

**PRE-APPOINTMENT LICENSING GRID**

Company	GA Number	Dual Contract	Carrier State Fee Requirements	Pre-appointment &/or Restricted States	Special Notes
Allianz (LTC only)	22-1947346	No	Carrier pays <b>NO Fees</b>	ALL STATES	
American General	4DP23	Yes	Carrier pays for Resident State only	No states	<b>Follows window states, goes by the date of the app. E &amp; O is mandatory. Direct deposit is mandatory</b>
American Memorial Life	IZ-52385	No	There are no fees as long as agent is submitting new business	No States	
American National	1-BXV-00	No	Carrier Pays All Fees	GA, PA & SD	<b>Follows window states, goes by the date of the app. Direct Deposit is mandatory</b>
Aviva Life & Annuity Co of NY	9645	No	Carrier pays all fees	No	
Aviva Life & Annuity Co	TY000B	No	Carrier pays all fees	AL, IN, KS, KY, MN, OR & PA	
AXA Equitable	955790	Yes		DC	
Banner Life	S29-0000	Yes	Carrier pays for Resident State only	No States	<b>Please call us for the NR appointment fees. Banner does not operate in the following states MT &amp; NY</b>
Columbian Mutual	16230			No States	All paperwork <b>MUST</b> be original. Section C of the Agent Questionnaire <b>MUST</b> be signed.
Companion Life	192334	Yes	Carrier pays all fees	No States	
First MetLife Investors (NY ONLY)	2398-4055-101058	No	Carrier pays for Resident State only	Not restricted	<b>Agent must be appointed in the state where the insured resides &amp; the state that the application is being taken. States that are NOT pre-appointment an application MUST accompany the licensing paperwork.</b>
General American	2398-4055-101058	No	Carrier pays for Resident State only	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT,	<b>Agent must be appointed in the state where the insured resides &amp; the state that the application is being taken. States that are NOT pre-appointment an application MUST accompany the licensing paperwork.</b>
Genworth Life (LTC only)	60528918	NO	Carrier pays all fees	MT & PA	<b>Agent must be appointed in both the state of solicitation and the state of delivery ( No Exceptions)</b>
Genworth Life & Annuity (FCL)	787	Yes	Carrier pays all fees	MT, PA	Agent needs to be appointed in the state of policy delivery & the state where application is signed.

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Genworth Life Insurance	04084	yes	Carrier pays all fees	MT, PA	Agent needs to be appointed in the state of policy delivery & the state where application is signed.
Genworth Life Ins of NY(AML)	04536	Yes	Carrier pays all fees	Not restricted	
Guarantee Trust Life	7AK & 8NU	Yes	Carrier pays NO Fees	PA	<b>Florida appointment is only RESTRICTED if the agent does not hold an appointment with another carrier</b>
Hartford Life	ZCP1000000	No	Carrier Pays all fees	FL, GA NC, PA & UT	<b>Licensing must be dated prior to applications. Hartford does not follow state rules for backdating. They use the date of the licensing for the appointment effective date</b>
ING Annuities	224475	no		GA	Appointments can only be transferred if they have not done any business with their current contract for at least 6 months and a from must be completed
Integrity Life/National Integrity	INN0B	No	Carriers pays all fees	GA	<b>National Integrity is ONLY APPROVED in NY, NH, VT, ME</b>
Jackson National	0582890	yes	No Fees	ALL STATES	
John Hancock (LTC)	159982	No	Carrier pays <b>NO Fees</b>	GA, MT, PA, TX, UT	For States that are not restricted, please refer to LTC Guide with Date Restrictions
John Hancock USA (LIFE)	281262	Yes	Carrier pays all fees	MT, PA, UT & WI	
John Hancock of NY (LIFE)	272916	Yes	Carrier pays all fees	Not restricted	
Lincoln Benefit Life	1HHM5	No	Carrier pays all fees	PA & WA	<b>Alaska &amp; Idaho</b> agents must be licensed & appointed in a policy or contract owner's resident state as well as the state in which the policy was issued
Lincoln Life	2078093	Yes	Carrier pays all fees	PA & MT	
Met Life Investors	2398-4055-101058	Yes	Carrier pays all fees	IN, KS, LA, MO, MT, OR, PA, UT, <b>If an agent is contracted with Met in their resident state, there are no restricted states. Met will not appoint in non resident states until there is new business</b>	Agent must be appointed in the state where the insured resides & the state that the application is being taken. <b>States that are NOT pre-appointment an application MUST accompany the licensing paperwork.</b>

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Metropolitan (LIFE)	N84 (514-1)	Yes	Carrier pays all fees	IN, KS, LA, MO, MT, OR, PA, UT,	Agent must be appointed in the state where the insured resides & the state that the application is being taken. <b>States that are NOT pre-appointment an application MUST accompany the licensing paperwork.</b>
Metropolitan (LTC)		Yes	Carrier pays all fees	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT	Agent must be appointed in the state where the insured resides & the state that the application is being taken. <b>States that are NOT pre-appointment an application MUST accompany the licensing paperwork.</b>
Minnesota Life	7286-006	No	Carrier pays all fees	GA, NJ, PA, WI	<b>E &amp; O is mandatory</b>
Mutual of Omaha	192334	NO	Carrier pays all fees	GA, PA, MT, NC	
New York Life	846595	No	Carrier pays for resident state only	AR, CT, DE, GA, HI, IA, KS, KY, MA, MD, ME, MI, MO, MS, MT, NE, NH, NJ, NM, NY, NV, NC, ND, OH, OK, OR, PA, SC, SD, TN, UT, VT, VA, WA, WV, WI, WY	E & O is mandatory
Pacific Life	P271B	no	Carrier pays for all fees	GA, IN, KS, LA, MO, MT, NC, OR, PA, UT & WA	
Petersen International	15548	yes	No Fees	No States	
Principal Life	1906	yes	No Fees	No States	They follow the window states. Direct deposit is mandatory. E & O is mandatory

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Prudential LTC	AQXH01	No	carrier pays all fees	FL, IN, KY, LA, MO, MT, NC, MS, OR, PA, OK & UT	Florida appointment is concurrent only if agent is appointed in this state with another carrier. <b>All contracting if not pre appointment state must be sent with application.</b>
Prudential Financial	A12212	Yes	Carrier pays all fees	PA	Florida appointment is concurrent only if agent is appointed in this state with another carrier. <b>All contracting if not pre appointment state must be sent with application. E &amp; O coverage is mandatory</b>
Presidential Life	436	Yes	<b>Agent Pays all fees</b>	KS, MT	<b>Agent MUST be appointed in their resident state first and then the NR state.</b>
Reliastar (ING)	7328000	Yes		No States	E & O is mandatory
Reliastar of NY (ING)	6085000	Yes		Not restricted	E & O is mandatory
Security Mutual Life	F16	No	Carrier pays for Resident State only	MT & PA	E & O is mandatory
Sun Life	70682	Yes	Carrier pays all fees	GA, NC, PA, & MT	
Transamerica Financial <b>(NY ONLY)</b>	11356	Yes	Carrier pays for Resident State only	Not restricted	
Transamerica Life	12336	Yes	Carrier pays for Resident State only	KS, LA, MT, & PA	
Union Central	7100	No	Carrier pays all fees	No States	Contracting must be faxed. They will not accept e-mails
United of Omaha	192334	Yes	Carrier pays all fees	MT & PA	E & O is mandatory
US Life	G5741	No	Carrier pays for Resident State only	Not restricted	<b>New York State ONLY</b>
West Coast Life	JN601	Yes	Carrier pays all fees	PA	E & O is mandatory
William Penn of NY	G26-0000	Yes	Carrier pays all fees	No States	