

Equitable Network

Licensing & Contracting:

Frequently Asked Questions

Carriers that allow pre-appointment.

- The path **Crump Website*** > **Tools** > **Pre-Appointments** allows advisors to search by carrier and state to determine if a carrier or state are sensitive, restricted, or not restricted.
- Only carriers/states that are marked as **Restricted** require pre-appointment.

Note—it is best for advisors to use this tool from the Crump website as it contains the most up-to-date information for carriers and states.

Carriers that require appointment application with initial customer application.

- The path **Crump Website*** > **Pre-Appointments** allows advisors to search by carrier and state to determine if a carrier or state are sensitive, restricted, or not restricted.
- Only carriers/states that are marked as **Sensitive or Not Restricted** accept contracting with incoming new business.
- If Crump receives contracting paperwork prior to a new application being submitted, it is imaged to the agent's Crump file as well as sent to the carrier to be held for their processing upon receipt of new business.

Note—it is best for advisors to use this tool from the Crump website as it contains the most up-to-date information for carriers and states.

What do advisors need to know about any required product, anti-money laundering (AML), or regulatory training?

- As an industry there is not a centralized repository for this information and there are multiple vendors involved.
- For product training, each carrier and state has their own required training.
- If an application is signed before the training is done, a new application will always be required.
- There are resources for advisors to use to help determine if they have met all necessary requirements:

*Equitable Financial Professionals may access the Equitable Newtork website via Equitable.com under Tools or Quicklinks



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Some resources advisors can use to help them determine if they have met all the necessary requirements are below.

Annuites

[Annuity Carrier/Product Training Requirements](#)

NY Best Interest

Annuity > [Best Interest Training by Carrier](#)

Life > [Best Interest Training by Carrier](#)

Product Training > [Best Interest Product Training](#)

How can advisors determine who they are contracted with?

- On the Crump website advisors can use the "Tools" menu and select, "My appointments" for a current listing of their individual appointments.
- If advisors have questions regarding if they are contracted, appointed, or have outstanding anti-money laundering or product specific training, they can contact the dedicated EQN contracting team by email at EQNcontracting@crump.com or by phone at 800-237-0049, option 6.
- Advisors can also use their dedicated internal wholesalers and relationship managers for assistance with questions related to training and appointments. Up-to-date contact information for relationship managers and wholesalers can be found by clicking the "Equitable Materials" link from the home page on the Crump website.
 - [Ben Joiner Team](#)
 - [Jill Coyne Team](#)
 - [Chris Glose Team](#)
 - [Eric Arenas Team](#)



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