

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

The information assumes the producer resides in the respective state listed and already has his/her resident license. The information is also based on individual producers. When the licensing situation involves a firm, both the firm and the solicitor of the firm need to be properly licensed and appointed. This information is subject to change.

<b>State</b>	<b>Rule</b>	<b>When Producer May Solicit</b>	<b>Appointment Effective Date</b>	<b>When to Issue Business and Pay Commissions</b>
Alabama	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business, <i>whichever occurs first.</i>	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule.	Date submitted to the DOI
Alaska	The appointment must be ordered within 30 days of the producer contract date or when the first application is received in New Business	Immediately (30 days)	Date appointment is sent to the state as long as it's within the 30 day rule.	Date submitted to the DOI
Arizona	Appointments are not required in AZ. Producer must have a current license.	Immediately	Date producer contracted with C&L	Upon verification that producer has a current license.
Arkansas	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule.	Date submitted to the DOI
California	The appointment must be sent within 14 days of receiving an application in New Business.	Immediately (14 days)	Date appointment is sent to the state as long as it's within the 14 day rule	Date submitted to the DOI
Colorado	No appointment is required in CO. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Connecticut	The appointment must be submitted to the state within 15 days of the producer contract date or when the first application is received in New Business	Date submitted to the DOI	Date appointment is sent to the State	Date submitted to the DOI
Delaware	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business, <i>whichever occurs first.</i>	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
District of Columbia	The appointment must be ordered within 30 days of the producer contract date or when the first application is received in New Business	Immediately (30 days)	Date appointment is sent to the state (as long as it's within the 30 day rule) unless the appointment is processed during the renewal cycle (March 15 - April 30). In such cases the effective date of the appointment will be May 1.	Date appointment approval from the DOI is received in C&L
Florida	The appointment must be ordered within 45 days of receiving an application in New Business	Immediately (45 days)	Date indicated on the appointment form	Date appointment is approved by the DOI
Georgia	The appointment must be submitted to the state prior to accepting any New Business Applications	Date submitted to the DOI	Date submitted to the DOI	Date submitted to the DOI
Hawaii	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the DOI if within 15 days. If not sent within 15 days, the effective date is the date the DOI receives the appointment request.	Date submitted to the DOI

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<b>State</b>	<b>Rule</b>	<b>When Producer May Solicit</b>	<b>Effective Date to be Used</b>	<b>When to Issue Business and Pay Commissions</b>
Idaho	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date specified on the appointment form as long as it's within the 15 day rule	Date submitted to the DOI
Illinois	No appointment is required in IL. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Indiana	No appointment is required in IN. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Iowa	The appointment must be sent within 30 days of the producer contract date or when the first application is received in New Business.	Immediately (30 days)	Date appointment is sent to the state as long as it's within the 30 day rule	Date submitted to the DOI
Kansas	The appointment must be sent within 30 days of the producer contract date	Immediately (30 days)	Date appointment is sent to the state as long as it's within the 30 day rule (Same date as contract date)	Date submitted to the DOI
Kentucky	The appointment must be sent within 30 days of the producer contract date or when the first application is received in New Business, whichever occurs first.	Immediately (30 days) If producer provides proof of E&O coverage	Date appointment is approved by the KY DOI	Date appointment is approved by the DOI
Louisiana	The appointment must be submitted to the state prior to accepting any New Business Applications	Date submitted to the DOI	Date submitted to the DOI	Date submitted to the DOI
Maine	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Maryland	No appointment is required in MD. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Massachusetts	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is approved by the MA DOI	Date appointment is approved by the DOI
Michigan	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Minnesota	The appointment must be sent within 15 days of receiving an application in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Mississippi	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Missouri	No appointment is required in MO. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Montana	The appointment must be submitted to the state prior to accepting any New Business Applications	Date submitted to the DOI	Date submitted to the DOI	Date submitted to the DOI

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State	Rule	When Producer May Solicit	Effective Date to be Used	When to Issue Business and Pay Commissions
Nebraska	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Nevada	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
New Hampshire	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date appointment is approved by the DOI
New Jersey	The appointment must be submitted to the state prior to accepting any New Business Applications	Date submitted to the DOI	Date submitted to the DOI	Date submitted to the DOI
New Mexico	The appointment must be processed by the state prior to accepting any New Business applications	DOI Approval	Date appointment is approved by the DOI	Date appointment is approved by the DOI
New York	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business.	Immediately (15 days)	Date the appointment is sent to the DOI	Date submitted to the DOI
North Carolina	The appointment must be submitted to the state prior to accepting any New Business Applications	Date submitted to the DOI	Date submitted to the DOI	Date submitted to the DOI
North Dakota	Appointment must be sent within 30 days of agency contract execution or first new business application is received in New Business , <i>whichever is later.</i>	Immediately (30 days)	The date the appointment is sent as long as it's within the 30 day rule	Date submitted to the DOI
Ohio	The appointment must be sent within 30 days of the producer contract date or when the first application is received in New Business, <i>whichever occurs first.</i>	Immediately (30 days)	Date appointment is sent to the state as long as it's within the 30 day rule	Date submitted to the DOI
Oklahoma	The appointment must be sent within 45 days of the producer contract date or when the first application is received in New Business, <i>whichever occurs first.</i>	Immediately (45 days)	Date appointment is sent to the state as long as it's within the 45 day rule	Date appointment is approved by the DOI
Oregon	No appointment is required in OR. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
Pennsylvania	The appointment must be submitted to the state prior to accepting any New Business Applications	Date the appointment is sent to the DOI	Date the appointment is sent to the DOI	Date submitted to the DOI

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State	Rule	When Producer May Solicit	Effective Date to be Used	When to Issue Business and Pay Commissions
Rhode Island	No appointment is required in RI. Producer must have a current license.	Immediately	Date producer is contracted with C&L	Upon verification that the producer has a current license.
South Carolina	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
South Dakota	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Tennessee	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Texas	The producer may solicit without an appointment provided an appointment is submitted within 30 days of the effective date of the appointment	Immediately	Date appointment to the state as long as it's within the 30 day rule	Date submitted to the DOI
Utah	The appointment must be submitted to the state prior to accepting any New Business Applications	Date the appointment is sent to the DOI	Date the appointment is sent to the DOI	Date submitted to the DOI
Vermont	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business, <i>whichever occurs first.</i>	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Virginia	The appointment must be sent within 30 days of receiving an application in New Business	Immediately (30 days)	Date appointment is sent to the state as long as it's within the 30 day rule	Date submitted to the DOI
Washington	The appointment must be submitted to the state prior to accepting any New Business Applications	DOI Approval	DOI Approval	Date appointment is approved by the DOI
West Virginia	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI
Wisconsin	The appointment must be sent within 15 days of the date on an application	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date appointment is validated on NIPR or as indicated on the DOI report
Wyoming	The appointment must be sent within 15 days of the producer contract date or when the first application is received in New Business	Immediately (15 days)	Date appointment is sent to the state as long as it's within the 15 day rule	Date submitted to the DOI