

# CORE CARRIER PRE-APPOINTMENT STATES

| Carrier                     | Pre-Appointment States & Details |   |    |    |    |    |    |    |    |    |
|-----------------------------|----------------------------------|---|----|----|----|----|----|----|----|----|
| AIG                         | LA                               | MT  | PA |    |    |    |    |    |    |    |
| Banner Life                 | None                             |   |    |    |    |    |    |    |    |    |
| Bestow                      | All States are Pre-Appointment   |   |    |    |    |    |    |    |    |    |
| Brighthouse Financial       | PA                               |   |    |    |    |    |    |    |    |    |
| Equitable                   | PA                               | VT  | WI |    |    |    |    |    |    |    |
| F&G Life <sup>1</sup>       | AL                               | DE  | DC | FL | GA | IA | LA | NH | NM | NV |
|                             | NC                               | PA  | PR | SC | TX | UT | WI | WY |    |    |
| Foresters                   | CT                               | LA  | MA | NM | PA |    |    |    |    |    |
| Global Atlantic             | PA                               |   |    |    |    |    |    |    |    |    |
| John Hancock                | MT                               | PA  | WI | PR | GU |    |    |    |    |    |
| Lincoln Financial           | PA                               | VI  | GU |    |    |    |    |    |    |    |
| MassMutual                  | KS                               | MT  | PA |    |    |    |    |    |    |    |
| Mutual of Omaha             | MT                               | PA  |    |    |    |    |    |    |    |    |
| Nationwide                  | PA                               | PR  |    |    |    |    |    |    |    |    |
| New York Life               | Contact New York Life            |   |    |    |    |    |    |    |    |    |
| North American <sup>2</sup> | None                             |   |    |    |    |    |    |    |    |    |
| One America                 | DE                               | DC  | GA | LA | NE | NM | SC | SD | TX | WY |
| Principal                   | None                             |   |    |    |    |    |    |    |    |    |
| Protective                  | PA                               |   |    |    |    |    |    |    |    |    |
| Prudential <sup>3</sup>     | FL                               | KS  | PA | TX | CA | GA | GU | MS | NY | VA |
|                             | NM                               | SD  | WV | WI | KT | LA |    |    |    |    |
| Sagicor                     | FL                               | KS  | LA | MT | PA |    |    |    |    |    |
| Securian Financial          | PA                               | WI - LTC                                    |    |    |    |    |    |    |    |    |
| Symetra <sup>4</sup>        | PA                               |   |    |    |    |    |    |    |    |    |
| Transamerica                | KS                               | LA  | MT | PA | TX |    |    |    |    |    |
| William Penn                | None                             | JIT status until the agent submits business |    |    |    |    |    |    |    |    |
| Zurich                      | MT                               | PA  |    |    |    |    |    |    |    |    |

<sup>1</sup> F&G requires pre-appointment in all states for first application with F&G. The states listed here require an appointment to be filed prior to solicitation in that state, even if appointed in with F&G other states.

<sup>2</sup> North American requires certification to be completed on their IUL products before a sale can be made

<sup>3</sup> Prudential requires pre-appointment for FL if first appointment. TX and KS must be appointed within 30 days of app sign date

<sup>4</sup> Pre-appointment required for SwiftTerm in all states