New Business
2022 Year-End Reminders

As always, we are prepared to partner with you to bring this year to a successful close. The following information provides cutoff dates for receipt of in-good-order requests and critical requirements to help ensure smooth year-end processing.

When to have requirements to us in order to meet cutoff deadlines

Cutoff Date	Life and DI*
November month-end cutoff:	
Nov. 17	Send list of cases to your new business representative that you want to get paid by month-end
Nov. 23	Internal 1035 exchanges Product/policy changes on pending issue cases Adding/removing or changing policy rider/benefits Reissue Re-opening of closed cases
Nov. 24	Ameritas Holiday – office closed
Nov. 25	Ameritas Holiday – office closed Limited staff working 9 a.m. – 1 p.m. ET to support variable and annuity business
Nov. 29	New in-good-order applications Final underwriting and delivery requirements
Nov. 30 – noon ET	Issue instructions (without product changes) Premium payments (Approval to draft, EFT or Check)
December mid-month cutoff:	
Dec. 1	Please be advised that some external 1035 companies are experiencing longer processing times than normal. We continue to recommend allowing 30 days for processing as this seems to be the standard for most companies, but your new business representative will follow up with the external company weekly and alert you to any processing delays.
Dec. 13	Internal 1035 exchanges Product/policy changes on pending issue cases Adding/removing or changing policy rider/benefits Reissue Re-opening of closed cases
Dec. 14	New in-good-order applications Final underwriting and delivery requirements
Dec. 15 – noon ET	Issue instructions (without product changes) Premium payments (Approval to draft, EFT or Check)
Dec. 15	COMMISSION CLOSE Last day for commissions to be included as 2022 taxable income
Dec. 16	Last day for new in-good-order term conversion applications to be submitted in order to complete by year-end.
Dec. 20	Send list of cases to your new business representative that you want to get paid by year-end

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Cutoff Date	Life and DI*
December month-end cutoff:	
Dec. 23	Ameritas Holiday – office closed Limited staff working 9 a.m. - 4 p.m. ET to support variable and annuity business.
Dec. 26	Ameritas Holiday – office closed
Dec. 27	Internal 1035 exchanges Product/policy changes on pending issue cases Adding/removing or changing policy rider/benefits Reissue Re-opening of closed cased
Dec. 28	New in-good-order applications Final underwriting and delivery requirements
Dec. 30	COMMISSION CLOSE Premium payments must be received by noon ET (Approval to draft, EFT or check) Last commission close for 2022 production/recognition credit Will be paid as 2023 taxable income

Best practices

To prevent any delays and expedite your year-end business, please refer to the following reminders:

1) Using eApply will help ensure you have all the necessary forms. Please be sure to complete the application in its entirety and attach all necessary forms.
2) Sign up for e-Delivery by checking "Accept Electronic Policy Delivery" on the Electronic Signature and Delivery Disclosures form in the application kit.
3) Complete the application cover page for Teleunderwriting cases so we can determine at initial screening if medical records need to be ordered.
4) If the case is Teleunderwriting or we need an Inspection Report, provide the client with the telephone number listed below so that they can call to have it completed after 24 hours of being ordered:
5) Obtain the initial premium or the completed electronic funds transfer (EFT) form at the time of the application.
6) Send your new business representative the list of your cases by Dec. 20 that you are expecting to get paid by the year-end cutoff.

For DI Teleunderwriting, Combo Life/DI cases or cases from NY, PA or VA:

ExamOne portal.examone.com

Clients call to complete: 800-242-9266

Hours:
Mon. - Thurs. 7 a.m. - 11 p.m. CST
Fri. 7 a.m. - 9 p.m. CST
Sat. 8 a.m. - 4 p.m. CST

For Life Inspection reports:

ExamOne portal.examone.com

Clients call to complete: 877-367-0191

Hours:
Mon. - Thurs. 7:30 a.m. - 10 p.m. CST
Fri. 7:30 a.m. - 9 p.m. CST
Sat. 8 a.m. - 12 p.m. CST

For Life Teleunderwriting
(except for NY, PA or VA):

APPS teleunderwriting is: 866-683-2801.

Call center hours are:
Monday through Friday 7 a.m. to 9 p.m.
Saturday from 8 a.m. to 2 p.m. CST.

7) For replacements, complete the required replacement forms and send them to us within 3 days of our request. If not received within 3 days, the case will be closed until it is received. Please call us if you want to confirm you are using the correct forms.
8) For DI/Combo cases, be sure to inform your new business representative if you have ordered requirements (i.e. labs, exam), and which medical examiner was used. This will allow us to check the examiner's website to obtain the results.
9) For disability income insurance, please send the income documentation and illustration along with the application.

10) Provide cover letter whenever possible. Explain unusual situations, job history, salary fluctuations financial problems and/or medical history.

11) If applying for a DI discount, be sure to include IPN and percentage of discount applied for.

View the **New Business Guide, DST2016** for additional information.

If you have any questions, or need assistance in expediting new business, please give your new business representative or underwriter a call.

For service support, contact the service center at 800-319-6901, extension 57550.

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*For annuity, all variable internal rollovers/transfers/1035 exchanges paperwork must be received in-good-order by noon on Dec. 27.

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