

Insurance Licensing – ALL LINES

Writing agents must have an appropriate insurance license (life, health, and variable contracts, which includes variable annuity and variable life), security registration, and be appointed with the respective product provider or Agency affiliation in each state business is solicited. Override commissions for business written in “Hot States” can only be paid to uplines who have the appropriate insurance license (life, health, and variable), security registration, and appointment with the respective product provider or Agency affiliation where business is written by their downline.*

Hot States for License and Appointments

THERE ARE TWO (2) JURISDICTIONS THAT REQUIRE AN INDIVIDUAL TO BE LICENSED IN THE STATE AND MAINTAIN A PROVIDER APPOINTMENT IN ORDER TO RECEIVE OVERRIDE COMMISSIONS. THESE TWO STATES ARE:

Florida

Virginia

*For override purposes, appointments should only be requested for uplines in these states!

Hot States for License Only

THERE ARE FIFTEEN (15) JURISDICTIONS THAT REQUIRE AN INDIVIDUAL TO BE LICENSED IN THE STATE TO RECEIVE OVERRIDE COMMISSIONS (APPOINTMENT NOT REQUIRED). THESE STATES ARE:

Alabama

Georgia

New Mexico

South Dakota

Louisiana

Kentucky

Massachusetts

Mississippi

Montana

North Carolina

Pennsylvania

Puerto Rico

South Carolina

Utah

Wisconsin