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IP Brokerage is a full service insurance brokerage providing risk management solutions and marketing and administrative support to insurance producers and financial professionals. We offer a complete line of

**Important Year End Dates:**

**Accordia:** All issue instructions, modal premium and all outstanding requirements must be received in good order by Tuesday, December 29th to be processed prior to year-end. Thursday, December 31st will be the last commission cycle for 2015. This commission payment will be reflected on the 2015 1099.

**AIG:** December 15th will be last day to issue IUL contracts (effective date of 12/12/15). December 24th is the cut-off for 2015 1099 commission values for agents on weekly and bi-weekly pay frequency. The 28th is the cut-off for receipt of outstanding delivery requirements on conditionally issued cases. Additional info available [here](#).

**American National:** Annuity applications must be received in good order in the home office by 4:30 PM CT on December 18th in order to guarantee processing for year-end. Normal month-end rate lock procedures will apply.

**Genworth Financial:** Genworth's final commission cycle will be on December 23rd for all fixed life and annuities. Friday December 25th will be the last commission cycle for LTC business. Final commission payments will also include earned commissions that have not previously met the \$50 minimum check amount. Additional info available [here](#).

**Legal and General America (Banner and William Penn):** December 31, 2015 will be a normal business day and the standard service times for processing documents received that day will apply.

**Lincoln National:** December 25th is the last commission close for 2015. To ensure placement of your policy, premium and delivery requirements should be submitted in good order by this date. Additional information can be found [here](#).

**MetLife:** Submission date: Monday, December 7, 2015: New Business cases should be received in good order by December 7th to allow adequate time for underwriting to get the policy issued before the year-end cut-off date. Deadline for 2015 credit: Full payment for all products paid and placed must be received at MetLife no later than Thursday, December 24, 2015 by 3 p.m. EST. The last commission run for 2015 tax-reporting purposes will be Friday, December 25th. Additional info can be found [here](#).

**Minnesota Life:** December 22nd is the recommended last day to complete PHI, Tele-UW and Medical Requirements. December 29th is the recommended last day to overnight requirements, communicate product changes on pending new business and submit conversations. December 31st is the last day to process 2015 business.

## BROKERAGE NEWS: DECEMBER 2015

**ADDITIONAL CARRIERS ON REVERSE**



## BROKERAGE NEWS: DECEMBER 2015

### Important Year End Dates Continued:

**Mutual of Omaha:** The last pay cutoff in 2015 is December 31st. This is the last pay cycle to be paid in 2015.

**North American:** December 29th: All delivery requirements received in the Sioux Falls Office by 11 a.m. CST will be processed for Year End commission close off.

**Protective:** Delivery requirements received in the home office by 1:00 PM CT on December 31st will be processed as 2015 paid activity. Policy Revisions delivery requirements, including internal replacements and conversions, received in the home office by 1:00 p.m. CT on December 21st will be processed as 2015 paid activity. Full details [here](#).

**Prudential:** To guarantee compensation in 2015, all delivery requirements “In Good Order,” including the premium, must be received by Prudential no later than December 18th, 4 pm ET. Cases placed and active on the administrative system by December 24th will generate compensation for 2015. Additional info [here](#).

**SBLI: Year-End Processing:** Underwriting will continue to approve and issue cases through December 31st. All money to put new cases in force should be received in home office by close of business on December 29th. After December 29th, we will make every effort to apply money as a final requirement to issued cases up until the close of business on December 31st at 1:00 p.m. Regular Commission Run – Our regularly scheduled commission cycle will take place on December 25, 2015. Special Commission Cycle – A year-end commission cycle will also take place on December 31st. In addition, any balances under \$200 (our current minimum check amount) will be distributed in this special commission cycle.

**Symetra:** Final issue requirements for Life new business to be placed and counted in 2015 should be received by December 18th, if commissions are paid weekly, and December 24th, if commissions are paid daily.

**Transamerica:** To count for 2015 earnings and bonus production, all new business must be paid by December 18th.

**VOYA Financial:** All final underwriting and administrative requirements must be received at the Minot Service Center no later than Thursday, December 10th. Final new business delivery requirements must be received at the Minot Service Center no later than Friday, December 18th.

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