



Year-end deadlines for your 2015 Insurance business

It's time to mark your calendar with those important year-end deadlines for your individual insurance life and living benefits business.

New Business

	Deadline to submit
New application with all UW requirements or final requirement	November 23
Last settling requirement for issued cases pending settlement	December 11
Year-end sales credit deadline	December 31

Inforce Policies

"In good order" policy changes or final UW requirement	Deadline to submit
Complex policy changes	November 23
Cases requiring underwriting	November 23
Conversions	November 27
Commissionable cases not requiring underwriting	December 4

What we're doing to help

- We will follow up with physicians about Attending Physician's Statements (APS) to try to have everything we need by early December.
- We're targeting life applications with face amounts of \$1 million and up and \$25,000 in premium; and critical illness applications of \$250,000 and up and \$10,000 in premium.
- We will offer physicians an incentive for expediting new or outstanding APS orders.
- New Business and Underwriting staff will do an overtime blitz in early December to finalize as much business as possible.
- After the deadlines, we'll continue to do our best to process your business to qualify for 2015.