



Carrier Appointment Guidelines

Carrier	Full Appointment Available	New Business Required	Just in time code available	Code Needed Prior to Submission
Aetna Final Expense	X			X
Allianz		X		
American General Life			X	
AIG Guaranteed Issue			X	X
Americo			X	
Assurity			X	
Banner	X			
Foresters			X	X
Kansas City Life	X			
Kemper			X	X
Life of the Southwest			X	
Lincoln		X		
Mutual of Omaha			X	
North American			X	
Oxford			X	X
Phoenix		X		
Protective			X	
Transamerica Family			X	
United Home Life	X			
VBA	X			
John Hancock		X		
Starmount				X
Principal		X		
Prudential		X		
IHC				X
AXA			X	
SBLI			X	

Carrier	Full Appointment Available	New Business Required	Just in time code available	Code Needed Prior to Submission
Fidelity Security Life				X
Voya		X		
Sagicor			X	X
Gerber		X		
Colorado Bankers				X
Illinois Mutual	X			
National Western			X	
Fidelity	X			X
Mass Mutual			X	

Please contact our Licensing department for up to date information.

*Personal production does not qualify for advance