

LICENSING / CONTRACTING GUIDELINES (AS OF 12-21-05)

Company	Contract Transfer Rule	Pre-Appointment States	Carrier Not Licensed In	E&O Coverage Required	Appointment Fees
AIG/AGL	Multiple GAs	KY, LA, NM, WA	NY	Yes	Yes, if agent is non-resident – varies by state
American National	At carrier's discretion	WA, WY	NY	Levels Over Solicitor	No
Banner	Up to 3 GAs	For states that are restricted, Banner will backdate the appointment	MT, NY	KY, OK Only	Yes, if agent is non-resident
AXA/Equitable	2 GAs, letter from agent	GA, HI, KS, NM, OH, PA, WA	O.K. in all states	Yes	Yes, if agent is non-resident. Fees are waived if agent submits business within 30 days
Chase Life	Up to 3 GAs	WA	NY	No	No
Empire General	Up to 3 GAs	GA, NC, PA, UT, WA	NY	Yes	No
Genworth	Multiple GAs	GA, MT, PA, WA	NY	No – GEFA Yes - GECA	FCL pays 1 ST \$60, which covers almost all states
Guarantee Trust	1 GA per product	AK, IN, LA, NM, OR, PA, PR, TX, UT, WA, WI	NY	KS, KY Only	Varies by state
Indianapolis Life	No	LA, NC, PA, UT	NH, NY	Yes, corporate & individual	Yes, residents only
ING	Multiple GAs	WA	NY	Yes	No
Jefferson Pilot	No	KY, WA	O.K. in all states	Yes	Yes, if agent is non-resident
John Hancock	Yes	AI, CA, CT, DE, GA, ID, KY, LA, MA, ME, MI, MN, MS, MT, NE, NH, NJ, NM, NV, NY, SC, TN, TX, VT, WA, WI, WV, WY	O.K. in all states	Yes	No
Lafayette Life	Letter of release	GA, MT, NM, WA	AK, NY	Yes	Carrier pays up to 5 states & 6 counties in FL
Lincoln Life	2 GAs	GA, KS, MO, NJ, NC, PA, UT, WA	None	No	No

LICENSING / CONTRACTING GUIDELINES (AS OF 12-21-05)

Company	Contract Transfer Rule	Pre-Appointment States	Carrier Not Licensed In	E&O Coverage Required	Appointment Fees
Lincoln Benefit	Dual - 2 GAs Transfer - Must have release letter – previous GA will be notified of request	UT, WA	O.K. in all states	Yes	No
Mass Mutual	Dual – O.K. Transfer – Must have release letter if career agent – previous GA will be notified of request	GA, KS, MT, NC, NJ, PA, PR, TX, UT, WA, WI	O.K. in all states	Yes	No
North American	Multiple GAs – same comp level	GA, PA, WA	AL	Yes	Yes, does not apply to non-resident or restricted states
Presidential	Multiple GAs	GA, KS, MT, NM, WA	NH, OR, VT	KY, TN ONLY	Yes
Principal	Dual - Multiple Ga's Transfer - previous GA will be notified of request	ALL STATES	O.K. in all states	Yes	YES, IN FL, IF AGENT IS NON-RESIDENT
Prudential	Multiple GAs	GA, NJ, NC, PA, UT, WA	O.K. in all states	Yes	No
RBC Life	Release letter required	GA, FL, KS, KY, LA, MT, NC, UT, VA, WA, WI, WV	NY, AL	No	
Sun Life	No - Must cancel prior appointment in writing with old GA, then submit new contracting	KY, MA, NM, VT, WA, WV	NY	Yes	No
Transamerica	No - New application must be submitted with transfer letter from previous GA	AR, GA, KY, LA, MT, NC, NJ, NM, PA, UT, WA	NY	Yes	Yes, residents only; Non-resident agent pays through EFT deduction
Travelers	Exceptions basis	MT, WA (All other states must be processed within 15 days from the date of application)	O.K. in all states	No	No

LICENSING / CONTRACTING GUIDELINES (AS OF 12-21-05)

Company	Contract Transfer Rule	Pre-Appointment States	Carrier Not Licensed In	E&O Coverage Required	Appointment Fees
United of Omaha	Multiple GAs	GA, MT, PA, WA	O.K. in all states	Yes	No
US Financial	Multiple GAs	N/A	NY	Yes	No
West Coast	Dual - 2 GAs Transfer - Must have termination letter from Agent to cancel old appointment & new ppwk is required	UT, WA	NY	Yes	No

NEW YORK COMPANIES

COMPANY	CONTRACT TRANSFER RULE	PRE APPOINTMENT STATES	CARRIER NOT LICENSED IN	E&O COVERAGE REQUIRED
American Mayflower	Multiple GAs	KS, LA, MT, PA, WA	N/A	No
Companion	Multiple GAs	GA, MT, NM, PA, UT, WA, WI	N/A	Yes
Protective	No	GA NC PA UT WA PR	N/A	Yes if minimum coverage of \$1M
Reliastar NY	Multiple GAs	NY	Yes	No
Transamerica Financial	New application must be submitted with transfer letter from previous GA	NY	N/A	
US Life	Multiple GAs	ALL	N/A	Yes
William Penn	Multiple GAs	MT, NY	N/A	Yes, AGA. No, agent (If holds NY license)

- **Bolded carriers represent a 15-day window period of when the Broker must be appointed, in relation to the application date**