

LICENSING / CONTRACTING GUIDELINES AS OF 1-13-05

COMPLETED LICENSING PAPERWORK MUST ALWAYS BE SUBMITTED WITH AGENT'S INITIAL APPLICATION TO A CARRIER

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 APPT.	MT, NY	KY, OK ONLY	YES, IF AGENT IS NON- RESIDENT
CHASE LIFE	UP TO 3 GAS	CA, WA	NY	YES	NO
EMPIRE GERNERAL	UP TO 3 GA'S	GA, NC, PA, UT, WA	NY	YES	NO
GEFA/FCL	MULTIPLE GAS	GA, KY, MT, NC, PA, UT,VA, WA	NY	NO - GEFA YES - GECA	FCL PAYS 1 ST \$60 - WHICH COVERS ALMOST ALL STATES
GUAR TRUST	1 GA PER PRODUCT	AK, IN, LA, NM, OR, PA, PR, TX, UT, WA, WI	NY	KS, KY ONLY	VARIES BY STATE
ING	MULTIPLE GAS	KY, NC, WA	NY	YES	NO
JEFFERSON PILOT		KY, WA	OK IN ALL STATES	YES	YES, IF AGENT IS NON- RESIDENT
JOHN HANCOCK	NO	FL, KS, NC, PA, TX	OK IN ALL STATES	YES	NO
LAFAYETTE LIFE	LETTER OF RELEASE	GA, MT, NM, WA	AK, NY	YES	CARRIER PAYS UP TO 5 STATES, CARRIER PAYS 6 COUNTIES IN FL
LINCOLN LIFE	TWO GAS	GA, KS, MO, NJ, NC, PA, UT, WA	NONE	NO	NO
LINCOLN BENEFIT	TWO GAS - MUST HAVE LETTER OF RELEASE FROM PREVIOUS GA	UT, WA	OK IN ALL STATES	YES	NO

LICENSING / CONTRACTING GUIDELINES AS OF 1-13-05

COMPLETED LICENSING PAPERWORK MUST ALWAYS BE SUBMITTED WITH AGENT'S INITIAL APPLICATION TO A CARRIER

COMPANY	CONTRACT TRANSFER RULE	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN	E&O COVERAGE REQUIRED	APPOINTMENT FEES
MANULIFE	TWO GAS	GA, HI, KY, MI, MT, NM, NY, NC, PA, WA, WI, WY	OK IN ALL STATES	YES	NO, IF HAS LICENSE IN STATE YES, IF NEEDS TO GET LICENSED WITH STATE
MASS MUTUAL	DUAL OK W/ RELEASE LETTER	ALL STATES	OK IN ALL STATES	YES	NO
MONY	TWO GAS, LETTER FROM AGENT	GA, HI, KS, NM, OH, PA, WA	OK IN ALL STATES	YES	YES, IF AGENT IS NON- RESIDENT. FEES ARE WAIVED IF AGENT SUBMITS BUSINESS WITHIN 30 DAYS.
NORTH AMERICAN	MULTIPLE GAS - SAME COMP LEVEL	GA, NY, PA, WA, WI	AL	YES	YES, DOES NOT APPLY TO NON- RESIDENT OR RESTRICTED STATES.
PRESIDENTIAL	MULITPLE GAS	GA, KS, MA, MT, NM, NY, WA	NH, OR, VT	KY, TN ONLY	YES
PRINCIPAL	MULITPLE GAS	ALL STATES	OK IN ALL STATES	YES	YES, IN FL, IF AGENT IS NON-RESIDENT
PRUDENTIAL	MULITPLE GAS	GA, KS, NJ, NC, PA, UT, WA	OK IN ALL STATES	YES	NO
STATE LIFE	MULTIPLE GAS	GA, NM, NC, PA, SC, UT, WA	AK, HI, NY, WY	KS ONLY	NO
SUN LIFE	MUST CANCEL PRIOR APPT IN WRITING W/ OLD GA, THEN SUBMIT NEW CONTRACTING	KY, MA, NM, VT, WA, WV	NY	YES	NO
TRANSAMERICA	NEW APPL MUST BE SUBMITTED W/ 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	EXCEPTION BASIS	MT, WA	OK IN ALL STATES	NO	NO
UNITED OF OMAHA	MULTIPLE GAS	GA, MT, PA, WA	OK IN ALL STATES	YES	NO

LICENSING / CONTRACTING GUIDELINES AS OF 1-13-05

COMPLETED LICENSING PAPERWORK MUST ALWAYS BE SUBMITTED WITH AGENT'S INITIAL APPLICATION TO A CARRIER

COMPANY	CONTRACT TRANSFER RULE	PRE-APPOINTMENT STATES	CARRIER NOT LICENSED IN	E&O COVERAGE REQUIRED	APPOINTMENT FEES
---------	---------------------------	------------------------	----------------------------	--------------------------	------------------

US FINANCIAL	MULTIPLE GAS	WA	NY	YES	NO
WEST COAST	UP TO 2 GAS - WITH A LETTER FROM AGENT	UT, WA	NH, 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	N/A	N/A	NO
COMPANION	MULTIPLE GAS	GA, MT, NM, PA, UT, WA, WI	N/A	YES
RELIASTAR NY	MULTIPLE GAS	NY	YES	NO
US LIFE	MULTIPLE GAS	ALL	N/A	YES
WILLIAM PENN	MULTIPLE GAS	MT, NY	N/A	YES - AGA, NO - AGENT (IF HOLDS NY LICENSE)