

Carrier	Just in Time	State Applicability
Accordia	YES	
American Amicable	NO	
American Continental (Med Supps)	NO	
American Continental/CLI (SI)	NO	
American Equity	NO	
American General	YES	
American National	NO	
Assurity	YES	
Athene	NO	
AXA	NO	
Baltimore	NO	
Banner	YES	
F&G	NO	GA, AL, KY, MO, NM, PA, SC, WV
Foresters	YES	
Forethought (Annuity)	YES	LA
Gerber Life	NO	
Great American	NO	
Guggenheim	NO	
John Hancock	YES	
Kemper	YES	
Lafayette (Life)	YES	
Lafayette (Annuity)	YES	
Lincoln Financial (Life)	YES	
Lincoln Financial (Annuity)	YES	
LSW (Annuities)	YES	
LSW (Life)	YES	
Met Life	YES	
Minnesota (Life)	YES	
Minnesota (Annuity)	YES	
Mutual of Omaha (Med-Supp)	NO	
Mutual of Omaha (Life)	NO	
Mutual of Omaha (Annuity)	NO	
Mutual of Omaha (SI)	NO	
Mutual Trust	YES	
NACOLAH (Life)	YES	
NACOLAH (Annuity)	YES	
National Guardian (NGL)	YES	
National Western (Annuity)	NO	

National Western (Life)	NO	
Nationwide	NO	
New Era (Med-Supp)	NO	
Occidental	NO	
One America-State Life	YES	
Oxford (Annuities)	NO	
Principal	YES	
Protective	YES	
Prudential	YES	
Royal Neighbors	NO	
Sagicor	YES	
Stonebridge	NO	
Trans Family Markets (Red)	YES	
TransAmerica (BIG) (Blue)	YES	
Transamerica Premier (Monumental)	NO	
VOYA (ING) (LIFE)	YES	
VOYA (ING) (ANNUITY)	YES	