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Resident Life (Including Annuities & Variable Contracts) Agent License

TYPE AND CLASS:
2-14 Resident Life (Including Annuities & Variable Contracts) Agent License

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Common Use(s) of License:

An individual representing an insurer as to life insurance and annuity contracts, including agents appointed to transact life insurance, fixed-dollar annuity contracts, or variable contracts by the same insurer. Annuity contracts, including, but not limited to, fixed or variable annuity contracts; the granting of endowment benefits, additional benefits in event of death or dismemberment by accident or accidental means, additional benefits in event of the insured's disability; and optional modes of settlement of proceeds of life insurance.

STEPS TO OBTAIN 2-14 RESIDENT LIFE (INCLUDING ANNUITIES & VARIABLE CONTRACTS) LICENSE:

Step 1 - You must**:**

- Be a natural person at least 18 years of age.
- Be a bona fide resident of the State of Florida.
- Be a United States citizen or legal alien who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not be an employee of the United States Department of Veterans Affairs or state service office, as referred to in Section 626.788, Florida Statutes.
- Must cancel any other state residence license or obtain a non-resident license in the prior resident state within 30 days after obtaining the Florida resident license.

Step 2 - Must have the following prerequisite(s) before applying:

- Successfully taught or completed a 30-hour life, variable contracts prelicensing course within four (4) years of application date.
  Find a course
  Requires State Examination

  NOTE: F.A.C. rule 69B-227.260, Study Manuals are required for all attendees of a pre-licensing course.

  OR

- Within the last 4 years, have been awarded a Chartered Financial Consultant (ChFC) from the American College of Financial Services or a Fellow, Life Management Institute (FLMI) designation from the Life Management Institute.

Requires State Examination

OR

- Earned a degree which includes at least 9 credit hours of insurance instruction with specific instruction in life, annuities, and variable insurance products from an accredited college or university [an official transcript required]. Exempt from State Examination.

OR

- Become a resident of Florida, held a valid resident license with the equivalent line of authority for at least one (1) continuous year prior to applying for a license in Florida, and submit the application for the Florida Life (including Annuities & Variable Contracts) license within 90 days of becoming a resident of Florida. Exempt from State Examination.
  Transfer of License

OR

- If more than 90 days after becoming a resident of Florida, held a valid resident license with the equivalent line of authority in a reciprocal state within the four (4) year period prior to filing a Florida resident license application for the Florida Health & Life (including Annuities & Variable Contracts) license, are exempt from the prelicensing course requirement, but must take the Florida licensing exam.
  Reciprocity List for Waiver of Prelicensing Course
  Requires State Examination

OR

- Have an original letter from the American College of Financial Services certifying the licensee was awarded the Chartered Life Underwriters (CLU) designation. Exempt from State Examination

Step 3 - Apply:

- Answer all of the questions and pay the fees to complete online application.
  Review fees
  Apply
  Fingerprinting fees are not included and must be paid directly to vendor

Step 4 - Send prerequisite(s) to department:

- Send proof of prerequisite, as indicated in **Step 2**, to the Bureau.

  Note: If you have taken a prelicensing course, your prelicensing education provider will automatically send the Bureau proof within 21 days of your passing date. This does not include designations.

  Email proof of prerequisite to: AgentLicensing@MyFloridaCFO.com

Step 5 - Fingerprints:

- You must be fingerprinted.

Step 6 - Examination:

Disregard this step if you are not required to take an exam or you passed the exam within one year prior to applying for the license.

- Upon approval, an email will be sent to you directing you to check your messages in your MyProfile account. Messages are where you may view your notifications from the department, such as an authorization for an examination. Follow the message's instructions to schedule the examination.

  Note: If you are required to take an examination, you will not be qualified for a license until the department has received a passing result from the testing vendor.

Step 7 - Status notification(s):

- Once an application has been submitted, you may check your MyProfile account for the status of your application. Deficiencies will be listed under the pending license type.
- Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your MyProfile account and click the "Wallet" and/or "Letter" hyperlink(s), under the "Print Licenses" section, to generate a copy of your license for printing.

Special Note:

- Must not be a funeral director or direct disposer, or an employee or representative thereof, or have an office in, or in connection with, a funeral establishment, except that a funeral establishment may contract with a life insurance agent to sell a preneed contract as defined in s. 497.005. Such insurance agent may sell limited policies of insurance covering the expense of final disposition or burial of an insured in the amount of $21,000. However, a funeral director, a direct disposer, or an employee of a funeral establishment that holds a certificate of authority pursuant to s. 497.452 may obtain an agent's license to sell only policies of life insurance covering the expense of a prearrangement for funeral services or merchandise so as to provide funds at the time the services and merchandise are needed. The face amount of insurance covered by any such policy shall not exceed $21,000. [Section 626.785, Florida Statutes]
- Continuing Education (CE) Requirement: 24 hours due biennially by end of licensee's birth month. When the CE requirement has been generated, the requirement can be viewed in licensee's MyProfile account. Section 626.2815, Florida Statutes.

  Note: Additional information can be found on our Continuing Education page.
- **Appointment of License**: This license requires an appointment to be valid. Section 626.112(4), Florida Statutes.
- **Expiration of License**: This license will expire if unappointed for 48 months. Section 626.431(3), Florida Statutes.
- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee.
- Related Florida Statutes: 624.602, 626.015 & 626.785