

LICENSING & CONTRACTING GUIDE AS OF 12/07/2007.

Carrier	Dual Contracting Allowed?	Transfer/Dual Rules	<i>*Special* Notes</i>	Pre-Appointment States	Carrier Not Licensed In...	Agent Pays Appointment Fees?	Carrier Requires Business to Appoint?	E&O Coverage Mandated?
AIG/AGL	Yes - Multiple	<b>Submit Contracting</b>	The dual number <b>can not</b> have a higher commission than the existing number. Commission Levels can be changed after 6 months. Agent's responsible to use the appropriate number (Dual). <b>AML TRAINING MANDATORY</b>	<b>GA</b> - Agent may begin Soliciting on Date Company submits Appointment Notice to State.	NY	Yes - If Agent is Non-Resident (Varies by state)	No	Yes
Allianz	<b>No</b>	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. <b>AML TRAINING MANDATORY</b>	<b>ALL STATES</b>	NY	<b>NO</b> - Allianz will pay for Resident and Non-Resident Fees because they don't appoint until business is received.	No	Yes
American National	<b>No</b>	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 within the 3 month period.	Once appointed, if the Agent has not written any business within one year, the contract is Terminated. Agent's responsible to use the appropriate number (Dual). <b>AML TRAINING MANDATORY</b>	<b>CA, GA &amp; PA</b> - Back Dating <b>not</b> allowed, SD, UT	NY	<b>No</b>	Yes	Yes
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). <b>AML TRAINING MANDATORY</b>	DC, GA		Yes - If Agent is Non-Resident status. <b>Fees are waived if Agent submits business within 30 days</b>	No	Yes
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). <b>AML TRAINING MANDATORY</b>	WA - Banner <b>WILL</b> backdate the appointment.	MT, NY	Yes - If Agent is Non-Resident	No	Yes
Fidelity & Guaranty (Old Mutual)	<b>No</b>	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. AML TRAINING MANDATORY</b>	DC, LA, WV, WY		<b>No</b> - Carrier pays All appointment fees.	Yes	Yes
Genworth(FCL)	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	Carrier is currently under the " <b>Just-in-Time</b> " Status. They will process appointment requests when business is received. Agent's responsibility to use the appropriate number. <b>AML TRAINING MANDATORY</b>	GA, MT, NC, PA, WA... <b>See Special Notes.</b>	NY	Carrier pays 1st \$60 (covers most states)	Yes	Yes
Great American	<b>No</b>	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>AML TRAINING MANDATORY</b>	<b>None</b>	NY	<b>No</b>	Yes	<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</b>
Guarantee Trust	<b>No</b>	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>AML TRAINING MANDATORY</b>	FL (Only if Agent does not have any other active appts w/ any carrier), GA, PA, UT	NY	Varies by state	Yes	Yes
Hartford	Y	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	<b>ALL STATES</b>			Yes	Yes

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Indianapolis Life-AVIVA	No	Require a release Letter to transfer. *Agent must be contracted for a year and has 6 months of NO production/business for letter to be waived. Current GA will be notified of Transfer.	AZ, CO, IL, IN - Solicitation is allowed prior to Appointment. However, in these States, No Appointment is Required. <b>AML TRAINING MANDATORY</b>	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), NC(30), ND(30), OH(30), OK (45), PA(30), TX(30), UT(30), VA(30) & WA(30). <b>AML TRAINING MANDATORY</b>	*See SPECIAL NOTES * AL, AR, CA(14), CT, DE, HI, ID, KY, LA, ME, MA, MI, MN, MS, MT, NE, NV, NH, NJ, NM, NY, PR, SC, SD, TN, VT, WV, WI, WY. *GA is a True Pre-Appt. State.	NY	No	Yes	Yes
Jefferson Pilot	No	On Exception Basis	Contact Regional (BGA) <b>AML TRAINING MANDATORY</b>	GA, MT, NC, PA, UT		Yes - If Agent is Non-resident	Yes	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). <b>AML TRAINING MANDATORY</b>	GA, MT, PA, UT		No	Yes	Yes
Lafayette Life	No	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.	<b>AML TRAINING MANDATORY</b>	GA	AK, NY	Carrier pays up to 5 states & 6 counties in FL	Yes	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). <b>AML TRAINING MANDATORY</b>	GA, NC, PA, UT		No	Yes	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). <b>AML TRAINING MANDATORY</b>	GA, MT, NC, PA, UT		No	Yes	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.	<b>AML TRAINING MANDATORY</b>	ALL STATES	NY	Yes	Yes	Yes
Mass Mutual	Y - Multiple GA's - no limit	Release Letter to transfer with Contracting. Current GA will be notified of Transfer.	Contracting via <b>NOVAK CHARTER OAK</b>	KS, MT, NC, PA, PR, UT, WI		No	Yes	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. <b>AML TRAINING MANDATORY</b>	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT		No	No	Yes

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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). <b>AML TRAINING MANDATORY</b>	AL (NA is currently not accepting NEW Producer Appointment in this State), GA, PA <b>*Any business submitted prior to approval from these states will be returned.</b>		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	Yes
Phoenix Life	No	N/A	Carrier Mandates EFT/Direct Deposit. <b>AML TRAINING MANDATORY</b>	<b>None</b> - Contracting is NOT processed until business is submitted (With first piece of business).			Yes	Yes
Prudential	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). <b>AML TRAINING MANDATORY</b>	GA, KS, MT, NM, WA	NH, OR, VT	Yes	Yes	Yes
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). <b>AML TRAINING MANDATORY</b>	<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. within # of Days of Application Date.</b>		Yes - In FL if Agent is a non-resident	Yes	Yes
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). <b>AML TRAINING MANDATORY</b>	GA, NC, PA, UT, WA		<b>No</b>	Yes	Yes - Name on the Policy is who the Commissions will payout to.
RBC Life	<b>No</b>	Release Letter to transfer with Contracting. <b>Current GA will be notified of Transfer.</b>	<b>AML TRAINING MANDATORY</b>	GA, NC	NY, AL (Annuities = NJ, NY, IL)	<b>No</b>	No	<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</b>
SBLI	<b>No</b>	<b>Transfer Approval by Regional</b>	Business <b>IS</b> required before SBLI will appoint an Agent. <b>*SBLI Doesn't allow Backdating. AML TRAINING MANDATORY</b>	<b>None</b>	<b>*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 Centria Life Insurance.</b>	<b>No</b>	Yes	Yes
SUN LIFE	<b>No</b>	Submit Contracting. <b>Current GA will be notified of Transfer.</b>	<b>AML TRAINING MANDATORY</b>	KY, NC, UT	NY	<b>No</b>	Yes	Yes

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Transamerica	Y - Multiple GA's - 5 Max.	Transfer Approval by Regional	If an Agent attended the convention LPC (Leading Producers Convention) or produced \$50k in Life Premium the previous 6 months, <b>no dual</b> allowed. A piece of business must be submitted with <b>NEW</b> paperwork. 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). <b>AML TRAINING MANDATORY</b>	*Bolded States have a 15-30 Day Window: <b>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</b>	NY	Yes - If Agent is a Non-Resident	Yes	<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</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. <b>AML TRAINING MANDATORY</b>	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>No</b>	Yes	Yes
United of Omaha	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	GA, MT, PA	OK in all states	<b>No</b>	Yes	Yes
US Financial	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	<b>WA</b>	NY	<b>No</b>	Yes	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.	<b>Carrier Mandates EFT/Direct Deposit. AML TRAINING MANDATORY</b>			<b>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.</b>	Yes	Yes
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. <b>AML TRAINING MANDATORY</b>	AL, AR, CT, DE, FL, GA, KS, KY, LA, MO, MT, NV, NJ, NC, OH, PA, TX, UT, VT, <b>WA(30 Day Window)</b> , 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.		<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</b>

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<b>NEW YORK CARRIERS</b>								
Allianz Life of NY	<b>No</b>	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. <b>AML TRAINING MANDATORY</b>	<b>ALL STATES</b>		Allianz will pay for Resident and Non-Resident Fees because they don't appoint until business is received.	No	Yes
American Mayflower	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	GA, MT, PA, WA			Yes	<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</b>
Companion	Y - Multiple GA's - no limit		<b>AML TRAINING MANDATORY</b>	GA, MT, NM, PA, UT, WA, WI				Yes
New York Life			<b>AML TRAINING MANDATORY</b>					
Protective	<b>No</b>		<b>AML TRAINING MANDATORY</b>	GA, NC, PA, PR, UT	<b>NY</b>		Yes	Yes
ReliaStar of NY	Y - Multiple GA's - no limit		<b>AML TRAINING MANDATORY</b>	NY		Yes	Yes	<b>No, but CPS requires E&amp;O Coverage from ALL Agents.</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). <b>AML TRAINING MANDATORY</b>	NY			Yes	Yes
US Life	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	<b>ALL</b>			Yes	Yes
William Penn	Y - Multiple GA's - no limit	<b>Submit Contracting</b>	<b>AML TRAINING MANDATORY</b>	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