

PRE-APPOINTMENT STATES
(UNOFFICIAL LIST)

Just in Time	Company	PRE-APPOINTMENT STATES															
		GA	HI	KS	KY	MT	NY	NM	WI								
	AGL/USLife AIGAG	All STATES															
	Allianz	GA	HI	KS	KY	MT	NY	NM	WI								
	Assurity	GA	MI	MT	NC	PA	WA										
	Aviva	GA	KS	LA	MN	NC	PA	UT	WI								
	AXAEQ	GA	DC														
	Bankers of NY	NY															
	Banner	NONE															
	Berkshire/Guardian	FL	GA	IN	NC	PA											
	GLAIC & GLIC	GA	MT	NC	PA	WA											
	Gen Life of NY (AM)	NONE															
	Genworth (LTC)	GA	MT	NC	PA	WA											
	Hartford Life	FL	GA	NC	PA	UT	WA	WI	Appt. ppwk must be dated prior to nb								
	Indianapolis Life	WA															
	Integrity Life Ins Co	AK	DC	DE	ID	KS	KY	LA	MI	NE	OK	SC	SD	WA	WY		
	John Hancock	GA	MT	PA	UT												
	Lincoln	GA	MT	NC	PA	UT	WA										
	Lincoln Benefit Life	GA	NC	PA	UT												
	Med America (LTC)	ALL															
	MET Life	GA	KS	LA	MO	MT	NC	OR	PA	PR	UT						
	MET LTC	FL	GA	KY	LA	MT	UT										
	MET DI	FL	GA	IN	KS	LA	MO	MT	NC	OR	PA	UT	PR				
	National Life of VT	GA	LA	UT													
	Nationwide BOA	GA	LA	MT	NC	UT											
	North American	GA	NY	PA	WI												
	New York Life	ALL															
	Presidential Life	KY	MA	NM	WA												
	Principal Fin	WA															
	Protective	N/A															
	Prudential	GA	NC	PA	UT												
	Reliance Standard	NC	NM	PA	UT												
	Reliastar Life	GA															
	Reliastar Life of NY	NONE															
	Savings Bank Life	GA	NC	PA													
	Sec Mutual Life	GA	MT	PA													
	Standard	AL	GA	MA	MT	NJ	WA	WI									
	Sun Life of Amer	KY	NC	UT	WA												
	Transamerica	GA	KS	LA	MT	NM	NC	PA	UT	WA							
	Travelers	MT	WA														
	Union Central	KY															
	United of Omaha	GA	MT	PA	UT	WA											
	West Coast Life	GA	NC	PA	UT	WA											
	William Penn	NY															

? CHECK WITH LICENSING
*NOT PRE IF SENT ELECTRONICALLY

DAYS TO SUBMIT LICENSING

= FROM DATE ON APP
 = FROM DATE APP IS REC'D BY CARRIER
██████████ = DAYS TO APPT FROM APP DATE

AL	AXA	AVIVA	GLIC*	ING	JHL	LINC	LBL	METLIFE	PFG	PRU	TRANS
AK	N/R	N/R	N/R	N/R	15	15	15	15	N/R	5	N/R
AL	15	w/App	15	15	BD15	15	15	15	15	5	15
AR	15	w/App	15	15	15	15	15	15	15	5	15
AZ	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	N/R	5	N/R
CA	14	w/App	14	14	15	14	15	14	14	5	14
CT	15	w/App	15	15	15	15	15	15	15	5	15
CO	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	N/R	5	N/R
DC	Pre-Apppt	w/App	30	30	15	30	15	30	30	5	30
DE	15	w/App	15	15	15	15	15	15	15	5	15
FL	45	w/App	45	45	BD 15	45	15	45	N/R	5	45
GA	Pre-Apppt	Pre-Apppt	Pre-Apppt	10	Pre-Apppt	Pre-Apppt	Pre-Apppt	Pre-Apppt	N/R	Pre-Apppt	Pre-Apppt
HI	15	w/App	15	15	15	15	15	15	N/R	5	15
IA	30	w/App	30	30	15	30	15	30	N/R	5	30
ID	15	w/App	15	15	15	15	15	15	15	5	15
IL	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	N/R	5	N/R
IN	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	N/R	5	N/R
KS	30	Pre-Apppt	30	30	BD 15	30	15	Pre-Apppt	30	5	Pre-Apppt
KY	15	w/App	15	15	BD 15	15	15	15	15	5	15
LA	15	Pre-Apppt	15	15	15	15	15	Pre-Apppt	N/R	5	Pre-Apppt
MA	15	w/App	15	15	15	15	15	15	15	5	15
MD	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	N/R	5	N/R
ME	15	w/App	15	15	15	15	15	15	15	5	15
MI	Pre-Apppt	w/App	15	15	15	15	15	15	15	5	15
MIN	15	w/App	15	15	15	15	15	15	15	5	15
MO	N/R	Pre-Apppt	15	15	15	15	15	15	N/R	5	15
MS	15	N/R	N/R	N/R	N/R	N/R	15	Pre-Apppt	N/R	5	N/R
		w/App	15	15	15	15	15	15	15	5	15

BD = APPT CAN BE BACK DATED THIS NUMBER OF DAYS
 N/R = NO REGULATIONS
 *** 30 DAYS FROM DATE ON APPT!!!!
 * THIS INCLUDES GLAIC & GE LTC

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█ = FROM DATE APP IS REC'D BY CARRIER

█ = DAYS TO APPT FROM APP DATE

	AL	AXA	AVIVA	GLIC*	ING	JHL	LINC	LBL	METLIFE	PFG	PRU	TRANS
MT	15	15	w/App	Pre-Apppt	15	Pre-Apppt	Pre-Apppt	15	Pre-Apppt	15	5	Pre-Apppt
NC	Pre-Apppt	30	Pre-Apppt	Pre-Apppt	30	BD 15	Pre-Apppt	Pre-Apppt	Pre-Apppt	30	Pre-Apppt	Pre-Apppt
ND	30	30	w/App	30	30	15	30	15	30	30	5	30
NE	15	15	w/App	15	15	15	15	15	15	15	5	15
NH	15	15	w/App	15	15	15	15	15	15	15	5	15
NJ	15	15	w/App	15	15	BD 15	15	15	15	30	5	15
NM	15	15	w/App	15	15	15	15	15	15	30	5	Pre-Apppt
NV	15	15	w/App	15	15	15	15	15	15	15	5	15
NY	15	15	w/App	15	15	10	15	15	15	15	5	15
OH	30	30	w/App	30	30	15	30	15	30	30	5	30
OK	45	45	w/App	45	45	15	45	15	45	45	5	15
OR	30	N/R	N/R	N/R	N/R	N/R	N/R	15	Pre-Apppt	N/R	5	N/R
PA	Pre-Apppt	30	Pre-Apppt	Pre-Apppt	30	Pre-Apppt	Pre-Apppt	Pre-Apppt	Pre-Apppt	30	Pre-Apppt	Pre-Apppt
PR	15	15	w/App	15	15	15	15	15	Pre-Apppt	15	5	
RI	N/R	N/R	N/R	N/R	N/R	N/R	N/R	15	N/R	30	5	N/R
SC	15	15	w/App	15	15	15	15	15	15	14	5	15
SD	15	15	w/App	15	15	15	15	15	15	15	5	15
TN	15	15	w/App	15	15	15	15	15	15	15	5	15
TX	30	30	w/App	30	30	BD 15	30	15	30	30	***30***	30
UT	15	30	Pre-Apppt	30	30	30	Pre-Apppt	Pre-Apppt	Pre-Apppt	30	Pre-Apppt	Pre-Apppt
VA	30	30	w/App	***30***	30	15	30	15	30	30	5	30
VT	15	15	w/App	15	15	BD 15	15	15	15	15	5	15
WA	Pre-Apppt	30	w/App	Pre-Apppt	30	BD 15	Pre-Apppt	15	30	Pre-Apppt	***30***	Pre-Apppt
WI	15	15	Pre-Apppt	15	15	15	15	15	15	15	5	15
WV	15	15	w/App	15	15	15	15	15	15	15	5	15
WY	15	15	w/App	15	15	15	15	15	15	15	5	15

BD = APPT CAN BE BACK DATED THIS NUMBER OF DAYS

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*** 30 DAYS FROM DATE ON APPT!!!!

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DAYS TO SUBMIT LICENSING - DISABILITY

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PFG = DAYS TO APPT FROM APP DATE

	ASSURTY	BERK	LLOYD'S	MET/DI	UNOMA	PFG	STANDARD	UC
AK	N/R	N/R	N/R	w/App	N/R	N/R	N/R	w/App
AL	15	15	N/R	w/App	15	15	Pre-Apppt	w/App
AR	15	15	N/R	w/App	15	15	15	w/App
AZ	N/R	N/R	N/R	N/R	N/R	N/R	N/R	w/App
CA	14	14	N/R	w/App	14	14	14	w/App
CT	15	15	N/R	w/App	15	15	15	w/App
CO	N/R	N/R	N/R	N/R	N/R	N/R	N/R	w/App
DC	30	30	N/R	w/App	30	30	30	w/App
DE	15	15	N/R	w/App	15	15	15	w/App
FL	45	Pre-Apppt	N/R	Pre-Apppt	45	N/R	45	w/App
GA	Pre-Apppt	Pre-Apppt	N/R	Pre-Apppt	Pre-Apppt	N/R	Pre-Apppt	w/App
HI	15	15	N/R	w/App	15	N/R	15	w/App
IA	30	30	N/R	w/App	30	N/R	30	w/App
ID	15	15	N/R	w/App	15	15	15	w/App
IL	N/R	N/R	N/R	N/R	N/R	N/R	N/R	w/App
IN	N/R	Pre-Apppt	N/R	Pre-Apppt	N/R	N/R	N/R	w/App
KS	30	30	N/R	Pre-Apppt	30	30	30	w/App
KY	15	15	N/R	w/App	15	15	30	Pre-Apppt
LA	15	15	N/R	Pre-Apppt	15	N/R	15	w/App
MA	15	15	N/R	w/App	15	15	Pre-Apppt	w/App
MD	N/R	N/R	N/R	N/R	N/R	N/R	N/R	w/App
ME	15	15	N/R	w/App	15	15	15	w/App
MI	Pre-Apppt	15	N/R	14	15	15	15	w/App
MN	15	15	N/R	w/App	15	N/R	15	w/App
MO	N/R	N/R	N/R	Pre-Apppt	N/R	N/R	N/R	w/App
MS	15	15	N/R	w/App	15	15	15	w/App

N/R = NO REGULATIONS

PFG = DAYS TO APPT FROM APP DATE

AL = FROM DATE ON APP
BERK = FROM DATE APP IS REC'D BY CARRIER

	AL	BERK	LLOYD'S	MEI	UNOMA	PFG	STANDARD	UC
MT	15	15	N/R	Pre-Appt	Pre-Appt	15	Pre-Appt	w/App
NC	Pre-Appt	Pre-Appt	N/R	Pre-Appt	30	30	30	w/App
ND	30	30	N/R	14	30	30	30	w/App
NE	15	15	N/R	w/App	15	15	15	w/App
NH	15	15	N/R	w/App	15	15	Pre-Appt	w/App
NJ	15	15	N/R	14	15	30	Pre-Appt	w/App
NM	15	15	N/R	w/App	15	30	15	w/App
NV	15	15	N/R	w/App	15	15	15	w/App
NY	15	15	N/R	w/App	15	15	N/A	w/App
OH	30	30	N/R	w/App	30	30	30	w/App
OK	45	45	N/R	w/App	45	45	15	w/App
OR	30	N/R	N/R	Pre-Appt	N/R	N/R	N/R	w/App
PA	Pre-Appt	Pre-Appt	N/R	Pre-Appt	Pre-Appt	30	30	w/App
PR	15	15	N/R	Pre-Appt	15	15	5	w/App
RI	N/R	N/R	N/R	N/R	N/R	30	N/R	w/App
SC	15	15	N/R	w/App	15	14	15	w/App
SD	15	15	N/R	w/App	15	15	Pre-Appt	w/App
TN	15	15	N/R	w/App	15	15	Pre-Appt	w/App
TX	30	30	N/R	14	30	30	30	w/App
UT	15	30	N/R	Pre-Appt	Pre-Appt	30	15	w/App
VA	30	30	N/R	w/App	30	30	30	w/App
VT	15	15	N/R	w/App	15	15	Pre-Appt	w/App
WA	Pre-Appt	30	N/R	N/R	Pre-Appt	Pre-Appt	30	w/App
WI	15	15	N/R	w/App	15	15	15	w/App
WV	15	15	N/R	w/App	15	15	15	w/App
WY	15	15	N/R	w/App	15	15	15	w/App

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