



# 2019 CARRIER PRE-APPOINTMENT & OVERRIDE STATES



## American General (AIG)

Pre-Appointment: All States

Override: CA, FL, GA, MT, NM, NY, TX, VA, WV, PA

Not Available: Operates in all states

## Forethought

Pre-Appointment: PA

Override: All States

Not Available: NY

## Americo

Pre-Appointment: AL, GA, KY, LA, MT, OH, PA, WA, WI, NM

Override: AL, FL, GA, KY, MA, MT, ND, NM, UT, VA, WV, PA, WI

Not Available: NY, VT, MS

## Foresters

Pre-Appointment: CT, MA, NM, LA, PA

Override: FL, GA, VA, CT, NM, LA, PA

Not Available: Operates in all states

## Ameritas

Pre-Appointment: CA, MA, PA, SC, NM

Override: CA, MA, PA, SC, NM

Not Available: Operates in all states

## Fidelity & Guarantee Life (F&G)

Pre-Appointment: AL, DE, DC, FL, GA, IA, LA, NH, NM, NV, NC, PA, PR, SC, TX, UT, WI, WY

Override: AL, FL, KY, LA, MD, MS, MT, NM, NY, PA, PR, SC, UT, WV

Not Available: Operates in all states

## Athene

Pre-Appointment: AL, FL, GA, MS, PA, SC, VA, WV

Override: AL, FL, GA, MS, SC, VA, WV

Not Available: Operates in all states

## Gerber

Pre-Appointment: LA, OK, AL, PA

Override: CA, FL, GA, MA, MS, MT, NM, SC, TX, PR

Not Available: Operates in all states

## Columbian Financial Group (CFG)

Pre-Appointment: PA

Override: KY, MA, MT, NM, VA, WV

Not Available: Final Expense only in AL, MS, AK

## Government Personnel Mutual (GPM)

Pre-Appointment: AL, AR, CT, DE, DC, GA, KY, LA, NE, NH, NM, OK, PA, SC, SD, TX, WI, WY

Override: CA, GA, KY, LA, MA, MT, NC, NM, PA, SD, TX, VA, WV

Not Available: NY, NJ



# 2019 CARRIER PRE-APPOINTMENT & OVERRIDE STATES, CONT.



## Great Western

Pre-Appointment: MT, PA

Override: FL, GA, MA, MT, NM, PA, TX, VA, WI

Not Available: CT, DC, HI, AK, ME, NY, VT

## Oxford

Pre-Appointment: GA, IN, KS, LA, MT, OR, PA, UT

Override: FL, GA, LA, MA, NM, ND, PA, SD, UT, VA

Not Available: AL, MT, MS, NY, VT, WV

## Mutual of Omaha (MOO)

Pre-Appointment: PA, MT

Override: GA, MT, MA, NM, PA, VA

Not Available: Operates in all states

## Royal Neighbors

Pre-Appointment: CT, NM, PA

Override: FL, GA, KY, NM, PA, SC, UT, VA

Not Available: AL, AK, HI, LA, MA, NH, NY, PR

## Nassau Re (formerly Phoenix)

Pre-Appointment: PA, TX

Override: GA, KY, LA, MA, MT, NM, NY, PA, SC, VA, WV

Not Available: Operates in all states

## TransAmerica

Pre-Appointment: KS, LA, MT, PA, TX

Override: GA, FL, MA, MS, MT, NC, NM, PA, SC, SD, VA, WI

Not Available: Operates in all states

## National Life Group (NLG)

Pre-Appointment: PA

Override: CA, FL, GA, KY, LA, MA, MT, NM, NC, ND, PA, SD, TX, VA, WV, WI

Not Available: NY