

OVERRIDES AND PRE-APPOINTMENT STATES MARCH 2021



AETNA/CVS	ASSURANT	GERBER	NATIONAL LIFE GROUP (NLG)
OVERRIDE STATES NM, SC, VA *ALL STATES IF BIZ ENTITY*	CORPS OVERRIDE STATES FL, MT, NM	OVERRIDE STATES CA, FL, GA, MA, MS, MT, NM, SC, TX, PR	OVERRIDE STATES CA, FL, GA, KY, LA, MA, MT, NM, NC, ND, PA, SD, TX, VA, WV, WI
PRE-APPOINTMENT STATES ALL	INDIVIDUAL OVERRIDE STATES FL, GA, MT, NM, PA, UT, VA, WI	PRE-APPOINTMENT STATES AL, LA, PA, TX	PRE-APPOINTMENT STATES PA
AVAILABLE IN ALL STATES	NO PRE-APPOINTMENT STATES	AVAILABLE IN ALL STATES	NOT AVAILABLE IN NY
AMERICAN AMICABLE	ATHENE	GOVERNMENT PERSONNEL MUTUAL (GPM)	OXFORD
OVERRIDE STATES MT, NM, VA	OVERRIDE STATES AL, FL, GA, MS, SC, VA, WV	OVERRIDE STATES CA, GA, KY, LA, MA, MT, NC, NM, PA, SD, TX, VA, WV	OVERRIDE STATES FL, GA, LA, MA, NM, ND, PA, SD, UT, VA
PRE-APPOINTMENT STATES ALL	PRE-APPOINTMENT STATES AL, FL, GA, MS, PA, SC, VA, WV	PRE-APPOINTMENT STATES ALL	PRE-APPOINTMENT STATES GA, IN, KS, LA, MT, OR, PA, UT
AVAILABLE IN ALL STATES	AVAILABLE IN ALL STATES	NOT AVAILABLE IN NY, NJ	NOT AVAILABLE IN AL, MT, MS, NY, VT, WV
AMERICAN GENERAL (AIG)	COLUMBIAN FINANCIAL GROUP (CFG)	GREAT WESTERN	ROYAL NEIGHBORS
OVERRIDE STATES CA, FL, GA, MT, NM, NY, TX, VA, WV, PA	OVERRIDE STATES KY, MA, MT, NM, VA, WV	OVERRIDE STATES FL, GA, KY, NM, PA, SC, UT, VA	OVERRIDE STATES FL, GA, KY, NM, PA, SC, UT, VA
PRE-APPOINTMENT STATES ALL	PRE-APPOINTMENT STATES PA	PRE-APPOINTMENT STATES FL, GA, MA, MT, NM, PA, TX, VA, WI	PRE-APPOINTMENT STATES CT, NM, PA
AVAILABLE IN ALL STATES	FINAL EXPENSE AVAILABLE IN AL, MS, AK	NOT AVAILABLE IN CT, DC, HI, AK, ME, NY, VT	NOT AVAILABLE IN AL, AK, HI, LA, MA, NH, NY, PR
AMERICO	FORESTERS	MUTUAL OF OMAHA	TRANSAMERICA
OVERRIDE STATES AL, FL, GA, KY, MA, MT, ND, NM, UT, VA, WV, PA, WI	OVERRIDE STATES FL, GA, VA, CT, NM, LA, PA	OVERRIDE STATES GA, MT, MA, NM, PA, VA	OVERRIDE STATES GA, FL, MA, MS, MT, NC, NM, PA, SC, SD, VA, WI
PRE-APPOINTMENT STATES AL, GA, KY, LA, MT, OH, PA, WA, WI, NM	PRE-APPOINTMENT STATES CT, MA, NM, LA, PA	PRE-APPOINTMENT STATES PA, MT	PRE-APPOINTMENT STATES KS, LA, MT, PA, TX
NOT AVAILABLE IN NY, VT, MS	AVAILABLE IN ALL STATES	AVAILABLE IN ALL STATES	AVAILABLE IN ALL STATES
AMERITAS	FIDELITY & GUARANTEE LIFE (F&G)	OVERRIDE STATE	PRE-APPOINTMENT STATE
OVERRIDE STATES CA, MA, PA, SC, NM	OVERRIDE STATES AL, FL, KY, LA, MD, MS, MT, NM, NY, PA, PR, SC, UT, WV	The writing agent and the entire outline hierarchy must be licensed and appointed in that state to receive overrides for business submitted in that state. Agents are prohibited from selling, engaging in any sales-related activity, or receiving compensation without being properly licensed and appointed in accordance with the applicable state requirements for these states.	States that require an agent to have an approved and effective state appointment with the insurance carrier PRIOR to signing or dating a new business application in that state.
PRE-APPOINTMENT STATES CA, MA, PA, SC, NM	PRE-APPOINTMENT STATES AL, CA, DE, DC, FL, GA, IA, LA, NH, NM, NV, NC, PA, PR, SC, SD, TX, UT, WI, WV		
AVAILABLE IN ALL STATES	AVAILABLE IN ALL STATES		