

## Year-End Processing Dates and Holiday Hours

As we near the end of the year, we are **preparing and mobilizing our resources** so we can work at peak levels to place your pending applications in 2018. To this end, we are providing key dates below so you can plan your submissions.

So we can provide you with the best possible experience, please ensure your applications are submitted in good order and **Ready for Underwriter Review**. See the guide at right for helpful tips and resources.

**Have a Priority Case?** Please notify your Case Relationship Manager or Internal Wholesaler as soon as possible of cases that are needed by year-end.

### Key Year-End Dates

<b>Fri, Dec 7</b>	<b>Forward-Dated, Conditionally Issued Term Policies</b> Last day to <b>conditionally issue and forward date Term policies</b> , where the effective and draft date will be 12/28. All delivery requirements must be received by 12/26 for the policies to be placed in force.  <b>Note: For California policies</b> , the last date is December 1 due to extended forward-dating timeframe mandated by state.
<b>Fri, Dec 14</b>	<b>1099 Commission Value</b> Cut-off date for agents on <b>semi-monthly</b> pay frequency.
<b>Fri, Dec 21</b>	<b>1099 Commission Value</b> Cut-off date for agents on <b>weekly</b> and <b>bi-weekly</b> pay frequency.
<b>Wed, Dec 26</b>	<b>Underwriting Approval – All Products</b> Last date for <b>underwriting approval</b> of all products to obtain policy issue and in force placement.  <b>Please note:</b> This assumes no other delivery requirements, current effective date, draft date, or other form of premium on file.
	<b>Delivery Requirements — All Cases</b> Last receipt date for <b>delivery requirements</b> to ensure placement in 2018.
	<b>1035 Exchanges</b> Last date to <b>receive 1035 funds and have policies issued and placed in force</b> , assuming all other requirements, including signed amendments and signed illustrations, have been received.

### What's needed to make a case Ready for Underwriter Review?

- Part A Application with essential data provided
- Part B Application
- Paramed Exam
- Agent Report
- HIPAA Authorization
- MVR Authorization (NH only)

**Note:** If a case status is *Not Ready for Underwriter Review*, please submit requirements as quickly as possible so the case can be processed. See [Bulletin 18-110](#).

### More Resources

- [New Business Transmittal Form](#)
- [Submission Checklist](#)
- [Part A Checklist](#)
- [Paramed Tips for a Faster Review](#)
- [Preparing For Your Life Insurance Exam \(Client Guide\)](#)

**See next page for AIG and vendor holiday hours**

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AIG and Vendor Holiday Hours for 2018	
<b>Wed, Nov 21</b>	AIG offices close at 1 p.m. Central Standard Time (CST)
<b>Thu, Nov 22</b>	AIG offices and vendor operations closed
<b>Fri, Nov 23</b>	<ul style="list-style-type: none"><li>• AIG offices closed</li><li>• Clinical Reference Laboratory (CRL): Open 7 a.m. to 12 noon CST</li><li>• CRL Plus Inspections: Open, normal hours</li><li>• EMSI (all units except Medical Records Retrieval): Closed</li><li>• EMSI Medical Records Retrieval (Mail/Scan Unit): Open normal hours</li><li>• ExamOne Tele-Interview Unit: Open 8 a.m. to 5 p.m. CST</li><li>• ExamOne Inspections: Open 8 a.m. to 5 p.m. CST</li></ul>
<b>Mon, Dec 24</b>	<ul style="list-style-type: none"><li>• AIG offices closed</li><li>• CRL: Open, normal hours</li><li>• CRL Plus Inspections: Open until 5 p.m.</li><li>• EMSI (all units): Open, normal hours</li><li>• ExamOne Tele-Interview Unit: Open 8 a.m. to 5 p.m. CST</li><li>• ExamOne Inspections: Open 8 a.m. to 5 p.m. CST</li></ul>
<b>Tue, Dec 25</b>	AIG offices and vendor operations closed
<b>Mon, Dec 31</b>	<ul style="list-style-type: none"><li>• AIG offices close at 1 p.m. CST.</li><li>• CRL: Open, normal hours</li><li>• CRL Plus Inspections: Open until 5 p.m. CST</li><li>• EMSI (all units): Open, normal hours</li><li>• ExamOne Tele-Interview Unit: Open 8 a.m. to 5 p.m. CST</li><li>• ExamOne Inspections: Open 8 a.m. to 5 p.m. CST</li></ul>
<b>Jan 1, 2019</b>	AIG offices and vendor operations closed

For more information and contact numbers, see [Preferred Vendors List](#).