

<b>CARRIER</b>	<b>Dual-Appointments</b>	<b>Rules and Requirements</b>
Accordia	Y	Allows dual-appt but will be placed under review.
American General	Y	Unlimited contracts allowed
American Equities	N	No dual-appointments allowed
American Home Life	N	There are some exceptions but typically no dual-appointments allowed.
Americo/Legacy Annuities	N	No dual-appointments allowed
Americo Life	N	No dual-appointments allowed
American National	N	No dual-appointments allowed
Assurity	N	No dual-appointments allowed
Assurity Legacy Products	N	No dual-appointments allowed
AVIVA/Athene	N	No dual-appointments allowed
AXA	Y	Dual-appointments allowed
Banner	Y	Unlimited contracts allowed
Fidelity-DI	Y	Dual-appointments allowed
Forethought	N	No dual-appointments allowed
Genworth Life & Annuity IMO	Y	Dual-appointments allowed for Life and Annuities
Genworth Life Insurance LTC	N	No-dual appointments allowed for LTC
Great American	N	No-dual appointments allowed
ING Reliastar Life GA	Y/N	Dual-appointments allowed but must have an agreement with carrier and other general agency.
ING Security Life of Denver GA	Y	Dual-appointments allowed
ING Reliastar Life of NY	Y/N	Dual-appointments allowed but must have an agreement with carrier and other general agency.
ING USA (VOYA) Annuities	N	No dual-appointments allowed
Illinois Mutual-DI	N	No dual-appointments allowed
Integrity	N	No dual-appointments allowed
John Hancock	Y	Dual-appointments allowed
John Hancock LTC	N	No dual-appts allowed. Must have a release if NB is submitted in last 6 months.
Kansas City Life	Y/N	In order to have a dual-appt there needs to be an agreement between KCL and the other general agency.
Kemper Senior Solutions	N	No dual-appointments allowed
Life Secure	Y/N	Receive one agent code but have two contracts, and it is the agents responsibility to know which contract number belongs to which agency.
Lincoln Financial Group	Y	Dual-appointments allowed
Lloyds of London-DI	Y	Dual-appointments allowed

Mass Mutual	Y	Dual-appointments allowed
MetLife-DI	Y	Dual-appointments allowed
MetLife	N	No dual-appointments allowed
Minnesota Life	Y/N	No dual-appts for Life products. Annuities must have a selling agreements with Broker Dealer (if applicable).
Mutual Trust	N	No dual-appointments allowed
National Western Life	N	No dual-appointments allowed
Nationwide	Y/N	Agents can have unlimited dual-appointments. Agency's can not have dual-appointments.
New York Life	N	No dual-appointments allowed
Oxford Life	N	No dual-appointments allowed
Pacific Life	N	No dual-appointments allowed
Pan American Life	N	No dual-appointments allowed
Penn Mutual	Y	Dual-appointments allowed
Principal-DI	Y	Dual-appointments allowed
Principal	Y	Dual-appointments allowed
Protective Life	Y	Up to 3 dual-appointments allowed
Prudential	Y	Unlimited contracts allowed
Reliance Standard	N	No dual-appointments allowed
Royal Neighbors	N	No dual-appointments allowed
Standard-DI	N	No dual-appointments allowed
Standard Annuities	Y/N	No dual-appts for the same product but can have dual-appts for different products.
Sagicor	N	No dual-appointments allowed
State Life/One America	N	No dual-appointments allowed. Needs a release.
Symetra	Y	Dual-appointments allowed
Transamerica LTC	Y	Unlimited contracts allowed
United of Omaha/Mutual Of Omaha	Y/N	Dual-appts allowed for Life and Ann products. No dual-appts for Living Care Ann and Mortgage Term/ Term Life Express
William Penn	Y	Unlimited contracts allowed

Updated on: 9/30/2015