

## Thrivent Override License Policy as of 04/28/2020:

- a. Resident State insurance license **plus** these Non-Resident States are required to receive override commissions in:
  - i. FL, GA, MA, MT, NC, NM, PA, SD, VA, WV
- b. Resident **Fraternal License** is required to receive override commissions in:
  - i. CT, DE, MA, NM *\*Note that MA does not currently issue and require agencies to have a fraternal license.*
- c. Non-Resident **Fraternal License plus resident state license** is required to receive override commissions in:
  - i. MA, NM *\*Note that MA does not currently issue and require agencies to have a fraternal license.*

### **Please note:**

- Since MA doesn't issue a fraternal license to agencies, as long as the override is payable to an **agency** rather than an individual no MA fraternal license is required.
- CT and DE do not require a state license for a non-resident agency to receive overrides, so we take the position that they also do not need a fraternal license in those states.
- The only state that both requires a non-resident license for overrides and requires a fraternal license for an agency is NM. And any agency that is resident in a state requiring an agency fraternal license (currently NM, DE and CT) will need to have that in addition to their standard resident state license.