



65 Madison Avenue, Suite 200, P.O. BOX 1940, MORRISTOWN, N.J. 07962-1940
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LICENSING & CONTRACTING GUIDE AS OF 07-08

Carrier	Dual Contracting Allowed	Dual Contracting and Transfer rules	Pre-Appointment States	Carrier not Licensed States	Appointment Fees	E&O Coverage required	Anti-Money Laundering Compliance
AIG/AGL	Yes-Multiple	N/A	GA	NY	Agent pays non-resident appointment fees (varies by state)	Yes	
Allianz	No	If business submitted in last 6 mths, must sent a letter of intent, transfer can take up to 6 mths to process. If no business, OK to transfer with transfer form	ALL STATES	NY	Agent pays non-resident appointment fees (varies by state)	Yes	Yes
American Mayflower	Yes	N/A	None	NY only company	N/A		
American National	No	If no business submitted in last 3 mths, OK to transfer w/o release letter from current GA. Otherwise ANICO will require a letter of release from current GA	SD, WA, WY	NY	N/A	Yes	Yes
AXA	Yes-Multiple	N/A	GA, WA	OK in all States	N/A	Yes	Yes
Banner	Yes-up to 3 GA's	N/A	None	MT, NY	Agent pays non-resident appointment fees		Yes for UL
Columbus Life	No	Release letter from existing GA	None	NY	N/A	Yes	Yes
Companion Life	Yes	N/A	None	NY only company	N/A	Yes	
Genworth	Yes-Multiple	N/A	GA, MT, NC, PA, WA	OK in all States	N/A		
Hartford	Yes-Multiple	N/A	FL, GA, NC, PA, UT	OK in all States	N/A	Yes	Yes
Indianapolis Life	No	Release letter to Transfer	GA, LA, NC, PA, UT	NH, NY	N/A	Yes	
ING	Yes-Multiple	N/A	GA	OK in all States	N/A	Yes	
John Hancock	Yes-Multiple	N/A	GA, MT, PA, UT	OK in all States	N/A	Yes	
Lincoln Benefit Life	Yes-up to 2 GA's	Need Dual contracting form. If already appointed with 2 GA's will need Transfer form	GA, NC, PA, UT, WA	OK in all States	N/A	Yes	Yes
Lincoln Life	Yes	N/A	GA, PA, NC, UT, MT	OK in all states	N/A	Yes	Yes
Met Life	Yes-Multiple	N/A	GA, KS, LA, MT, NJ, NC, PA, UT	OK in all States	N/A	Yes	
National Western Life	No	12 mth no new business and no 1st yr commission rule. If had either will need release letter from current GA.	None	NY	N/A	Yes	Yes
Nationwide	No	Agent to submit letter requesting transfer	GA, UT, LA, MT, NC	OK in all States	N/A	Yes	Yes
NYL	No	Agent to submit letter requesting his current contracting be terminated	GA	OK in all States	N/A	Yes	Yes



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LICENSING & CONTRACTING GUIDE AS OF 10-07

Carrier	Dual Contracting Allowed	Dual Contracting and Transfer rules	Pre-Appointment States	Carrier not Licensed States	Appointment Fees	E&O Coverage required	Anti-Money Laundering Compliance
NACOLAH	Yes-up to 2 GA's	N/A	GA, PA	NY	Agent pays non-resident appointment fee (varies by state)	Yes	Yes
Old Mutual	No	6 mth no new business, last hierarchy change more than 6 mths ago, no current debit balance. Need letter of release from current MGA.	LA, WV, WY, DC	NY	N/A	Yes	Yes
Phoenix	No	Agent to submit letter requesting his current contracting be terminated	None	OK in all States	N/A	Yes	Yes
Presidential	Yes-Multiple	N/A	GA, KS, MT, NC	RI	Agent pays resident & non-resident appointment fees (varies by state)	Yes	Yes
Principal	Yes-Multiple	N/A	ALL STATES	OK in all States	N/A	Yes	Yes
Prudential	Yes-Multiple	N/A	GA, NC, PA, UT, WA	OK in all States	N/A	Yes	Yes
SBLI	No	If business submitted in last 12 mths, a written transfer is required from releasing GA	PA, NC, TX	AL, AK, AR, FL, GA, HI, ID, IL, IA, KS, KY, LA, MN, MO, MS, MT, NE, NV, NM, NY, ND, OH, OK, OR, SD, UT, WI	N/A	Yes	Yes
Sun Life	No	N/A	KY, NC, UT	OK in all States	N/A	Yes	Yes
The Standard	Yes-Multiple	N/A	GA	NY	N/A	Yes	Yes
Transamerica	Yes-up to 2 GA's	Need letter requesting Dual Contracting	CT, GA, LA, MT, NJ, NM, NC, PA, UT, WA	OK in all States	N/A	Yes	Yes
United of Omaha	Yes-Multiple	N/A	GA, MT, PA	OK in all States	N/A	Yes	
United States Life	Yes- up to 2 GA's	N/A	NY	NY only company	N/A	Yes	
West Coast Life	Yes-up to 2 GA's	N/A	GA, NC, PA, UT, WA	NY	N/A	Yes	
William Penn	Yes-Multiple	N/A	None	NY only company	N/A		Yes for UL