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IP Brokerage provides risk management **SOLUTIONS**, marketing and administrative **SUPPORT**, top **COMPENSATION** and unparalleled **SERVICE** to leading insurance and financial professionals across the country. We offer the industry's most competitive Life, Disability, and Long Term Care insurance products as well as a full suite of Fixed, Index and Income Annuities.

BROKERAGE UPDATE:
DECEMBER 2017

IMPORTANT YEAR-END DEADLINES

AIG: December 20th will be the last day to issue IUL contracts (effective date of 12/20/17). December 22nd is the cut-off for 2017 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 21st in order to guarantee processing for year-end. Normal month-end rate lock procedures will apply. Delivery requirements for life cases must be received in home office by 12/20/17 to allow processing time for 2017 paid business.

Brighthouse: Submission date: New business cases should be received in good order by December 4th to allow adequate time for underwriting to get the policy issued before the year-end cut-off date. Deadline for 2017 credit: Full payment for all products paid and placed must be received at Brighthouse no later than Thursday, December 22, 2017 by 3 pm EST. The last commission run for 2017 tax-reporting purposes will be Friday, December 29th.

Genworth: Genworth's final life and LTC commission cycle will be on December 22nd, 2017. Please note delivery requirements for life business received after December 1st, 2017 may not be completed before the final commission cycle. For LTC business, all delivery requirements must be received in home office by December 15th. More [here](#).

John Hancock: December 8th is the last recommended date to submit outstanding underwriting and administrative requirements on pending life business. Delivery requirements must be received in home office by December 20th to put business in force by year-end. December 29th is the year-end close for sales credit.

Legal and General America (Banner and William Penn): December 29, 2017 will be a normal business day and the standard service times for processing documents received that day will apply.

Lincoln National: December 29th is the last commission close for 2017. To ensure policy placement, premium and delivery requirements should be submitted in good order by this date. Additional information can be found [here](#).

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Important Year-End Deadlines Continued:

Minnesota Life: December 15th is the recommended last day to complete PHI, Tele-UW and Medical Requirements. December 22nd is the last day to overnight requirements, communicate product changes on pending new business and submit conversations. December 29th is the last day to process 2017 business. Full details available [here](#).

Mutual of Omaha: Tuesday, December 26th is the deadline to submit delivery requirements for life new business to ensure commission credit for 2017. The last day for LTC new business is Friday, December 22nd.

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.

Ohio National: Wednesday, December 27th will be the final commission close for 2017. Also, please note that the open enrollment period for The Profit Partnership Program will end on December 31st.

OneAmerica: The home office must receive all pending, non-underwritten Annuity new business applications and all outstanding requirements by the close of business Friday, December 22nd to ensure credit for 2017. For Life policies and all underwritten Annuity new business, all delivery requirements, including initial premium, signed illustrations, certificates of insurability, etc, must be received by close of business on Friday, December 22nd. More [here](#).

Protective: Delivery requirements received in the home office by 1:00 PM CT on December 29th will be processed as 2017 paid activity. Policy Revisions delivery requirements, including internal replacements and conversions, received in the home office by 1:00 p.m. CT on December 20th will be processed as 2017 paid activity. Full details [here](#).

Prudential: To guarantee compensation in 2017, all delivery requirements "In Good Order," including the premium, must be received by Prudential no later than December 15th, 4 pm ET. Cases placed and active on the administrative system by December 22nd will generate compensation for 2017. Additional info [here](#).

SBLI: Year-End Processing: Underwriting will continue to approve and issue cases through December 29th. All money to put new cases in force, including 1035 funds, should be received in home office by close of business on December 28th. **Regular Commission Run** – Our regularly scheduled commission cycle will take place on Friday, December 29th. **Special Commission Cycle** – A year-end commission cycle will also take place on December 29th. This cycle will allow us to distribute commissions for any balance, including under \$200 (our current minimum check amount).

Transamerica: To count for 2017 earnings and bonus production, all new business must be paid by December 22nd.

THANK YOU FOR YOUR BUSINESS IN 2017! HAPPY HOLIDAYS!