

2021 YEAR-END SUBMISSION DEADLINES



Life Business

Paper Applications

Must be received in the Springfield Processing Center no later than 12/13/2021 to begin processing in 2021. We encourage the use of ExpertScan (available via your ExpertOffice account) for all paper documents to be submitted.

E-App Applications

Must be received by 12/17/2021.

Deliveries must be received in the Springfield Processing Center by 2:30 p.m. CST on 12/22/2021 to allow processing time for paid business in 2021. Term Conversion of Life Business Applications, in good order, must be received in the Springfield Processing Center no later 12/22/21 to allow processing time for paid business in 2021. Cases received before the deadline will be given first priority.

Annuity Business

Applications (both ExpertApp and paper applications)

- Must be received in good order in the Springfield Processing Center by 4:30 p.m. CST on 12/17/2021 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 12/31/2021, and received in the Springfield Processing Center by 1/05/2022.
- Applications received after 4:30 p.m. CST on 12/17/2021 cannot be guaranteed processing by year-end.
- The last issue (hedge) date of 2021 will be 12/30/2021. The first (hedge) date of 2022 will be 1/07/2022.

Commission and Production Credit

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

Production Credit

Cutoff is 12/31/2021.

Commissions

For weekly paid agents, cutoff is anything issued and paid by 12/22/2021. For all other agents, cutoff is anything issued and paid by 12/29/2021 and will be included on your 1099 for 2021. The disbursement cycle for the 12/29/2021 cutoff will run on 12/30/2021 and will be payable 12/31/2021.

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