

OVERRIDES AND PRE-APPOINTMENT STATES

APRIL 2022



AETNA/CVS

OVERRIDE STATES
NM, SC, VA (ALL STATES FOR BUSINESS ENTITIES)
PRE-APPOINTMENT STATES
ALL
AVAILABLE IN ALL STATES

AMERICAN AMICABLE

OVERRIDE STATES
MT, NM, VA
PRE-APPOINTMENT STATES
ALL
AVAILABLE IN ALL STATES

AMERICAN GENERAL (AIG)

OVERRIDE STATES
AL, CA, FL, GA, MT, NM, NY, TX, VA, WV, PA
PRE-APPOINTMENT STATES
ALL
AVAILABLE IN ALL STATES

AMERICO

OVERRIDE STATES
AK, AR, AZ, CA, CO, CT, DC, DE, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, NC, NE, NH, NJ, NV, OH, OK, OR, RI, SC, TN, TX, WA
PRE-APPOINTMENT STATES
ALL
NOT AVAILABLE IN
MS, NY, VT

AMERITAS

OVERRIDE STATES
CA, NY, SC, MA, NM
PRE-APPOINTMENT STATES
ALL
AVAILABLE IN ALL STATES

ASSURANT

OVERRIDE STATES
FL, KY, MT, NM
INDIVIDUAL OVERRIDE STATES
FL, GA, KY, MT, NM, PA, UT, VA, WI
PRE-APPOINTMENT STATES
PA

ATHENE

OVERRIDE STATES
AL, FL, GA, MS, SC, VA, WV
PRE-APPOINTMENT STATES
FL, PA, VA, WA, WI
AVAILABLE IN ALL STATES

COLUMBIAN FINANCIAL GROUP (CFG)

OVERRIDE STATES
KY, MA, MT, NM, VA, WV
PRE-APPOINTMENT STATES
PA
FINAL EXPENSE NOT AVAILABLE IN
AL, AK, MS

FORESTERS

OVERRIDE STATES
FL, GA, MA, NM, PA, VA
PRE-APPOINTMENT STATES
LA, PA
AVAILABLE IN ALL STATES

FIDELITY & GUARANTEE LIFE (F&G)

OVERRIDE STATES
AL, FL, KY, LA, MD, MS, MT, NM, NY, PA, PR, SC, UT, WV
PRE-APPOINTMENT STATES
AL, CA, DE, DC, FL, GA, IA, LA, NH, NM, NV, NC, PA, PR, SC, SD, TX, UT, WI, WY
AVAILABLE IN ALL STATES

GERBER

OVERRIDE STATES
CA, FL, GA, MA, MS, NM, SD, TX, PR
PRE-APPOINTMENT STATES
AL, LA, MT, PA, TX
AVAILABLE IN ALL STATES

GOVERNMENT PERSONNEL MUTUAL (GPM)

OVERRIDE STATES
CA, GA, KY, LA, MA, MT, NC, NM, PA, SD, TX, VA, WV
PRE-APPOINTMENT STATES
ALL
NOT AVAILABLE IN
NJ, NY

GREAT WESTERN

OVERRIDE STATES
FL, GA, MA, MT, NM, PA, TX, VA, WI
PRE-APPOINTMENT STATES
ALL
NOT AVAILABLE IN
AK, DC, DE, HI, ME, NY, VT

MUTUAL OF OMAHA

OVERRIDE STATES
GA, MT, MA, NM, PA, VA
PRE-APPOINTMENT STATES
PA, TX
AVAILABLE IN ALL STATES

OVERRIDE STATE

The writing agent and the entire upline 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.

NATIONAL LIFE GROUP (NLG)

OVERRIDE STATES
CA, FL, GA, KY, LA, MA, MT, NM, NC, PA, SD, TX, VA, WV, WI
PRE-APPOINTMENT STATES
PA
NOT AVAILABLE IN
NY

OXFORD

OVERRIDE STATES
CT, FL, GA, KY, LA, MA, NM, ND, PA, SD, UT, VA, WA, WI
PRE-APPOINTMENT STATES
ALL
NOT AVAILABLE IN
AL, MT, MS, NY, VT, WV

ROYAL NEIGHBORS

OVERRIDE STATES
FL, GA, KY, NM, PA, SC, UT, VA
PRE-APPOINTMENT STATES
ALL
NOT AVAILABLE IN
AL, AK, HI, LA, MA, NH, NY, PR

TRANSAMERICA

OVERRIDE STATES
GA, FL, MA, MS, MT, NC, NM, PA, SC, SD, VA, WI
PRE-APPOINTMENT STATES
KS, LA, MT, PA, TX
AVAILABLE IN ALL STATES

PRE-APPOINTMENT STATE

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.