
LICENSING NOT REQUIRED FOR OVERRIDE COMMISSIONS IN 40 STATES FOR NON-RESIDENT AGENTS AND CORPORATIONS

We are happy to notify you that 40 states permit the payment of override commissions to an unlicensed non-resident recipient where the recipient does not sell, solicit or negotiate insurance in the state!!! In those states, we will no longer require an upline to be licensed and appointed with us in order to receive override compensation. By accepting our commission payment, each recipient is acknowledging to us that the recipient did not participate in the insurance sale without a proper license and appointment.

The following states do require a license and appointment in order to receive override commissions:

ALABAMA

CALIFORNIA

FLORIDA

GEORGIA

LOUISIANA

PENNSYLVANIA

MASSACHUSETTS

MISSISSIPPI

NEW MEXICO

VIRGINIA

National Life Insurance Company

Life Insurance Company of the Southwest

Experience Life®

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