

Company	License with 1st app?	E&O Required?	Annualization?	Special paperwork for annualization?	Dual licensing?	Licensing fee?	Can licensing be faxed?
Americo	GA, LA, SC	yes	yes	yes	no	no - non-resident fee	yes
Aviva	no	yes	yes	yes	no	no	yes
Banner	yes	no	no	-	yes	no	yes
Fidelity	yes	no	yes	yes	no	no	yes
Foresters	PA, CT, NM, MA, LA	yes	no	no	yes	no	yes
Genworth	yes - not PA, MT	no	yes	yes	yes	no	yes
ING	yes	no	no	yes	yes	no	yes
Lincoln Financial	PA, MT	no	no	-	yes	no	yes
North American	GA	yes	yes	yes	yes	no	yes
Old Mutual	yes	yes	yes	yes	no	no	yes
Prudential	PA	yes	no	-	no	no	yes
Stonebridge	yes - not PA, NC, MT, GA, WA	no	yes	no	no	no - non-resident fee	yes
Texas Life	no	no	yes	yes	no	no - non-resident fee	yes
United Home	yes	no	yes	yes	no	no	yes
West Coast	PA, GA, NC, UT, WA	yes	yes	yes	yes	no	yes
William Penn	yes	no	no	-	yes	no	yes