

2022 YEAR-END SUBMISSION DEADLINES



Life Business

Paper Applications

Must be received in the Springfield Processing Center no later than 12/12/2022 to begin processing in 2022. 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 12/16/2022.

Deliveries must be received in the Springfield Processing Center by 2:30 p.m. CST on 12/21/2022 to allow processing time for paid business in 2022. Term Conversion of Life Business Applications, in good order, must be received in the Springfield Processing Center no later 12/21/2022 to allow processing time for paid business in 2022. 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 12/16/2022 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 12/30/2022, and received in the Springfield Processing Center by 1/4/2023.
- Applications received after 4:30 p.m. CST on 12/16/2022 cannot be guaranteed processing by year-end.
- The last issue (hedge) date of 2022 will be 12/29/2022. The first (hedge) date of 2023 will be 1/6/2023.

Commission and Production Credit

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

Production Credit

Cutoff is 12/30/2022.

Commissions

For weekly paid agents, cutoff is anything issued and paid by 12/22/2022. For all other agents, cutoff is anything issued and paid by 12/28/2022 and will be included on your 1099 for 2022. The disbursement cycle for the 12/28/2022 cutoff will run on 12/29/2022 and will be payable 12/30/2022.

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