

Timothy C. Helmick, Principal (800) 605-8988 x101 (215) 207-9431 THelmick@IPBrokerage.com

Michael Rowe, Brokerage Director (800) 605-8988 x105 (215) 207-9435 MRowe@IPBrokerage.com

Ted McComb, Agency Manager (800) 605-8988 x107 (215) 207-9437 TMcComb@IPBrokerage.com

Bernie Malone, Policy Admin (800) 605-8988 x109 (215) 207-9439 BMalone@IPBrokerage.com

1717 Arch St, Suite 3940 Philadelphia, PA 19103

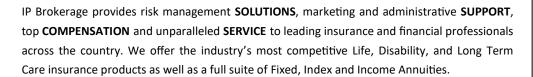
(800) 605-8988 toll free (215) 207-9430 phone (215) 207-9454 fax www.IPBrokerage.com











BROKERAGE UPDATE:

DECEMBER 2018

IMPORTANT YEAR-END DEADLINES

AIG: December 7th will be the last day to conditionally issue and forward date term policies. December 21st is the cut-off for 2018 1099 commission values for agents on weekly and bi-weekly pay frequency. The 26th 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 home office by 4:30 PM CT on December 18th in order to guarantee processing for year-end. Normal month-end rate lock procedures apply. Delivery requirements for life cases must be received by December 19th to allow processing time for 2018 paid business.

Brighthouse: Submission date: 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. <u>Deadline for 2018 credit:</u> Full payment for all products paid and placed must be received at Brighthouse no later than Thursday, December 20, 2018 by 3 pm EST. The last commission run for 2018 tax-reporting purposes will be Friday, December 21st.

John Hancock: December 7th 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 19th to put business inforce by year-end. December 31st is the year-end close for sales credit.

Legal and General America (Banner and William Penn): December 31, 2018 will be a normal business day and the standard service times for processing documents received that day will apply.

Lincoln National: December 27th is the last commission close for 2018. To ensure policy placement, premium and delivery requirements should be submitted in good order by this date. Additional information can be found here.

Mutual of Omaha: Friday, December 28th is the deadline to submit delivery requirements for life new business to ensure commission credit for 2018. The last day for LTC new business is Thursday, December 27th.

North American: December 28th: All delivery requirements received in the Sioux Falls Office by 11 a.m. CST will be processed for Year End commission close off.



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Important Year-End Deadlines Continued:

Ohio National: Wednesday, December 26th will be the final commission close for 2018. 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 21st to ensure credit for 2018. 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 21st. More here.

Pacific Life: Delivery requirements received in the home office by December 20th will be processed as 2018 paid activity. Last commission cycle for 2018 income will be December 21, 2018. Direct Deposit payments will be disbursed on Wednesday December 26, 2018. Full details here.

Protective: Delivery requirements received in the home office by 1:00 PM CT on December 31st will be processed as 2018 paid activity. Policy Revisions delivery requirements, including internal replacements and conversions, received in the home office by 1:00 p.m. CT on December 19th will be processed as 2018 paid activity. Full details here.

Prudential: To guarantee compensation in 2018, all delivery requirements "In Good Order," including the premium, must be received by Prudential no later than December 19th, 4 pm ET. Cases placed and active on the administrative system by December 21st will generate compensation for 2018. Additional info here.

SBLI: Year-End Processing: Underwriting will continue to approve and issue cases through December 28th. All money to put new cases in force, including 1035 funds, should be received in home office by close of business on December 27th. Regular Commission Run – The regularly scheduled commission cycle will take place on Friday, December 28th. Special Commission Cycle – A year-end commission cycle will also take place on December 28th. This cycle will allow SBLI to distribute commissions for any balance, including under \$200 (the current minimum check amount).

Securian: December 14th is the recommended last day to complete PHI, Tele-UW and Medical Requirements. December 26th is the last day to overnight requirements, communicate product changes on pending new business and submit conversations. December 31st is the last day to process 2018 business. Full details available here.

Transamerica: To count for 2018 earnings and bonus production, all new business must be paid by December 21st.

THANK YOU FOR YOUR BUSINESS IN 2018! HAPPY HOLIDAYS!