

CARRIER OVERRIDES & PRE-APPOINTMENT STATES

April 2025



AETNA/CVS

OVERRIDE STATES

NM, SC, VA (ALL STATES FOR
BUSINESS ENTITIES)

PRE-APPOINTMENT STATES

ALL

AVAILABLE IN ALL STATES

AMERICAN AMICABLE

OVERRIDE STATES

CA, FL, GA, KY, LA, MA, MS, NC, PA,
SC, TX, WV, WI

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,
PA, RI, SC, TN, TX, WA

PRE-APPOINTMENT STATES

ALL

NOT AVAILABLE:

MS, NY, VT

AMERITAS

OVERRIDE STATES

CA, NY, SC, MA, NM

PRE-APPOINTMENT STATES

ALL

AVAILABLE IN ALL STATES

ATHENE

OVERRIDE STATES

AL, FL, GA, MS, SC, VA, WV

PRE-APPOINTMENT STATES

FL, PA, VA, WA, WI

AVAILABLE IN ALL STATES

COREBRIDGE FINANCIAL

OVERRIDE STATES

AL, CA, FL, GA, MT, NM, NY, TX, VA,
WV, PA

PRE-APPOINTMENT STATES

ALL

AVAILABLE IN ALL STATES

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, WA

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:

NJ, NY

MUTUAL OF OMAHA

OVERRIDE STATES

GA, MT, MA, NM, PA, VA

PRE-APPOINTMENT STATES

PA, TX

AVAILABLE IN ALL STATES

NATIONAL LIFE GROUP

OVERRIDE STATES

CA, FL, GA, KY, LA, MA, MT, NM, NC, PA, SD, TX, VA, WV, WI

PRE-APPOINTMENT STATES

PA

NOT AVAILABLE:

NY

OXFORD

OVERRIDE STATES

CT, FL, GA, KY, LA, MA, MN, ND, PA, SD, UT, VA, WA, WI

PRE-APPOINTMENT STATES

ALL

NOT AVAILABLE:

AL, MT, MS, NY, VT, WV

ROYAL NEIGHBORS

OVERRIDE STATES

CA, FL, GA, KY, MT, NM, PA, SC, SD, TX, VA, WV, WI

PRE-APPOINTMENT STATES

ALL

NOT AVAILABLE:

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

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 and 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.

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.

*DISCLAIMER - THIS DOCUMENT IS TO SERVE AS A GUIDE ONLY. EQUIS FINANCIAL IS NOT RESPONSIBLE FOR ANY CARRIER CHANGES THAT MAY OCCUR AT ANY TIME WITHOUT NOTICE. FOR THE MOST UP-TO-DATE INFORMATION, VISIT THE RESPECTIVE CARRIER WEBSITES.