

# SFG Carrier Reference Chart

## AO Tool to Confirm Carrier Requirements for E&O and Pre-Appointment Requirements

Carrier	Pre-Appointment	License Required for Override	E&O Required	AML	Notes	Available in NY
<b>American Amicable/Occidental</b>	New Agents Just in Time <b>Except for:</b> PA	MT, NM, VA	X	LIMRA or Am Am	Occidental in IA, MA, MI, NJ, RI, VT	X
<b>American Equity</b>	Just in Time <b>Except for:</b> MT, PA	All States	X	LIMRA or Am Am	Annuity Training at simplysfg.com	✓
<b>American General (AIG)</b>	New Agents with E&O ALL STATES	N/A	✓	LIMRA		✓ Life only, not GIWL
<b>Americo</b>	New Agents Just in Time <b>Except for:</b> AL, GA, KY, LA, MT, OH, PA, WI, WA	AL, FL, GA, KY, MA, MS, MT, ND, NM, PA, SD, UT, VA, WI	✓ <b>Except for:</b> Final Expense products	LIMRA	Not available in VT	X
<b>Athene</b>	New Agents Just in Time <b>Except for:</b> MT, PA	N/A	✓	LIMRA	Annuity Training at simplysfg.com	✓
<b>Assurity</b>	New Agents Just in Time <b>Except for:</b> PA	NM, UT, VA	✓ <i>(Prefers Calsurance)</i>	LIMRA	Transmittal requires wet signatures	✓ DI and Acciflex only
<b>Fidelity &amp; Guaranty</b>	Just in Time <b>Except for:</b> AL, DE, DC, GA, IA, LA, MA, NH, NM, NC, PA, SC, WY, UT, TX, WI, PR	AL, FL, KY, LA, MD, MS, MT, NM, PA, SC, UT, WV	X <b>Except for:</b> AL, KY, MA, MS, RI	LIMRA OR Am Am	Annuity Training at simplysfg.com	✓
<b>Foresters</b>	New Agents Just in Time <b>Except for:</b> CT, LA, MA, NM, PA	FL, GA, MA, NM, PA	✓ <b>Except for:</b> Strong Foundation + PlanRight	LIMRA	Fraternal License required for CT, MA, NM	X
<b>Gerber</b>	Just in Time <b>Except for:</b> AL, LA, OK, PA, TX, PR	All States	✓	LIMRA or Am Am	Plus court docs for bankruptcy <i>(within 7 years)</i> OR any criminal charges <i>(no time limit; includes DUI)</i>	✓
<b>John Hancock</b>	New Agents ALL States	Individual NC, PA, SC, and VA. Business Entity CA, GA, GU, KY, LA, MA, MT, NC, NM, NY, PA, PR, UT, VA, WA, & WV	X	LIMRA or Am Am	Not available in HI, ND	X
<b>Manhattan Life</b>	Just in Time <b>Except for:</b> MT, PA	VA, NY, NM, MT, MA, GA, FL	X	LIMRA or Am Am		✓
<b>Mutual of Omaha</b>	New Agent Just in Time <b>Except for:</b> MT, PA, OK	GA, MA, MT, NM, PA, UT, VA	X <b>Except for:</b> fully underwritten products	LIMRA	Health LOA required for Accidental, CI, and DI	✓ <i>(Health only, no Life or Dental)</i>
<b>National Life Group (NLG/LSW)</b>	Just in Time <b>Except for:</b> PA	CA, FL, GA, KY, LA, MA, MT, NM, NC, PA, SD, TX, VA, WV, WI	✓	NLG		✓
<b>Transamerica</b>	New Agents with E&O Just In Time <b>Except for:</b> KS, LA, PA, TX, MT	FL, GA, LA, MA, MS, MT, NM, NC, SC, SD, VA, WI	X	LIMRA or Am Am		X
<b>United Home Life</b>	New Agents Just In Time <b>Except for:</b> AL, GA, KY, LA, OK, OH, PA, TX, VT	N/A	X	LIMRA or Am Am	Not available in AK, NY, SD, WY, PR	X