


# State Residence Guidelines

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- Certain states have specific regulations regarding sales of annuity products to customers outside their resident state (non-resident sale).
  - It is important to note the entire sales process must occur in the application state, including but not limited to the sales discussions, application signing and contract delivery.
  - When a product is not available for sale in a resident state, a resident is only allowed to purchase the product in another state if they provide a valid reason to be in the non-resident state, other than solely to purchase the annuity.

## Below is a list of companies with restrictions on non-resident sales by states

- **American General** – No restricted states on non-resident sales
- **American National** – No non-resident sales for NY residents in other states
- **Aviva** – No non-resident sales for MA, MN and UT residents in other states
- **Equitrust** – No non-resident sales for MA and NY residents in other states
- **Genworth** – No non-resident sales for NY residents in other states
- **Great American / Annuity Investors Life** – No restricted states on non-resident sales
- **Integrity** – No non-resident sales for NY residents in other states
- **Liberty Bankers** – No restricted states on non-resident sales
- **Lincoln Financial** – No non-resident sales for MA, PA, MN and UT residents in other states
- **Mutual Of Omaha** – No restricted states on non-resident sales
- **North American** – No non resident sales for AL, MA, MN, OR, UT and WA residents in other states
- **Sagicor** – No restricted states on non-resident sales
- **Western National** – No restricted states on non-resident sales

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