



Licensing and Appointments Quick Reference Guide

Licensing and appointments are required to sell Transamerica products including the Long-Term Care (LTC) rider. Save this document as a quick reference guide for licensing and appointment requirements.

Licensing and Appointments

Licensing is required for each state you intend to conduct business in. Additionally, you need to be appointed with Transamerica in each state.

Resident State – state you live in.

New agents can opt in to automatic appointment when completing the WFG agreement.

Non-Resident State – state(s) you sell in but don't live in.

Agents must complete a Non-Resident Appointment request through MyWFG.

Appointment Status – identified on Transamerica Agent Home page.

DO NOT sell until you have received confirmation from Transamerica, not WFG.

Long-Term Care Rider

The Long-Term Care Rider, LTC, is an add-on to a life insurance policy that provides financial assistance for long-term care services.

Availability – on FFIUL products.

LTC Continued Education (CE) – required to sell the LTC rider in certain states.

CE Certification – updated annually or biannually (state dependent).

LTC CE Certificates – submitted to both WFG and Transamerica when completed.

State Requirements

The LTC rider requires continued education (CE) to sell it with the FFIUL in some states with specific rules/requirements per state.

No CE Requirement – some states do not require LTC CE to sell the rider.

CE Training Reciprocity – some states require LTC CE but will accept certifications from other states.

CE Requirement - some states require LTC CE and will not accept reciprocal certificates from other states. You must complete the LTC CE for that state to be certified.

CE Special Requirements - some states have their own CE course and/or additional CE courses required to sell the rider in that state.

CE Certificate Submission

You are required to send your new or updated LTC CE certificate(s) to both WFG and Transamerica to be approved to sell the LTC rider. Send your certificate(s) to the email addresses below:

WFG Agent Servicing Unit - wfglicensapps@transamerica.com

Transamerica Licensing - lic_commemail@transamerica.com

Additional Resources

Each state has rules and requirements for LTC CE. To identify the requirements for your state(s), use the resources below:

State Department of Insurance website - search for the state(s) department of insurance website and locate the LTC CE courses and requirements on the site.

Selling in New York - this state requires an additional course, REG ED 187 BIC training, to sell. If you have questions, please contact Jonathan Niola at Jonathan.Niola@transamerica.com