



## Pre-Appoint States

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Pre-appoint states (also known as restricted states) are states that require a producer to have an approved and effective state appointment with the insurance carrier **PRIOR** to signing or dating a new business application in that state. If you have any questions or need more information regarding pre-appoint states, please contact [contracting@firstprotective.com](mailto:contracting@firstprotective.com) or call 800-876-3950, Option 4.

<b>Carrier Name:</b>	<b>Pre-Appoint State(s):</b>
Allianz	MT, PA
American Equity	MT, PA
American General	PA
American National	PA
Athene	MT, PA
Assurity	PA
AXA	PA, VT, WI
Banner Life	None
Foresters	LA, PA
Gerber Life	LA, PA
Great American	MT, PA
Guardian	All States
Integrity Life	LA, MT, PA
John Hancock	MT, PA, WI
Kemper	KS, KY, MT, OR, PA, UT
Lincoln National	PA
MetLife	DE, FL, IN, KS, MO, MT, OR, PA
Nationwide	PA
National Guardian Life	MT, PA, WA, WI
North American	None
OneAmerica (State Life)	None
Oxford Life	All States
Penn Mutual	None
Principal Life	None
Protective Life	PA
Prudential	FL, PA
Reliance Standard	NM, NC, PA, UT
Sagcor Life	NJ, PA
SBLI	IN, OR, PA, UT
The Standard	None
Symetra	PA
Transamerica Life	AL, KS, KY, LA, MO, MT, OH, PA, TX, VT, WA, WI
Transamerica LTC	LA, MT, PA, TX
United/Mutual of Omaha	MT, PA
Voya	PA
Western National Life	MT, NY, PA