

## Appointment Timing Requirements for Fixed Life and Annuities and Variable Annuities

This information, which is based on individual producers, assumes the producer resides in the respective state listed and already has his or her resident license. This information is subject to change.

State	Appointment Rule	When Producer May Solicit	JIT	Requires corporation to be appointed
Alabama	15 days from contract date or new business in-house date	Immediately	No	Yes
Alaska	No appointment is required. Producer must have a current license, and the contract approved with 30 days of the first application received in New Business.	Immediately	Yes	No
Arizona	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Arkansas	15 days from contract date or new business in-house date	Immediately	Yes	Yes
California	14 days of new business in-house date	Immediately	Yes	Yes
Colorado	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Connecticut	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Delaware	15 days from contract date or new business in-house date	Immediately	Yes	No
District of Columbia	30 days from contract date or new business in-house date	Immediately	Yes	Yes
Florida	Agent can solicit if they hold any company appointment at the time the application is submitted; Appointment required for business must be ordered within 45 days of the new business in-house date.	Date the appointment is sent to the DOI.	Yes	No
Georgia	15 days from contract date or new business in-house date	Immediately	Yes	No
Hawaii	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Idaho	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Illinois	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Indiana	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Iowa	30 days from contract date or new business in-house date	Immediately	Yes	No
Kansas	Producer cannot solicit until appointed. Appointment must	Date the appointment is sent to	No	Yes

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	be sent within 30 days.	the DOI.		
Kentucky	15 days from contract date or new business in-house date (whichever is earlier)	Immediately	No	Yes
Louisiana	15 days from contract date	Date the appointment is sent to the DOI.	No	Yes
Maine	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Maryland	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Massachusetts	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Michigan	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Minnesota	15 days from contract date or new business in-house date	Immediately	Yes	No
Mississippi	15 days from contract date or new business in-house date	Immediately	Yes	No
Missouri	No appointment is required. Producer must have a current license.	Immediately	No	No
Montana	15 days from contract date. Contract must be approved or appoint submitted before accept business.	Date the appointment is sent to the DOI.	No	Yes
Nebraska	15 days from contract date or new business in-house date	Immediately	Yes	No
Nevada	15 days from contract date or new business in-house date	Immediately	Yes	Yes
New Hampshire	15 days from contract date or new business in-house date	Immediately	Yes	Yes
New Jersey	15 days from contract date or new business in-house date	Immediately	Yes	Yes
New Mexico	15 days from contract date or new business in-house date	Immediately	Yes	No
New York	15 days from contract date or new business in-house date	Immediately	Yes	Yes
North Carolina	15 days of new business in-house date	Immediately	Yes	No
North Dakota	30 days from contract date or new business in-house date (whichever is <b>later</b> )	Immediately	Yes	Yes
Ohio	30 days from contract date or new business in-house date (whichever is earlier)	Immediately	No	Yes
Oklahoma	15 days from contract date or new business in-house date	Immediately	Yes	Yes

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Oregon	No appointment is required. Producer must have a current license.	Immediately	Yes	No
Pennsylvania	Agent must be appointed prior to soliciting.	Date the appointment is sent to the DOI.	No	Yes
Rhode Island	No appointment is required. Producer must have a current license.	Immediately	Yes	No
South Carolina	15 days from contract date or new business in-house date	Immediately	Yes	No
South Dakota	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Tennessee	15 days from contract date or new business in-house date	Immediately	Yes	No
Texas	30 days from policy signed date	Immediately	No	Yes
Utah	15 days from contract date or new business in-house date	Immediately	Yes	Yes
Vermont	15 days from contract date or new business in-house date (whichever is earlier)	Immediately	No	No
Virginia	30 days from contract date or new business in-house date	Immediately	Yes	Yes
Washington	15 days from contract date or new business in-house date (whichever is earlier)	Immediately	No	Yes
West Virginia	15 days from contract date or new business in-house date	Immediately	Yes	No
Wisconsin	15 days from contract date or new business in-house date (whichever is earlier)	Immediately	No	No
Wyoming	15 days from contract date or new business in-house date	Immediately	Yes	Yes