

2019 Year-End Processing Dates and Holiday Hours

As we near the end of the year, we are prepared to work closely with you on your pending business and help you have a successful close to 2019. Please use these dates to plan ahead.

Have a Priority Case?

Notify your Case Relationship Manager or Internal Wholesaler as soon as possible of cases that are needed by year-end.

Links to Helpful Resources:

- [New Business Transmittal Form](#)
- [Case Submission Checklist](#)
- [Part A Application Checklist](#)

See next page for AIG and vendor holiday hours

Key Year-End Dates	
<p>Note re: 2017 CSO Product Transition</p> <p>At the end of the year, some conditions will apply to the issuance of policies for products based on the previous mortality tables (2001 CSO). See Bulletin 19-062 for 2017 CSO transition guidelines, and keep an eye out for future updates.</p>	
Fri, Dec 6	<p>Forward-Dated, Conditionally Issued Term Policies</p> <p>Last day to conditionally issue and forward date Term policies, where the effective and draft date will be 12/27. All delivery requirements must be received by 12/26 for the policies to be placed in force.</p> <p>Note: For California policies, the last date is November 27 due to extended forward-dating timeframe mandated by state.</p>
Fri, Dec 13	<p>1099 Commission Value (Semi-Monthly)</p> <p>Cut-off date for agents on semi-monthly pay frequency.</p> <ul style="list-style-type: none"> • Note: Semi-monthly payroll released Tuesday, Dec. 17
Fri, Dec 20	<p>W2 Commission Value (Financial Network Only)</p> <p>Cut-off date for 2019 W2 commission value.</p>
Thu, Dec 26	<p>Underwriting Approval – All Products</p> <p>Last date for underwriting approval of all products to obtain policy issue and inforce placement.</p> <p>Please note: This assumes no other delivery requirements, current effective date, draft date, or other form of premium on file.</p>
	<p>Delivery Requirements — All Cases</p> <p>Last receipt date for delivery requirements to ensure placement in 2019.</p>
	<p>1035 Exchanges</p> <p>Last date to receive 1035 funds and have policies issued and placed inforce, assuming all other requirements, including signed amendments and signed illustrations, have been received.</p>
Fri, Dec 27	<p>1099 Commission Value (Weekly and Bi-Weekly)</p> <p>Cut-off date for agents on weekly and bi-weekly pay frequency.</p> <ul style="list-style-type: none"> • Note: Weekly/bi-weekly Payroll released Tuesday, Dec. 31.

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AIG and Vendor Holiday Hours for 2019	
Wed, Nov 27	AIG offices close at 1 p.m. Central Standard Time (CST)
Thu, Nov 28	AIG offices and vendor operations closed
Fri, Nov 29	<ul style="list-style-type: none"> • AIG offices closed • CRL Lab Services: Early closing ,12 noon CT • CRL Plus (Inspections): Open • EMSI APS Unit: Closed • EMSI Inspection Unit (Credit Reports and eSearches): Closed • EMSI Mailing Center (Mail/Scan Unit): Open to image, scan and send APS records on Nov. 29 and 30. • ExamOne Tele-Interview Unit: Open • ExamOne Inspections:: Closed
Tue, Dec 24	<ul style="list-style-type: none"> • AIG offices close at 1 p.m. CST • CRL Lab Services: Open • CRL Plus (Inspections): Open • EMSI APS Unit: Open • EMSI Inspection Unit: Open • ExamOne Tele-Interview Unit: Open • ExamOne Inspections: Open
Wed, Dec 25	AIG offices and vendor operations closed
Tue, Dec 31	<ul style="list-style-type: none"> • AIG offices close at 1 p.m. CST • CRL Lab Services: Open • CRL Plus (Inspections): Open • EMSI APS Unit: Open • EMSI Inspection Unit: Open • ExamOne Tele-Interview Unit: Open • ExamOne Inspections: Open
Wed, Jan 1	AIG offices and vendor operations closed

For vendor contact information, see [Preferred Vendors for Underwriting Services](#).

