



## MMSD Life and Disability Income 2023 Year-end dates

Our priority is to help you reach your year-end goals. The dates provided below are a guide to ensure the best home office service, timely payment of commissions and proper business credit.

Our final commission close to receive compensation payment in 2023 is Dec. 19; inbound wires will need to arrive by 4:00pm ET on this day in order to apply. We will continue to work diligently through year end on Dec. 29, 2023 to handle requirements as they are received and make our best efforts to help you place those cases in 2023.

**Note:** The last DTCC COM cycle of the year is Dec. 29, 2023.

Life and DI New Business & Underwriting Key Dates	
Thursday, Nov. 23	Thanksgiving Day. MassMutual offices closed.
Friday, Nov. 24	MassMutual offices will close at 1:00pm ET.
Monday, Nov. 27	<p>New formal and informal applications: In good order* applications should be submitted to the MassMutual Corporate Office (paper application or via iGO e-app entry) if needed for <a href="#">final commission close Dec. 19, 2023 commissions or business credit</a>.</p> <p>*Inclusive of completed contracting and onboarding. Please contact Advisor Services at the email below with assistance: <a href="mailto:MMSDBrokerServicesInquiry@MassMutual.com">MMSDBrokerServicesInquiry@MassMutual.com</a></p>
Friday, Dec. 8	<p><b>Life and DI medical examinations and lab testing:</b> Recommended last day for proposed insureds to be examined or have blood/urine/oral fluids samples collected* to ensure all results are submitted to MMSD Life Underwriting in time to review for <a href="#">Dec. 29 year-end close of business</a>.</p> <p>*If exams or lab test findings prompt the need for an APS then additional processing time will be required.</p>
Monday, Dec. 11	<p>Underwriting and issue requirements (including DI contract changes and life term conversions): Submit in good order underwriting and issue requirements to the MassMutual Corporate Office to ensure policy pages are available for timely delivery and payment before the <a href="#">final commission close on Dec. 19</a>.</p> <p>We will continue to work diligently through year end on Dec. 29, 2023 to handle requirements as they are received and make our best efforts to help you place those cases in 2023.</p>
Tuesday, Dec. 19	<p><b>Final Commission Close</b> for 2023 commission payment.</p> <ul style="list-style-type: none"> <li>Inbound wires will need to arrive by 4:00pm ET on this day to apply.</li> <li>For firms on DTCC, the last DTCC COM cycle of the year is Dec. 29, 2023.</li> </ul>

Thursday, Dec. 21	Life New Business: Life issue requirements and 90-day reissue requests: Submit issue requirements to the Home Office to ensure the case is issued for <a href="#">Dec. 29 year-end close of business</a> .
Monday, Dec. 25	Christmas Day observed. MassMutual offices closed.
Tuesday, Dec. 26	<p><b>Delivery requirements and initial premium payments:</b> Submit in good order delivery requirements and payment to place case by Dec. 29 to be included on final DTCC COM cycle for 2023.</p> <p><b>Note:</b> Inbound wires credit in an overnight cycle. In order for commissions to be processed and paid in 2023, wire transfers need to be received by Dec. 28 at 4:00pm ET for the Dec. 29 DTCC final year end settlement.</p> <p>DTCC Settlement is Monday through Friday. The last COM file and settlement for the year is Dec. 29. Commissions processed on Dec. 29, 2023 would settle on Jan. 2, 2024.</p>
Friday, Dec. 29	<a href="#">The last DTCC COM cycle of the year.</a>

**Life Conversions Key Dates**

Monday, Dec. 11	<p>Life conversions and insurability option applications and reissue requests: Final requirements for all term conversion, Insurability Option Exercises, and reissues resulting from either a conversion or option exercise needed for the <a href="#">final commission close on Dec. 19</a> must be received in good order on this day to process.</p> <p>90-day reissues resulting from a term conversion or insurability option needed for the <a href="#">final commission close on Dec 19</a> must be submitted complete and in good order.</p> <p><b>IMPORTANT:</b> Redates are <b>not</b> allowed on inforce policies.</p>
Thursday, Dec. 14	<p>Life conversions and insurability option requirements: Electronic Fund Transfer (EFT) and cost due forms for term conversions, Insurability Option Exercises, or 90-day Reissues needed for the <a href="#">final commission close on Dec.19</a> need to be submitted on this day (complete and in good order) for policies dated prior to Dec. 28, 2023.</p> <p>Final issue requirements for all term conversion and Insurability Option Exercise cases needed for the <a href="#">final commission close on Dec. 19</a> will need to be received in good order to process.</p>
Tuesday, Dec. 19	<p><a href="#">Final Commission Close</a> for 2023 commission payment.</p> <p>Life conversions and insurability options: Final requirements for all term conversion and Insurability Option Exercise cases needed for <a href="#">Dec. 29 year-end close of business</a> must be received in good order to process for year end.</p>
Thursday, Dec. 21	<p>Life conversions and insurability option requirements due: EFT and cost due forms for term conversions, Insurability Option exercises, or 90-day reissues needed for <a href="#">Dec. 29, year-end close of business</a> need to be submitted on this day (complete and in good order) for policies dated prior to Dec. 28, 2023.</p> <p>Final issue requirements for all term conversion and Insurability Option Exercise cases needed for the <a href="#">Dec. 29 year-end close of business</a> must be received in good order on this day.</p>

## FURTHER INFO

- For special handling or rush requests, please contact:
  - [Vicki Hopson](#), Life Customer Relationship Specialist, tel. 860-835-8276.
  - [Lisa LeFebvre](#), Life Customer Relationship Specialist, tel. 413-744-2591.
  - [Catherine Rodgers](#), DI New Business/Underwriting Director, tel. 413-744-3561.
- For assistance with contracting and onboarding, contact [Advisor Services](#).
- For sales support, please call the MMSD Sales Desk at 800-601-9983 and press 1.
- MMSD Life Insurance Managing Directors [territory map and contact list](#).
- MMSD Disability Income Managing Directors [territory map and contact list](#).



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