

JUST-IN-TIME AGENT APPOINTMENT

FREQUENTLY ASKED QUESTIONS



1. What is a Just-In-Time appointment?

A Just-In-Time (JIT) appointment is when a carrier submits the financial professional's appointment to the state insurance department after the financial professional has solicited and submitted their first new business case for that carrier. Not all states permit JIT appointments. Those that do allow them only if the financial professional holds a valid license in the state where the business is solicited.

2. What will happen to my appointment paperwork if submitted before a new business application?

Your state appointment will be reviewed for completeness and then held. We will confirm receipt of your paperwork and then it will be processed under the Just-In-Time rules.

3. Will financial professional website access be available to me right away?

Yes. Upon contracting approval, you will receive a welcome email with your agent code. The welcome email will direct you to the financial professional website to set up your secured access.

4. How long is my appointment paperwork valid?

0-6 months — If your first new business application is received within 0-6 months after you signed appointment paperwork, the appointment will be processed.

7-24 months — If your first new business application is received within 7-24 months after you signed appointment paperwork, you will be required to certify that the information previously provided has not changed.

After 24 months — If your first new business application is received later than 24 months after you signed appointment paperwork, all new appointment paperwork will be required.

5. Will the Just-In-Time process apply to all product lines?

Yes, all appointment requests, regardless of the product line, will be processed using the Just-In-Time rules.

6. Will my appointment request for a pre-appointment or restricted state be processed?

Yes. If you request an appointment in a pre-appointment or restricted state, it will be processed immediately because these states require that a financial professional be appointed prior to soliciting business or within a limited window afterward. Please see the "Business Solicitation During the Contracting & Appointment Process ET-3104(02-20)" document for more details and a list of individual state guidelines.

7. What is the process for requesting an appointment in a non-resident pre-appointment state?

Your appointment request will be immediately processed in your resident state and in the non-resident pre-appointment state.

8. How long is my appointment paperwork valid?

0-6 months — If your first new business application is received within 0-6 months after you signed appointment paperwork, the appointment will be processed.

7-24 months — If your first new business application is received within 7-24 months after you signed appointment paperwork, you will be required to sign the “Agent Verification Form – ET3204(08-23),” certifying the previous information provided has not changed.

After 24 months — If your first new business application is received later than 24 months after you signed appointment paperwork, additional requirements may apply:

- You may need to sign the “Active Agent Background Authorization Form,” confirming that the information previously provided has not changed and authorizing a new background check.
- EXCEPTION: If you originally signed the “Agent Appointment Application ET-3200(10-23),” this additional form is not required, as the authorization on that form allows a background check to be conducted at any time.



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