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Article

Oct 31 **2017 End of Year Business Procedures**

Life Business

- **Paper Applications:** must be received in the Springfield Processing Center no later than **12/11/2017** to begin processing in 2017. We encourage the use of ExpertScan (available via your ExpertOffice account) for all paper documents being submitted.
- **E-App Applications:** must be received by **12/13/2017**.
- Delivery requirements must be received in the Springfield Processing Center by 2:30 p.m. CST on **12/20/2017** to allow processing time for paid business for 2017. As always, we will do our best to process everything that is received, but cases received before the deadlines will be given first priority.

Annuity Business

- **Applications:** must be received in good order in the Springfield Processing Center by 4:30 p.m. CST on **12/21/2017** 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, 2017, and received in the Springfield Processing Center by **01/04/2018**.
- **NOTE, applications received after 4:30 p.m. CST on 12/21/2017 cannot be guaranteed to be processed by year-end.**
- **The last issue (hedge) date of 2017 for the ASIA Plus product will be December 29th 2017. The first issue (hedge) date of 2018 for this same product will be January 8th 2018.**

Commission and Production Credit

The last cycle of the year (life and annuity) will be as follows:

- **Production Credit:** Cutoff is December 29, 2017.

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- **Daily Commissions:** Cutoff is anything issued and paid by **12/27/2017** (will be included on your 1099 for 2017).
- **Weekly Commissions:** Cutoff is anything issued and paid by **12/21/2017** (will be included on your 1099 for 2017).

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