



Pre-Appointment States

Carrier Name	Pre-appointment States
AIG	Montana, Pennsylvania
AIG Partners Group (AGLA)	Georgia
Allianz	Montana, Pennsylvania
American National	Pennsylvania
Ameritas	Oklahoma, Pennsylvania
Banner	Oklahoma
Brighthouse	Florida, Indiana, Kansas, Missouri, Montana, Oregon, Pennsylvania
Equitable	Pennsylvania, Vermont, Wisconsin
Forethought (Global Atlantic Annuity)	Pennsylvania
Genworth	Montana, Pennsylvania
Global Atlantic	Montana, Oregon, Pennsylvania
John Hancock	Montana, Pennsylvania, Wisconsin
Lincoln Financial	Pennsylvania
MassMutual	Kansas, Montana, Pennsylvania *must be actively contracted prior to submitting first application*
Minnesota Life	Oklahoma, Pennsylvania
Mutual of Omaha	Montana, Oklahoma, Pennsylvania
National Life	Louisiana, Pennsylvania
Nationwide	Louisiana, Montana, Pennsylvania
New York Life	Georgia, Montana, Washington
Pacific Life	Louisiana, Montana, Pennsylvania
Pacific Life Lynchburg	Louisiana, Montana, Pennsylvania
Phoenix	Connecticut, Montana, Pennsylvania, Utah
Protective	Oklahoma, Pennsylvania
Prudential	Florida, Oklahoma, Pennsylvania
SBLI	Indiana, Oregon, Pennsylvania, Utah
Security Mutual Life of NY	Pennsylvania
Symetra	Oklahoma, Pennsylvania All SwiftTerm (regardless of the state of sale)
The Standard	Pennsylvania
Transamerica	Kansas, Louisiana, Montana, Pennsylvania, Texas
Zurich	Montana, Pennsylvania

****These are general Pre-Appointment guidelines for the carriers indicated. Additional rules may apply. Contact contracting@windsorinsurance.com with any questions.****