

2024 Year-End Submission Deadlines



Life Business

Paper Applications

Must be received in the Springfield Processing Center no later than 12/09/2024 to begin processing in 2024. We encourage the use of ExpertScan (available via your ExpertOffice account) for all paper documents to be submitted.

E-App Applications

Deliveries must be received in the Springfield Processing Center by 2:30 p.m. CST on 12/18/2024 to allow processing time for paid business in 2024. Term Conversion of Life Business Applications, in good order, must be received in the Springfield Processing Center no later 12/18/2024 to allow processing time for paid business in 2024. Cases received before the deadline will be given first priority.

Annuity Business

Annuity Applications

(Firelight, AnnuityNet, Affirm, and paper applications)

Paper applications must be received in good order at the Springfield Processing Center by 4:30 p.m. CST

on December 20, 2024, to ensure year-end processing. Electronic applications need to be submitted by the end of the day on December 20, 2024.

All funds and requirements must be received to issue. Normal month-end rate lock procedures will apply. Applications received after 4:30 p.m. CST on December 20, 2024, cannot be guaranteed processing by year-end.

Commission and Production Credit

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

Production Credit

Cutoff is 12/31/2024.

Commissions

For weekly paid agent, cutoff is anything issued and paid by 12/27/2024. For all other agents, cutoff is anything issued and paid by 12/27/2024 and will be included on your 1099 for 2024. The disbursement cycle for the 12/27/2024 cutoff will run on 12/30/2024 and will be payable on 12/31/2024.

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888-501-4043 / lad.americannational.com