

CORE CARRIER DUAL APPOINTMENT GUIDELINES

Carrier	Dual Appointment Allowed?
AIG	Yes, unlimited
AXA	Yes, unlimited
Brighthouse Financial	Yes, up to two (2) appointments
Foresters	Not permitted
Global Atlantic	Yes, up to three (3) appointments
John Hancock	Yes, unlimited
Lincoln Financial	Yes, unlimited
Mutual of Omaha	Dual Contracting allowed with restrictions: No dual for Term Life Express, Living Promise Final Expense, nor health products
Nationwide	Yes, unlimited
New York Life	Yes, unlimited
OneAmerica	Not permitted
Principal	Yes, unlimited
Protective	Yes, up to five (5) appointments
Prudential	Yes, unlimited
Securian Financial	Dual appointment permitted when agent is with a B/D or when selling SecureCare
Symetra	Yes, unlimited - however no dual for Broker Dealer/Bank relationships
Transamerica	Yes, up to five (5) appointments
Zurich	Yes, unlimited

Last Update: 10/10/2019

For informational purposes only. Not binding. Please consult the individual carrier for additional information.