

COMPANY APPOINTMENT REQUIREMENTS FOR SOLICITATION OF BUSINESS



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The following solicitation requirements are applicable to all Producers soliciting business for the ING family of companies¹ ("the Company").

A Producer is considered to be making a solicitation if they offer, negotiate or effectuate a contract or policy of insurance for a particular person(s), natural or corporate.

ALL STATES NOW PERMIT A PRODUCER TO SOLICIT BUSINESS PRIOR TO APPOINTMENT WITH THE COMPANY (provided the Producer is properly insurance licensed)

Producers are required to be contracted in order to solicit our business and to be compensated for sales. Sometimes, the contracting takes place simultaneously with the appointment request. Most states allow the Company a set number of days following submission of an insurance application by a Producer to submit the appointment form to the state. Please refer to the chart for each state's guidelines.

- Producers can submit insurance applications, appointment forms and request for contracting simultaneously.
- New Business will accept the insurance application as long as its signed date and the Producer's appointment effective date are within the set guidelines established by each state.
- It is the Producer's responsibility to make sure any necessary contracting and/or appointment paperwork is submitted prior to or immediately following a solicitation in order to allow sufficient time for the Company to run the background check and process the paperwork.
- No appointments will be submitted to the state insurance departments until an agent has been approved through the background check process.

The number in parentheses is the number of days the Company has to submit the Producer's appointment to the state insurance departments from the day the insurance application was initially signed.

ALABAMA (15)	LOUISIANA (15)	OKLAHOMA (45)
ALASKA ²	MAINE (15)	OREGON ²
ARIZONA ²	MARYLAND ²	PENNSYLVANIA (30)
ARKANSAS (15)	MASSACHUSETTS (15)	PUERTO RICO (15) ³
CALIFORNIA (14)	MICHIGAN (15)	RHODE ISLAND ²
COLORADO ²	MINNESOTA (15)	SOUTH CAROLINA (15)
CONNECTICUT (15)	MISSISSIPPI (15)	SOUTH DAKOTA (15)
DELAWARE (15)	MISSOURI ²	TENNESSEE (15)
DISTRICT OF COLUMBIA (30)	MONTANA (15)	TEXAS (30)
FLORIDA (45)	NEBRASKA (15)	UTAH (30)
GEORGIA (10)	NEVADA (15)	VERMONT (15)
HAWAII (15)	NEW HAMPSHIRE (15)	VIRGINIA (30)
IDAHO (15)	NEW JERSEY (15)	WASHINGTON (30)
ILLINOIS ²	NEW MEXICO (15)	WEST VIRGINIA (15)
INDIANA ²	NEW YORK (15)	WISCONSIN (15)
IOWA (30)	NORTH CAROLINA (30)	WYOMING (15)
KANSAS (30)	NORTH DAKOTA (30)	
KENTUCKY (15)	OHIO (30)	

¹ ING USA Annuity and Life Insurance Company, ING Life Insurance and Annuity Company, ReliaStar Life Insurance Company, ReliaStar Life Insurance Company of New York, and Security Life of Denver Insurance Company. Distributor Services, 909 Locust Street, Des Moines, IA 50309. For agents only.

² State does not process appointments, so no guidelines are needed.

³ Companies conducting business in Puerto Rico are ING Life Insurance and Annuity Company, ReliaStar Life Insurance Company, and Security Life of Denver Insurance Company (reinsurance only).