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End-of-Year Reminders

December 6, 2017

End-of-Year Commission Information

We'll make every effort to place your business in force before the yearend commission cut-off date of Dec. 27, 2017. We'll pay commissions on policies placed in force after Dec. 27, 2017 during the mid-January 2018 commission cycle.

The Standard will be closed for the holidays on Dec. 25 and 26, 2017, as well as Jan. 1, 2018.

Policy Delivery Requirements

We guarantee that all pending IDI and GSI policies with complete and compliant delivery requirements received at The Standard's home office by noon Pacific Time on Wednesday, Dec. 27, 2017 will be placed in force by the end of business on the Dec. 27, 2017 commission cut-off date.

Policies With Requested Effective Dates of December 29, 30 and 31

We'll place all fully underwritten policies with requested effective dates of Dec. 29, 30 or 31 in force with an effective date of Jan. 1, 2018, subject to the terms of the Policy Acceptance. Please contact your case manager or call 800.378.6058 (800.378.6057 in New York) if you'd like help determining policy effective dates.

Commission Calendar

View the <u>commission calendar</u> for the remainder of 2017. The calendar will be updated in the next week with 2018 information. This commission calendar is available for producers on <u>The Standard's IDI producer</u> <u>website</u> under *Doing Business*.