

## 2009 Year End Processing Schedule

In an effort to better serve you during this holiday season, we wanted to inform you of our year end processing schedule. To expedite your business, please be aware of the revised processing guidelines outlined below.

### Underwriting

A completed application and all necessary paperwork needed for policy approval should be in-house by the close of business on December 11, 2009. This will allow adequate processing time to have the case approved and issued.

### New Business

Delivery requirements received in the Birmingham Home Office by 2:00 PM CST on Thursday, December 31st will be processed as 2009 paid case activity.

### Commissions

There will be multiple commission runs in December to credit year-end business. The first will be December 22nd, the second December 24th, and the final year-end commission run will be December 31st. For a case to be paid, it will need to be in force prior to close of business on these days.

### Policy Revisions

Please note for Policy Revisions cases, (including internal replacements and conversions) all delivery requirements must be received in the Home Office by 5:00 p.m. CST on Wednesday, December 30th.

### Please Note

The West Coast Life Regional Offices will be closed on the following dates:

- Thursday, November 26th
- Friday, November 27th
- Thursday, December 24th
- Friday, December 25th
- Friday, January 1st

The Home Office will have limited staff available on Friday, November 27th and Thursday, December 24th.

### **Questions?**

**Agents: Please contact your BGA**

**BGAs: Please contact your Regional Vice President**