

# 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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