

# 2009 year-end processing deadlines



information

November 5, 2009

As we continue to move through the 4th quarter and near the end of the 2009 business year, we want to let you know about application processing for year-end.

Although there is no official deadline to submit formal applications, the following guidelines will help ensure cases are processed in a timely manner, policies are delivered to customers for 2009, and producers receive their compensation payments within appropriate timelines.

- Cases must be complete, in good order and submitted before **December 1st** to expedite underwriting, issue, and delivery by year-end. Please work with your Wholesalers to help us meet your needs.
- AXA Equitable, MONY and MLOA premiums must be received, processed and paid by **December 21st** to count for 2009 reportable income. In addition to premium, all outstanding delivery requirements must be submitted and received by this date in order for year-end commissions to be paid. Post Issue Delivery Requirements can be faxed or mailed to the National Operations Center at the address below, but they must be received by **December 21st**:

AXA Equitable Life Insurance Company  
10840 Ballantyne Commons Parkway  
Charlotte, NC 28277  
Fax #: 704-540-2200

- Year-end commission checks will be dated **December 31, 2009**.

**To better accommodate year-end business, we will not be accepting Informals between November 21st and December 28th.** Informals received during this period will not be reviewed. We will resume accepting Informals on December 28th.

**Please note: In recognition of the holiday, AXA Equitable will be closing at 12:00 noon EST on Thursday, December, 24th.**

We are working hard to process your business for year-end and are committed to working with you to satisfy your needs. However, policy issue is not guaranteed. Please contact the Sales Desk with any questions.

As always, we thank you for your business.

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