

2018 Year End Critical Dates

Monday, Nov. 19, 2018	<p>DI Client Services: Reported contract changes and reinstatements: Submit reported change requests, attachments and reinstatements via email. Full requirements according to the current underwriting guidelines and DI contract change rules must be included.</p> <p>DI applications for inforce policies: Should be mailed to ensure year-end credit. Right to Apply, FIO Options, Reinstatements, DIPR increases. Full requirements according to the current underwriting guidelines and DI contract change rules must be included.</p> <p>Note: This includes any changes to a pending contract change that is at issue status and not reported.</p>
Friday, Nov. 23, 2018	<p>Institutional insurance Service Center will be open from 8 a.m. - 4 p.m. ET.</p> <p>The Life Service Center, DI Service Center, Annuity Service Centers, Personal History Interview Unit and Society 1851 will be open from 8 a.m. - 6 p.m. ET.</p> <p>Life Post Issue: Policy services for non-traditional/variable products: 2018 policy transactions that must follow same day pricing rules (including but not limited to: loans, surrenders, fund transfers, allocation changes, partial withdrawals, and 1035 exchanges) must be received before 1 p.m. ET. If a request is received on or after 1 p.m. ET, it will be priced with the net asset value for the next valuation day, provided the request is in good order.</p> <p>Worksite Executive Insurance & Institutional Insurance: The New York Stock Exchange (NYSE) will close at 1 p.m. ET; therefore, Worksite Executive Insurance, all annuity and variable Institutional Insurance must be received before 1 p.m. ET in order to be processed on this business day. If a request is received on or after 1 p.m. ET, it will be priced with the net asset value for the next valuation day, provided the request is in good order.</p>
Tuesday, Nov. 27, 2018	<p>DI UW: New applications should be submitted for all DI products by no later than this date if needed for commission close or business credit.</p> <p>Life New Business: New Life Applications to New Policies: If needed for YEAR END COMMISSION CLOSE, Dec. 18 commission or business credit, need to be submitted by this date.</p>
Friday, Nov. 30, 2018	<p>Life Reissues: Unreported and reported 90-day reissues for Year End Close, Dec. 18, not requiring Underwriting. A Life 90-Day Policy Reissue form (F6126) and a revised sales illustration (or presentation) must be emailed by Nov. 30, 2018.</p>
Tuesday, Dec. 4, 2018	<p>Life New Business: Unreported and Reported 90-Day Re-issues that do not require underwriting: Changes for issued and unreported traditional and nontraditional life products required for year-end commission close must be requested no later than Dec. 4, 2018 for the Dec. 18, 2018 commission close.</p>

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Wednesday, Dec. 5, 2018	<p>Life Post Issue: Internal 1035 Exchanges: Requests for a Cash Surrender form (F6309) must be received in good order before 4 p.m. ET on Dec. 5 in order for 1035 funds to be available to report the new policy for final commission close of 2018.</p>
Friday, Dec. 7, 2018	<p>DI UW: Medical examinations and lab testing for RTA: Recommended last day for proposed insureds to be examined or have blood/urine/oral fluids samples collected in order to ensure all results are submitted to DI underwriting in time to review for year-end commission close. If exams or lab test findings prompt the need for an APS, additional processing time will be required.</p> <p>Life New Business: Life Medical Examinations and Lab Testing: Recommended last day for proposed insureds to be examined or have blood/urine/oral fluids samples collected in order to ensure all results are submitted to life underwriting in time to review for year-end closing. If exams or lab test findings prompt the need for an APS then additional processing time will be required.</p> <p>Unreported and Reported 90-day reissues on policies resulting from a term conversion and/or insurability option exercise that are needed for Dec. 18 commission close must be submitted today.</p> <p>Life Post Issue: Policy Services (traditional products): 2018 policy loans, dividend withdrawals, dividend restorations, dividend option changes, requested lapses and surrenders received on this date will be processed by end of day Monday, Dec. 31.</p> <p>Any surrender form received after Friday, Dec. 7, has the potential to have a check date of 2019. Any case with a check date of 2019 will receive a 2019 Form 1099.</p>
Tuesday, Dec. 11, 2018	<p>Life New Business: CareChoice One: All policy delivery requirements must be signed and returned to the home office in good order to have the reporting inhibitor lifted prior to policy reporting.</p> <p>Life Conversions: Term conversion to new policies and insurability option exercise applications to new policies needed for Dec. 18 close must be submitted today, complete and in good order.</p>
Wednesday, Dec. 12, 2018	<p>DI UW: Underwriting and issue requirements (including contract changes) - This is the last day to submit underwriting and issue requirements to the Home Office to ensure the case is issued for yearend closing. Requirements should be submitted electronically via Workbench.</p> <p>Life Underwriting and Issue Requirements: This is the last day to submit underwriting and issue requirements to the home office to ensure case is issued for year-end closing. Note: Policies dated in 2019 cannot be reported for 2018 production credit except Temporary Term.</p>
Thursday, Dec. 13, 2018	<p>Life Conversions: Term Conversion and/or Insurability Option applications to increase an existing legacy policy or to a new policy needed for Dec. 18 commission close must be submitted today, complete and in good order.</p>

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Friday, Dec. 14, 2018	<p>Annuity Operations: For annuity products issued out of the Topeka, KS office, applications must be received in Topeka and deemed In good order, including suitability approval and receipt of funds, to ensure processing by final Commission Close. In general, allow four business days for suitability review. Subsequent payments for Transitions Select II, Capital Vantage, Odyssey Select and RetireEase Choice contracts issued at the Topeka, KS office must be received in good order.</p>
Tuesday, Dec. 18, 2018	<p>Final MassMutual Commission Close of 2018</p> <p>Annuity Operations: Annuity subsequent remittances for Panorama, Panorama Premier, Artistry, Transitions, LifeTrust, Flex Extra, Evolution and Transitions Select must be received in good order at the appropriate lockbox address. Annuity subsequent remittances for Passage, Pan-Plus, Odyssey, Odyssey Plus and RetireEase Choice contracts issued at the Springfield, MA office must be received in good order.</p>
Thursday, Dec. 20, 2018	<p>Life Conversions: Term Conversion and/or Insurability Option applications to increase an existing legacy policy or to a new policy needed for Dec. 31 close of business must be submitted today, complete and in good order.</p> <p>Unreported and reported 90 day reissues resulting from conversion/insurability option exercises needed for Dec. 31 close of business, must be submitted today, complete and in good order.</p>
Wednesday, Dec. 26, 2018	<p>Annuity Operations: Required Minimum Distributions: Final day to submit Required Minimum Distribution (RMD) requests to ensure Dec. 31 processing.</p>
Thursday, Dec. 27, 2018	<p>Life Claims: Last day for receipt of 2018 death notices on Life policies will be at noon ET on Dec. 27. Any notices received after noon ET on Dec. 27 will be considered 2019 business. Last day for payment of death claims for 2018 is Dec. 27 at noon ET. Any cases paid after that time will be considered paid in 2019.</p> <p>Last day for 2018 Annuity death notices will be at noon ET on Dec. 27. Notices received after noon ET on Dec. 27 will be considered 2019 business. Proofs will continue to be processed and valued Dec. 31.</p>
Monday, Dec. 31, 2018	<p>The Last business day of 2018</p> <p>The Life Service Center, DI Service Center, Annuity Service Centers, Personal History Interview Unit and Society 1851 will be open from 8 a.m. - 6 p.m. ET.</p> <p>DI: All DI products (IDI and GSI) paid and reported today will count for 2018 credits; commissions will be 2019 paid.</p> <p>Life Post Issue: Policy services (traditional and non-traditional products): 2018 deaths (terminations) expires and matured endowments that are imaged and in good order by 4 p.m. ET will be processed by the end of the day. Premiums paid by automatic premium loan (APL) must be processed.</p>