

Pre-Appointments by Carrier
Allianz Life Ins Co of North America

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Restricted
Alaska	Restricted
Arizona	Restricted
Arkansas	Restricted
California	Restricted
Colorado	Restricted
Connecticut	Restricted
Delaware	Restricted
District of Columbia	Restricted
Florida	Restricted
Georgia	Restricted
Hawaii	Restricted
Idaho	Restricted
Illinois	Restricted
Indiana	Restricted
Iowa	Restricted
Kansas	Restricted
Kentucky	Restricted
Louisiana	Restricted
Maine	Restricted
Maryland	Restricted
Massachusetts	Restricted
Michigan	Restricted
Minnesota	Restricted
Mississippi	Restricted
Missouri	Restricted
Montana	Restricted
Nebraska	Restricted
Nevada	Restricted
New Hampshire	Restricted
New Jersey	Restricted
New Mexico	Restricted
North Carolina	Restricted
North Dakota	Restricted
Ohio	Restricted
Oklahoma	Restricted
Oregon	Restricted
Pennsylvania	Restricted
Rhode Island	Restricted
South Carolina	Restricted
South Dakota	Restricted
Tennessee	Restricted
Texas	Restricted
Utah	Restricted
Vermont	Restricted
Virginia	Restricted
Washington	Restricted
West Virginia	Restricted
Wisconsin	Restricted
Wyoming	Restricted

**Pre-Appointments by Carrier
American General**

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State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arkansas	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oregon	Sensitive
Pennsylvania	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
New Jersey	Restricted
Washington	Restricted
Arizona	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Oklahoma	Not Restricted

Pre-Appointments by Carrier
AXA Equitable Life Insurance Company

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State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arkansas	Sensitive
California	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
New York	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Pennsylvania	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
District of Columbia	Restricted
Georgia	Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Maryland	Not Restricted
Missouri	Not Restricted
Oregon	Not Restricted
Puerto Rico	Not Restricted
Rhode Island	Not Restricted

**Pre-Appointments by Carrier
Banner**

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State	Pre-Appointments
Alabama	Not Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
District of Columbia	Not Restricted
Florida	Not Restricted
Georgia	Not Restricted
Hawaii	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kansas	Not Restricted
Kentucky	Not Restricted
Louisiana	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Massachusetts	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Mississippi	Not Restricted
Missouri	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Jersey	Not Restricted
New Mexico	Not Restricted
North Carolina	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Pennsylvania	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Utah	Not Restricted
Vermont	Not Restricted
Virginia	Not Restricted
Washington	Not Restricted
West Virginia	Not Restricted
Wisconsin	Not Restricted
Wyoming	Not Restricted

**Pre-Appointments by Carrier
Genworth**

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State	Pre-Appointments
Kansas	Sensitive
Louisiana	Sensitive
Virginia	Sensitive
Georgia	Restricted
Montana	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Washington	Restricted
Alabama	Not Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
District of Columbia	Not Restricted
Florida	Not Restricted
Hawaii	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kentucky	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Massachusetts	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Mississippi	Not Restricted
Missouri	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Jersey	Not Restricted
New Mexico	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Utah	Not Restricted
Vermont	Not Restricted
West Virginia	Not Restricted
Wisconsin	Not Restricted

**Pre-Appointments by Carrier
Hartford**

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State	Pre-Appointments
Florida	Restricted
Georgia	Restricted
Kentucky	Restricted
New Jersey	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted
Virginia	Restricted
Washington	Restricted
Wisconsin	Restricted
Alabama	Not Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
District of Columbia	Not Restricted
Hawaii	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kansas	Not Restricted
Louisiana	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Massachusetts	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Mississippi	Not Restricted
Missouri	Not Restricted
Montana	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Mexico	Not Restricted
New York	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Vermont	Not Restricted
West Virginia	Not Restricted

Pre-Appointments by Carrier
Illinois Mutual

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State	Pre-Appointments
Georgia	Restricted
New Jersey	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Alabama	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
Florida	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kansas	Not Restricted
Kentucky	Not Restricted
Louisiana	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Massachusetts	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Mississippi	Not Restricted
Missouri	Not Restricted
Montana	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Mexico	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Utah	Not Restricted
Vermont	Not Restricted
Virginia	Not Restricted
Washington	Not Restricted
West Virginia	Not Restricted
Wisconsin	Not Restricted
Wyoming	Not Restricted

Pre-Appointments by Carrier
Indianapolis Life

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Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Oregon	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
Louisiana	Restricted
Minnesota	Restricted
North Carolina	Restricted
Pennsylvania	Restricted

Pre-Appointments by Carrier
ING USA Annuity and Life Ins. Co

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Arizona	Sensitive
Arkansas	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oregon	Sensitive
Pennsylvania	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
Oklahoma	Restricted

**Pre-Appointments by Carrier
John Hancock USA**

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State	Pre-Appointments
Arkansas	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Alabama	Restricted
California	Restricted
Georgia	Restricted
Kansas	Restricted
Kentucky	Restricted
Louisiana	Restricted
Montana	Restricted
New Jersey	Restricted
Pennsylvania	Restricted
Utah	Restricted
Vermont	Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Maryland	Not Restricted
Missouri	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted

**Pre-Appointments by Carrier
Lincoln Benefit**

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State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
California	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Oregon	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted
Washington	Restricted

**Pre-Appointments by Carrier
Lincoln National Life**

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State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arkansas	Sensitive
California	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oregon	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
Montana	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Louisiana	Not Restricted
Oklahoma	Not Restricted
Rhode Island	Not Restricted

**Pre-Appointments by Carrier
Met Life Investors**

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Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Iowa	Sensitive
Kentucky	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
Indiana	Restricted
Kansas	Restricted
Louisiana	Restricted
Missouri	Restricted
Montana	Restricted
North Carolina	Restricted
Oregon	Restricted
Pennsylvania	Restricted
Utah	Restricted
Puerto Rico	Not Restricted

**Pre-Appointments by Carrier
Met Life**

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State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arkansas	Sensitive
California	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Georgia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kentucky	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Mexico	Sensitive
New York	Sensitive
Ohio	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Kansas	Restricted
Louisiana	Restricted
Montana	Restricted
New Jersey	Restricted
North Carolina	Restricted
North Dakota	Restricted
Oregon	Restricted
Pennsylvania	Restricted
Texas	Restricted
Utah	Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Oklahoma	Not Restricted
Rhode Island	Not Restricted

Pre-Appointments by Carrier Nationwide

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Alabama	Sensitive
Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
California	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
New York	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oregon	Sensitive
Pennsylvania	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
Louisiana	Restricted
Montana	Restricted
North Carolina	Restricted
Utah	Restricted
Florida	Not Restricted
Oklahoma	Not Restricted

Pre-Appointments by Carrier
North American Life Ins Co

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Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Oregon	Sensitive
Rhode Island	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
Pennsylvania	Restricted
South Carolina	Restricted
Alabama	Not Restricted
Maryland	Not Restricted

Pre-Appointments by Carrier Phoenix

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Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
California	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
New York	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
Louisiana	Restricted
Minnesota	Restricted
North Carolina	Restricted
Oregon	Restricted
Pennsylvania	Restricted
Texas	Restricted

Pre-Appointments by Carrier Principal

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Arkansas	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
New York	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Pennsylvania	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Georgia	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Maryland	Not Restricted
Missouri	Not Restricted
Oregon	Not Restricted

**Pre-Appointments by Carrier
Protective**

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Georgia	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted
Alabama	Not Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
District of Columbia	Not Restricted
Florida	Not Restricted
Hawaii	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kansas	Not Restricted
Kentucky	Not Restricted
Louisiana	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Massachusetts	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Missouri	Not Restricted
Montana	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Jersey	Not Restricted
New Mexico	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Vermont	Not Restricted
Virginia	Not Restricted
Washington	Not Restricted
West Virginia	Not Restricted
Wisconsin	Not Restricted
Wyoming	Not Restricted

**Pre-Appointments by Carrier
Prudential**

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
California	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
New York	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Oregon	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Florida	Restricted
Georgia	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted

Pre-Appointments by Carrier
Reliastar

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Arkansas	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Pennsylvania	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
Oklahoma	Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Maryland	Not Restricted
Missouri	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted

**Pre-Appointments by Carrier
Security Life of Denver**

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Arkansas	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Montana	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Carolina	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Pennsylvania	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Utah	Sensitive
Vermont	Sensitive
Virginia	Sensitive
Washington	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
California	Restricted
Georgia	Restricted
Oklahoma	Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Colorado	Not Restricted
Florida	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Maryland	Not Restricted
Missouri	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted

Pre-Appointments by Carrier
Sun Life

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Alabama	Sensitive
Alaska	Sensitive
Arizona	Sensitive
Arkansas	Sensitive
California	Sensitive
Colorado	Sensitive
Connecticut	Sensitive
Delaware	Sensitive
District of Columbia	Sensitive
Florida	Sensitive
Hawaii	Sensitive
Idaho	Sensitive
Illinois	Sensitive
Indiana	Sensitive
Iowa	Sensitive
Kansas	Sensitive
Kentucky	Sensitive
Louisiana	Sensitive
Maine	Sensitive
Maryland	Sensitive
Massachusetts	Sensitive
Michigan	Sensitive
Minnesota	Sensitive
Mississippi	Sensitive
Missouri	Sensitive
Nebraska	Sensitive
Nevada	Sensitive
New Hampshire	Sensitive
New Jersey	Sensitive
New Mexico	Sensitive
North Dakota	Sensitive
Ohio	Sensitive
Oklahoma	Sensitive
Oregon	Sensitive
Rhode Island	Sensitive
South Carolina	Sensitive
South Dakota	Sensitive
Tennessee	Sensitive
Texas	Sensitive
Vermont	Sensitive
Virginia	Sensitive
West Virginia	Sensitive
Wisconsin	Sensitive
Wyoming	Sensitive
Georgia	Restricted
Montana	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Utah	Restricted
Washington	Restricted

**Pre-Appointments by Carrier
West Cost Life**

Sensitive: It is STRONGLY suggested that your appointment paperwork be submitted prior to soliciting business to avoid the possibility of the application being rejected by the Carrier.

Restricted: Appointment approval must be confirmed with the carrier and the state applied for before any solicitation may occur.

Not Restricted: Appointment paperwork may be submitted following the first application. However, it is strongly suggested that your appointment paperwork be submitted at the same time as the first application.

State	Pre-Appointments
Massachusetts	Sensitive
Utah	Sensitive
Washington	Sensitive
Georgia	Restricted
North Carolina	Restricted
Pennsylvania	Restricted
Alabama	Not Restricted
Alaska	Not Restricted
Arizona	Not Restricted
Arkansas	Not Restricted
California	Not Restricted
Colorado	Not Restricted
Connecticut	Not Restricted
Delaware	Not Restricted
District of Columbia	Not Restricted
Florida	Not Restricted
Hawaii	Not Restricted
Idaho	Not Restricted
Illinois	Not Restricted
Indiana	Not Restricted
Iowa	Not Restricted
Kansas	Not Restricted
Kentucky	Not Restricted
Louisiana	Not Restricted
Maine	Not Restricted
Maryland	Not Restricted
Michigan	Not Restricted
Minnesota	Not Restricted
Mississippi	Not Restricted
Missouri	Not Restricted
Montana	Not Restricted
Nebraska	Not Restricted
Nevada	Not Restricted
New Hampshire	Not Restricted
New Jersey	Not Restricted
New Mexico	Not Restricted
North Dakota	Not Restricted
Ohio	Not Restricted
Oklahoma	Not Restricted
Oregon	Not Restricted
Rhode Island	Not Restricted
South Carolina	Not Restricted
South Dakota	Not Restricted
Tennessee	Not Restricted
Texas	Not Restricted
Vermont	Not Restricted
Virginia	Not Restricted
West Virginia	Not Restricted
Wisconsin	Not Restricted
Wyoming	Not Restricted