AML TRAINING MANDATORY	GA, NC, PA, PR	NY		Yes; Exception is if State is Pre-Appointment Status.	Yes
ReliaStar of NY	Y - Multiple GA's - no limit			AML TRAINING MANDATORY	NY		Yes	Yes; Exception is if State is Pre-Appointment Status.	No, but CPS requires E&O Coverage from ALL Agents.
Transamerica Financial	Y - Multiple GA's - 5 Max.	Transfer Approval by Regional		Agent's responsible to use the appropriate number (Dual). AML TRAINING MANDATORY	NY			Yes; Exception is if State is Pre-Appointment Status.	Yes
US Life	Y - Multiple GA's - no limit	Submit Contracting		AML TRAINING MANDATORY	ALL			Yes; Exception is if State is Pre-Appointment Status.	Yes
William Penn	Y - Multiple GA's - no limit	Submit Contracting		AML TRAINING MANDATORY	NY				Yes

***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