Protective Life Bulletin

DATE: November 10, 2017
T0: Protective Life Distributors

FROM: Protective Life Insurance Company

RE: 2017 Holiday Schedule and Year-End Processing Guidelines

Protective Life's 2017 Holiday Schedule and Year-End Processing Guidelines

As we near the end of the business year, the following holiday schedule and year-end business processing guidelines will help expedite your business during this time.

2017 Holiday Schedule

The Protective Life offices will be closed on the following dates:

- Thanksgiving: Thursday, November 23
- The day after Thanksgiving: Friday, November 24
- Christmas Eve (observed): Friday, December 22
- Christmas Day: Monday, December 25
- New Year's Day: Monday, January 1

Please note: The Home Office and Sales Desk will have limited staff available on Friday, November 24 and Friday, December 22.

Underwriting

To place a case for year-end, all necessary forms and underwriting requirements should be in-house by the close of business on Friday, December 8. This will allow underwriting adequate time to have the case approved and issued. We will make every effort to accommodate all cases completed by year-end. For assistance with special cases, contact your Case Manager or Relationship Manager.

New Business

Delivery requirements received in the Birmingham Home Office by 1:00 p.m. CT on Friday, December 29 will be processed as 2017 paid activity.

Policy Revisions

Policy Revisions delivery requirements, including internal replacements and conversions, received in the Birmingham Home Office by 1:00 p.m. CT on Wednesday, December 20 will be processed as 2017 paid activity.

Commission Processing

In December, multiple commission cycles will run to credit your year-end business. We will process as follows:

- Friday, December 1: Commissions sent on December 4
- Friday, December 8: Commissions sent on December 11
- Friday, December 15: Commissions sent on December 18
- Friday, December 22: Commissions sent on December 26
- Friday, December 29: Commissions sent on January 2, 2018

The final commission run for the year will be made on Friday, December 29 with commissions being sent on Tuesday, January 2.

As always, thank you for your business. We appreciate the opportunity to serve your needs in 2017 and many years ahead. Please contact your Regional Vice President with any questions.

