Agent Quick Reference Guide

Release Letter

A **Letter of Release** (Release Letter) is a written authorization from a producer's current top level upline allowing them to move to a different upline or sales channel.

A release letter does not move you by itself. It allows a transfer request to proceed only if all eligibility, timing, and policy requirements are met.

Frequently Asked Questions:

When is a release letter required?	A release letter is required when you want to transfer to another upline or channel immediately, and you do not qualify for a Notice of Intent to Move (ITM).
Who must provide the release letter?	The release must be issued by your current top level upline.
What makes a release letter valid?	A valid release letter must: • Be on the upline's official letterhead • Identify the producer by name • Be signed by an authorized signer or principal • Be dated within the last 90 days
Can a release letter come from another agency in my upline?	No. Releases must come from the top level upline on record. Releases from lower levels are not accepted.
Where do I submit my release letter?	The release letter must be uploaded within your contracting evite or transfer request.
How long is a release letter valid?	Release letters are valid for 90 days from the signature date.
Does a release letter guarantee approval of my move?	No. A release letter allows the transfer request to proceed, but it does not override blackout periods, eligibility rules, or other policy requirements.
Do blackout periods apply if I already have a release letter?	Yes. Transfers cannot be completed during blackout periods, even with a valid release letter.
What happens if my release letter is missing or invalid?	If a valid release letter is not provided, the request may be denied or closed. A new request will be required once a valid release is obtained.
If I cannot obtain a release letter, what are my options?	You may submit an ITM (if eligible) and complete the required waiting period instead of providing a release letter.
Can UnitedHealthcare require my upline to provide me with a release letter?	No. UnitedHealthcare cannot require an upline to issue a release letter. Release decisions are governed by the contractual business relationship between the producer and their upline. Issuance of a release is solely at the discretion of the current upline.
Are release requirements the same for all sales channels?	No. Please refer to your Agent Guide on Jarvis for channel-specific release information.

Release Letter

Valid Release Letter Example:

Dated within 90 days

Producer name

Agent ID or NPN*

Authorized signature

Current top upline official letterhead



Month - Day, Year

Insurance Producer: John Smith

NPN Number: 123456

Release of Insurance Producer from Your Hometown Insurance Agency

To Whom It May Concern:

This letter confirms that the above identified Independent Insurance Producer is released from the following carriers and affiliations with Your Hometown Insurance Agency effective Month - Day, Year

Carrier:

UnitedHealthcare

Please contact the carrier(s) and/or your new upline to transfer your appointment(s).

Regards,

John Doe

John Doe
Principal, Your Hometown Insurance Agency
123 Anywhere Street
Hometown Rock, MN 78945

Required release letter elements are outlined above. While release letter formats may vary by upline, all required information must be clearly included. Including the Agent ID or National Producer Number (NPN) supports accurate identification and processing.

Additional Reference & Usage Notice

Authoritative guidance: This FAQ is intended to provide high-level informational support and general clarification only. Information is subject to change without notice. In all cases, the Agent Guide available on Jarvis serves as the official source of truth and should be consulted for comprehensive policy requirements, eligibility criteria, and situation-specific guidance.

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