

# FOCUS NEWS

## Be Ready for Annual Election Period

Being **“Dressed and Ready to Sell”** means more than just being certified! Now more than ever, it is important to understand where you stand in your Annual Election Period (AEP) readiness. Of course, you know the drill, be certified, licensed and appointed, but this year if there is a gap in your qualifications there are different ramifications.

### What do I need to be fully qualified to sell?

- **Licensed:** Licensed in resident state and any non-resident states that you will be doing business.
- **Contracted:** Submit proper paperwork to Agent On-Boarding and receive Writing ID.
- **Certified:** Certify in pre-requisite courses and any product courses that apply.
- **Appointed:** Submit state appointment requests to Agent On-Boarding and check the [Distribution Portal](#) to confirm the appointment.

Note: Not all states require an appointment.

For the 2012 selling season, the qualifications are the same as in years past. However, some of the implications of unqualified sales have changed. Below is an outline of outcomes should an agent have an unqualified sale:

- If you are **unlicensed** in the state the sale occurred: your appointment and Agent Agreement (if applicable) will be terminated, and the member will be notified.
- If you are **not appointed** (when applicable) in the state of sale or **not certified** in the product: The member is notified and a formal complaint is added to your permanent record, given two complaint points, and further training must be fulfilled.
- Commissions will only be paid if you are properly licensed, appointed, or certified at the time of sale.

*\* Please Note: when a member is notified, your name and the reason why you were unqualified is listed in the letter.*

### How do I check my readiness?

The [Distribution Portal](#)

### How do I get qualified if I find a gap?

- If you forgot to certify in a product, **get certified now!**
- If your license is expiring soon, it is your responsibility to get it renewed.
- If you plan to sell in a non-resident state you are licensed in but aren't appointed in, please submit a state appointment request to Agent On-Boarding.

So let's get "Dressed and Ready" to sell. It's going to be a great AEP, and we have high hopes for your success.

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