

# 2019 Year-End Submission Deadlines



## LIFE BUSINESS

### Paper Applications

Must be received in the Springfield Processing Center no later than 12/09/2019 to begin processing in 2019. We encourage the use of ExpertScan (available via your ExpertOffice account) for all paper documents to be submitted.

### E-App Applications

Must be received by 12/13/2019.

Delivery Requirements must be received in the Springfield Processing Center by 2:30 p.m. CST on 12/18/2019 to allow processing time for paid business in 2019. Cases received before the deadline will be given first priority.

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## ANNUITY BUSINESS

### Applications

- Must be received in good order in the Springfield Processing Center by 4:30 p.m. CST on 12/18/2019 in order to guarantee processing for year-end.
- Normal month-end rate lock procedures will apply. Applications must be signed and dated no later than December 31, 2019, and received in the Springfield Processing Center by 1/06/2020.
- Applications received after 4:30 p.m. CST on 12/18/2019 cannot be guaranteed processing by year-end.
- The last issue (hedge) date of 2019 will be 12/31/2019. The first (hedge) date of 2020 will be 1/08/2020.

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## COMMISSION AND PRODUCTION CREDIT

The last cycle of the year for life and annuity will be as follows

### Production Credit

Cutoff is 12/27/2019.

### Commissions

Cutoff is anything issued and paid by 12/27/2019 and will be included on your 1099 for 2019. The disbursement cycle for the 12/27/2019 cutoff will run on 12/30/2019 will be payable 12/31/2019. Anything issued or paid after 12/27/2019 will count towards 2020 earnings.

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