

## Upline Licensing, Appointment, Solicitation, and Commission Sharing Updates

We recently completed a review of Upline licensing, appointment, solicitation, and commission sharing regulations.

In summary, eighteen (18) states require that Uplines in a writing agent's hierarchy must be insurance licensed to receive commission. Three (3) states also require Uplines to be state appointed by the insurance company paying the commission.

**The table below outlines the states.**

<p><b>Uplines must be licensed to receive commissions</b></p>	<p>Florida*, Georgia, Illinois, Kentucky, Louisiana, Massachusetts, Mississippi, Montana, New Mexico, New York, North Carolina*, Pennsylvania, South Carolina, South Dakota, Texas, Virginia*, West Virginia, Wisconsin</p>
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\*Insurance license and state appointment required to receive commission.

Changes from the current Upline requirements are summarized as:

- All Uplines receiving a commission in Kentucky, Mississippi, South Carolina, and Texas must hold an insurance license.
- All Uplines in Florida, North Carolina, and Virginia must also be appointed by the issuing insurance company.
- Uplines in Alabama and Connecticut are no longer required to hold an insurance license to receive an override commission payment.

Research has been conducted on the added states and we have confirmed that state licensing can occur within 3-5 business days of a completed requirement application.

Please plan to start complying with the state requirements immediately. After July 1, 2021, Global Atlantic will deem contracting and/or new business not in good order and will require the appropriate license to proceed. Non-compliance may result in held commission.

**Questions?** Contact your upline, or call the Global Atlantic sales team at **877-462-8992** or via email at **contracting@gafg.com**

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