



## Carrier Appointment Guidelines

Carrier	Full Appointment	New Business Required	Just in time - Pending New business (May Provide a Code)	Code Needed Prior to Submission
Accordia		X		
Aetna Final Expense	X			X
AGLA			X	X
Allianz			X	
American Amicable			X	
American General - Guaranteed Issue			X	X
American General Life			X	
American National (ANICO)	X			
Americo	X			
Ameritas			X	X
Assurity			X	
Aviva		X		
AXA			X	
Banner			X	
Colorado Bankers				X
Columbia Life		X		
Columbus Life		X		
Conseco (Washington National)			X	
Fidelity	X			X
Fidelity & Guaranty			X	
Fidelity Security Life				X
Foresters			X	X
Gerber		X		
IHC	X			X
Illinois Mutual	X			
John Hancock		X		

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Kansas City Life	X			
Kemper			X	X
Liberty Bankers			X	
Life of the Southwest			X	
Lincoln		X		
Mass Mutual			X	
Minnesota Life	X			
Mutual of Omaha	X			
Mutual Trust			X	
National Guardian DI	X			
National Guardian Life	X			
National Western			X	
North American			X	
One America	X			
Oxford	X			
Pacific Life			X	
Phoenix		X		
Prime Term	X			
Principal Life & DI		X		
Protective			X	
Prudential		X		
Sagicor			X	X
SBLI			X	
Starmount	X			X
Symetra			X	
Transamerica Family			X	
Transamerica LTC & Trans NY			X	
United Home Life	X			
VBA Accident, Med Plan & Dental	X			
Voya		X		
William Penn			X	