

CARRIER	Process Contracting Without New Business	Requirements/ Pre-Appointment States:
Accordia	Y	Pre-Appt States: MT, OR, PA
American General	Y	Pre-Appt States: PA- Contracting must be received same time as application
American Equities	Y	Pre-Appt States: PA, MT
American Home Life	Y	Pre-Appt States: NM,GA. Carrier recommends getting contracted before submitting NB.
Americo/Legacy Annuities	Y (JIT)	Pre-Appt States: DE,DC,GA, IA,LA,NH,NM,NC,SC,PA,TX,UT,WI,WY
Americo Life	Y	Pre-Appt States: GA,KY,LA,MT,OH,PA,WI
American National	Y	Pre-Appt States: PA,WV,NC
Assurity	N	Pre-Appt states: PA
Assurity Legacy Products	N	Pre-Appt States: PA
AVIVA/Athene	Y	Pre-Appt States: MT, PA. Contracts with new business get priority.
AXA	N	Pre-Appt States: PA, PR, VT, WI. Recommends agents be appointed before submitting new business.
Banner	Y	No Pre-Appt States
Fidelity-DI	N	No Pre-Appt States. Carrier requires an application and charges appointment fees.
Forethought	Y (JIT)	Pre-Appt States: DC, LA,NM,PA
Genworth Life, Annuity, LTC	N	Pre-Appt States: PA, MT. Contracting will be held until NB is submitted.
Great American	Y (JIT)	Pre-Appt States: PA,MT
ING Reliastar Life GA	N	Pre-Appt States: PA
ING Security Life of Denver GA	N	Pre-Appt States: PA
ING USA (VOYA) Annuities	Y (JIT)	Pre-Appt States: PA
Illinois Mutual-DI	Y	Pre-Appt States: PA
Integrity	N (JIT)	Pre-Appt States: PA,MT,WI. Contracting will be held until NB is submitted.
John Hancock	Y (JIT)	Pre-Appt States: PA,MT,WI,PR
John Hancock LTC	N (JIT)	Pre-Appt States: PA,MT,WI,PR
Kansas City Life	Y	No Pre-Appt States
Kemper Senior Solutions	Y	Pre-Appt States: KS,KY,OR,PA,UT,MT. Will appt in NB state but other states will be in JIT until NB is submitted.
Life Secure	Y	Pre-Appt States: PA
Lincoln Financial Group	Y (JIT)	Pre-Appt States: PA,MT
Lloyds of London-DI	Y	No Pre-Appt States

Mass Mutual	Y (JIT)	Pre-Appt States: KS,MT,PA
MetLife-DI	Y	Pre-Appt States: FL,IN,KS,LA,MO,MT,OR,PA,UT
MetLife	N	Pre-Appt States: FL,IN,KS,MO,MT,OR,PA,DE,PR. Contracting is held until NB submitted.
Minnesota Life	Y	Pre-Appt States: PA, WI (for WI only pre-appt if Life with LTC rider and/or Annuity). Will appoint in resident state but waits until NB is submitted for other states.
Mutual Trust	Y	Pre-Appt States: PA, MT
National Western Life	Y- (JIT)	No Pre-Appt States
Nationwide	Y	Pre-Appt States: PA, PR. Will appoint in resident state first but other states will be in JIT until new NB is submitted.
New York Life		
Oxford Life	Y	No Pre-Appt States. Carrier does recommend to be contracted first before submitting NB.
Pacific Life	Y (JIT)	Pre-Appt States: AK,IN,KS,LA,MO,MT,OR,PA,UT
Pan American Life	Y/N	Pre-Appt States: TX. Most states have a 15-30 day window to get contracted.
Penn Mutual	Y/N	Pre-Appt States: All 50 states. Carrier does require NB to complete contracting but will contract as long as the agent is working on a new case.
Principal-DI	N (JIT)	No Pre-Appt States. Carrier requires an application in house.
Principal	N (JIT)	No Pre-Appt States. Contracting will be held until NB is submitted.
Protective Life	Y (JIT)	Pre-Appt States: PA,PR
Prudential	Y (JIT)	Pre-Appt States: PA,FL (just FL if the agent is NOT appt with another carrier in FL then it is a pre-appt)
Reliance Standard	Y	Pre-Appt States: PA,UT,NM,NC. Contracts with NB get priority.
Royal Neighbors	Y	Pre-Appt States: CT,NM,PA
Standard-DI	Y	No Pre-Appt States
Standard Annuities	Y/N	No Pre-Appt States. Agents that submit NB do get priority on contracting.
Sagicor	Y	Pre-Appt States: NJ, PA, KS,LA,MT(only in KS,LA,MT contracting needs to be signed before NB is submitted), GA (only in GA pre-appt for non-residents) FL (only in FL if agent is NOT appt with another carrier then yes it is pre-appt). If agent is being re-appt then NB is needed.
State Life/One America	Y/N	Contracts with NB get priority.
Symetra	Y (JIT)	Pre-Appt States: PA
Transamerica LTC	Y (JIT)	Pre-Appt States: TX,PA,LA,MT,KS
United of Omaha/Mutual of Omaha	Y (JIT)	Pre-Appt States: MT,PA
William Penn	Y	Banner for NY

Please note that agents must have active appointments with carriers for the states that are listed as Pre-Appointment, if not then you will most likely be required to provide a new application dated after your appointment effective date.

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For further assistance please contact our contracting and licensing specialist Caitlin Brady via email at contracting@bpim.com