



Bulletin

DATE: October 17, 2024

2024 holiday schedule

The Protective offices will be closed on the following dates:

2024 holiday schedule

- Thanksgiving: Thursday, November 28
- The day after Thanksgiving: Friday, November 29
- Christmas Eve: Tuesday, December 24
- Christmas Day: Wednesday, December 25
- New Year's Day: Wednesday, January 1

Note: The Sales Desk will have limited staff available on Friday, November 29 and Tuesday, December 24.

To expedite your business during this time, please be aware of the year-end processing guidelines:

Key dates:

	Term applications	Permanent applications
Ticket submission	November 3	November 1
Interview complete	November 15	November 18
Submission of 1035 cases	N/A	November 1
Finalize underwriting requirements	November 25	November 25
Policy issue	December 16	December 16
Premium and delivery requirements	December 31	December 23

**Underwriting**

To place a case in-force for year-end 2024, all necessary forms and underwriting requirements should be in-house by the close of business on Monday, December 2. This will allow underwriting adequate time to have the case approved, issued, and placed. We will make every effort to accommodate all cases completed by year-end. For assistance with special cases, contact your Regional Vice President or Protective Case Manager.

New business

Delivery requirements received in the Birmingham Home Office by 1 p.m. CT on Tuesday, December 31 will be processed as 2024 paid activity.

Commission processing

In December, multiple commission cycles will run to credit your year-end business. The final commission cycle for the year will be made on Tuesday, December 31.