

| Carrier | Override States (Needs to be licensed in the state to receive compensation) |
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| Aetna | All states require agent and agency license except IA, TN, WI, VT, RI and NH |
| American - Amicable | VA, NM and MT licenses required to receive overrides |
| Americo | AK, AR, AZ, CA, CO, CT, DC, DE, HI, IA, ID, IL, IN, KS, LA, MD, ME, MI, MN, MO, NC, NE, NH, NJ, NV, OH, OK, OR, RI, SC, TN, TX, WA, WY |
| Occidental (This is American-Amicable in 3 states ONLY) | VA, NM and MT licenses required to receive overrides |
| AIG | CA, FL, GA, MT, NM, TX, VA licenses required to receive overrides |
| John Hancock | CA, GA, GU, KY, LA, MA, MT, NC, NM, NY, PA, PR, UT, VA, WA and WV license required to receive overrides |
| Mutual Of Omaha | GA, MA, MT, NM, OK, PA and VA licenses required to receive overrides |
| National Life Group - IUL | CA, FL, GA, KY, LA, MA, MT, NM, NC, PA, SD, TX, VA, WV and WI agency required to receive overrides |
| Prosperity | GA, MT, MA, NM, NY, PA, WI. FL - No commission override, but commissions can be shared with unlicensed agency if one of principles is validly licensed and appointed in state of issue. MS, SD, NC - Agents must be licensed in state to receive commissions, they dont have to be appointed if they were not involved in sale. |
| Foresters | FL, GA, MA, NM, PA, VA |