

LIFE LICENSING & CONTRACTING GUIDE AS OF 04/14/2010

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? (\$1 Mil. Minimum)
AIG/AGL	Yes - Multiple	Submit Contracting	Yes	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). Contracts will be terminated for Non-Production if no business submitted in the last 3 years. State Appointment Termination is also within 3 Years. AML TRAINING MANDATORY	None	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. The letter must be received by the Home Office within 30 Days of when the letter was signed. The follow up letter, after the agent's targeted transfer date, must be received within 30 Days. *If no business, ok to transfer with Transfer Form.	Yes	Carrier will Appoint only when business is received. Agents terminate due to Non-Production will need to submit NEW Contracting with Business for reinstatement unless it's a Pre-Appointment State. AML TRAINING MANDATORY via LIMRA, Reg Ed & Web CE Only.	MT	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.	No, but CPS requires E&O Coverage from ALL Agents.
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 - 14 Days (Can be back dated within this many days. Policy must be dated within this time frame); GA - Back Dating not allowed.	NY	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
Assurity	No	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.	Recommended	The majority of States have a 15-30 Day Window from the date on the Application, with the exception of CA (14). Please contact CPS Licensing Dept. for a more details. AML TRAINING MANDATORY - Done via LIMRA.	PA			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.	No	Agent's responsibility to use the appropriate number (Dual). AML TRAINING MANDATORY - Via LIMRA and other Providers with proof of Certificate. Yearly prior to submission of business.	DC		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 return the entire licensing package if incomplete. 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 ; All Pending files more than 60 Days old will be closed and new paperwork will be required.	WI	MT, NY	Yes - If Agent is Non-Resident; BLI will sponsor a first time licensing Agent if they are active with BLI, but not in FL.	No	Yes
Equitrust			Optional	AML Training Mandatory - via LIMRA Only	GA & OR			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 (Annuities)			Yes	12 Months of no business, Agent will be Terminated. AML Mandatory - via LIMRA Only	GA, PA, NC & NM			No	No, but CPS requires E&O Coverage from ALL Agents.
Genworth (FCL) Companies	Y - Multiple GA's - no limit	Submit Contracting	Highly Recommended	They will process appointment requests when business is received. Agent's responsibility to use the appropriate number. AML TRAINING MANDATORY - Via LIMRA preferred. Certificates from other Providers can be accepted.	MT & PA; Exceptions - KS & LA are Non-PreAppointment States if the Producer is already appointed in KS/LA; Also, in KS/LA, non-appointed Producers may solicit through an appointed Producer.		Carrier pays 1st \$60 (covers most states)	Yes; Exception is if State is Pre-Appointment Status.	Yes

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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.	Yes	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	<i>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.</i>	NY	No	No	No, but CPS requires E&O Coverage from ALL Agents.
Guaranteed Trust	No	On Exception Basis. Current GA will be notified of Transfer.	Yes	1 GA per Product. Agent's responsibility to use the appropriate number (Dual). AML TRAINING MANDATORY	PA	NY	Varies by state	Yes; Exception is if State is Pre-Appointment Status.	Yes
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. AML TRAINING MANDATORY via LIMRA Only. *LTC Rider - CE Training required.	PA & UT			Yes; Exception is if State is Pre-Appointment Status.	Yes
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. <i>Current GA will be notified of Transfer. *Amerus agents must be contracted 1 year if they are Career Agents. Articles of Incorporation & List of Officers are needed when contracting an Agency.</i>	EFT will only pay once a month if amount is over \$300.00. Recommended.	AZ, CO, IL, IN - Solicitation is allowed prior to Appointment. However, in these States, No Appointment is Required. AML TRAINING MANDATORY - They will accept a Certificate along with the AVIVA AML for Vendors other than LIMRA.	AL, IN, KS, MN (Agents would need to complete the required MN Annuity Training prior to getting contracted and before they write any business in MN), OR & PA	NH, NY	Yes - If Agent is Non-resident	No - They will contract without the first piece of business.	Yes - Corp. & Ind.
Illinois Mutual	No			Carrier must appoint within 15 Days of the date the 1st Policy is signed in the following States: CT, ID, ME, MS & NE . Within 30 in the following States: KS & WA . In remaining States, licensing & business can be sent concurrently. Agents who are not appointed are not allowed to submit business under another in order to bypass the licensing and appointment procedure.	GA, NC & PA	AK, MT, NY		Yes; Exception is if State is Pre-Appointment Status.	Yes
ING/Reliastar	Y - Multiple GA's - no limit	Submit Contracting	Highly recommended	ING will appoint only when business is received. AML TRAINING MANDATORY via LIMRA. They will accept Certificates from other Providers.	None	NY	No	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. *LTC Rider - CE Training required.	GA, Guam, MT, PA, UT, Virgin Islands & WI		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.	Highly recommended. *Mandatory if on Commission Advance status.	AML TRAINING MANDATORY - Via LIMRA, Reg Ed, Kaplan, Web CE and FINRA (Providers).	None	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 - If Agent completed it once via LIMRA, that is the ONLY Refresher Course they accept.	PA		No	Yes; Exception is if State is Pre-Appointment Status (Fixed). VUL is processed if there is business or an Agent of Record Change accompanies doc's.	Yes
Lincoln Life	Y - 2 GA's	Submit Contracting	Highly recommended	LNL uses Ss# as Agent number. Reference the correct PAYEE # on App. Agent's responsibility to use the appropriate number(Dual). REQUIRED AML completion prior to submission of Licensing or Business. To be completed every 24 months. LNL accepts completion of courses through LIMRA or Non-LIMRA Providers. AML TRAINING MANDATORY prior to submission of licensing or business.	MT, PA, Guam & Virgin Islands		No	Yes; Exception is if State is Pre-Appointment Status.	Yes

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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.	No	AML TRAINING MANDATORY	LA & PA	NY	Yes	Yes; Exception is if State is Pre-Appointment Status.	Yes
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.	Yes	All other States not Pre-Appointment status are considered Concurrent Submission . Any Individual Soliciting Insurance Products must be licensed and appointed. AML TRAINING & EFT IS MANDATORY	GA, KS, MA, NJ, NM, NC, PA, WI			Yes; Exception is if State is Pre-Appointment Status.	Yes - Individual/Principal. * This is NOT required for a Corp.
Mass Mutual	*See Transfer/Dual Rules	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.		Contracting via NOVAK CHARTER OAK			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.	Highly recommended	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-Apnt. 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. EFT is Highly recommended. EO Required. AML via LIMRA Only.	GA IN, KS(30 Days), LA(15), MO(30), MT(15), OR, PA(30), UT(10) & PR (15)		No	Yes	Yes
Nationwide	No	If the Producer is Transferred, the Carrier terminates the current/existing contract.	Optional	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 Initial appointment fees in these States. Not Pre-Appointment status, but process might be delayed for State Fee or Regulation. Agent pays for Renewal appointment fees. AML Mandatory - Via LIMRA and other Providers (Certificate). *LTC Rider - CE Training required.	GA, LA, MT & UT		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 every Two (2) Years	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	CT, MT, PA & UT			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.	Yes	Agent's responsibility to use the appropriate number (Dual). AML TRAINING MANDATORY prior to submission of Business.	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.	Yes	"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. No TRUE PreAppointment State currently.		Yes - In FL if Agent is a non-resident	Yes; Exception is if State is Pre-Appointment Status.	Yes

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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 - Via LIMRA or other Providers (Certificate upon review and approval of Carrier).	PA		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.	Recommended	AML TRAINING MANDATORY - Via LIMRA. Other Courses will be approved on an Individual basis.	AL & MT	NY, AL (Annuities = NJ, NY, IL)	No	Yes	Yes
SBLI	No	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.	Recommended	Business IS required before SBLI will appoint an Agent. *SBLI Doesn't allow Backdating. AML TRAINING MANDATORY - Via LIMRA and other Providers.	GA(15), NC(30) & PA(30) - *Appt. must be completed within said days from receipt of the application. No TRUE PreAppointment States currently.	CT - In this State, SBLI is known as Centurian. (Same Company)	No	Yes; Exception is if State is Pre-Appointment Status.	Yes
SUN LIFE	No	Submit Contracting. Current GA will be notified of Transfer.	Available, but not Mandatory	AML TRAINING MANDATORY - Misc. Providers are accepted.	GA, MT & PA	NY	No	No	Yes
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.	Recommended	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 - Done via Quest. They will accept Certificates from other Providers.	KS, LA, MT, NM, PA & WA	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	Highly recommended	AML TRAINING MANDATORY - Via LIMRA; Carrier will terminate after 18 months of NO production.	MT & PA	OK in all states	No	No	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 (Completed 30 Days from Contract Effective Date). ; Pre-Appointment States Notes: WA - An Individual/Agency must hold the same LOB's as the appointing Insurance Carrier.	PA	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

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Western Reserve Life	No	N/A	Recommended	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. EFT not mandated. AML TRAINING MANDATORY - Via Quest, but they will accept standardized AML Courses as substitutes.	AL, CT, FL, KS, KY, LA, MO, MT, OH, PA, TX, VT, WA, WI & WI		*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.
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, PA, NC & Virgin Islands				Yes
New York Life	No			NYL will NOT process first time Licensing...contact Marketing Dept. before submission of docs. AML TRAINING MANDATORY	ALL STATES		Yes - Non-Residents Only	Yes; Exception is if State is Pre-Appointment Status.	Yes
Protective	No		Highly recommended	AML TRAINING MANDATORY - Complete 30 Days from Contract effective date. Done via LIMRA. Any Certificates would need to be approved by Compliance.	PA	NY		Yes; Exception is if State is Pre-Appointment Status.	Yes
ReliaStar of NY	Y - Multiple GA's - no limit			AML TRAINING MANDATORY			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	NY is not a Pre-Appointment State with USLNY			Yes; Exception is if State is Pre-Appointment Status.	Yes
William Penn	Y - Multiple GA's - no limit	Submit Contracting	Highly recommended	AML TRAINING MANDATORY via LIMRA	NY			Yes; Exception is if State is Pre-Appointment Status.	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

***ALL DATA IS SUBJECT TO CHANGE**