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## Hot States

### Hot States: Solicitation and Commission Override Guidelines

The World Financial Group Insurance Agencies would like to remind writing agents that they must have an appropriate insurance license (life, health and variable contracts), security registration (if required) and be appointed with the respective product provider or agency license in each jurisdiction business is solicited.

Override commissions for business written in "Hot States," can only be paid to uplines who have the appropriate insurance license (life, health and variable contracts), security registration and appointment with the respective product provider or Agency license where business is written by their downline.

### Hot States for License and Appointments

There are three (3) jurisdictions that require an individual to be licensed in the state AND maintain a provider appointment in order to receive override commissions. These three states are:

- Florida
- Virginia
- West Virginia

### Hot States for License Only

There are thirteen (13) jurisdictions that require an individual to be licensed in the state to receive override commissions (appointment NOT required). These states are:

- Georgia
- New Mexico
- South Dakota
- Louisiana
- North Carolina
- Utah
- Massachusetts
- Pennsylvania
- Wisconsin
- Mississippi
- Puerto Rico
- Montana
- South Carolina

This change is effective for cases written on November 1, 2011 and after

*\*For states not listed above, commission overrides can be paid as long as uplines are appropriately licensed, appointed and/or registered in their resident state. If you have any questions, please contact Agent Services Unit at 770-246-9889 or email [wfgagentservices@aegonusa.com](mailto:wfgagentservices@aegonusa.com).*

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