



## Important year-end details for individual life and disability insurance

The end of the year is fast approaching! To help guarantee your life and individual disability business is processed and paid in 2022, we need all final underwriting and administrative requirements for policy approval and issuance (including premium) by **December 9**, and all delivery requirements for new business, adjustments, and reinstatements by **December 28**. While we won't be able to guarantee processing after these dates, we'll continue to process year-end business through December 30.

### Key Dates

December 9	Final underwriting and administrative requirements for policy approval and issuance including premium to be processed as 2022 business
December 28	Final delivery requirements for new business, adjustments, and reinstatements to be guaranteed for 2022
December 28	Last day variable business can be placed in force to count for 2022
December 30	Last day fixed business can be placed in force to count for 2022

### Holiday Hours for Life and Disability New Business and Underwriting

November 24 and 25	Closed to observe the Thanksgiving holiday
December 23 and 26	Closed to observe the Christmas holiday
January 2	Closed to observe New Year's Day

### Holiday Hours for Tele-app (Central time)

November 23	7 a.m. to 5 p.m.
November 24 and 25	Closed to observe the Thanksgiving holiday
December 22	7 a.m. to 5 p.m.
December 23 and 26	Closed to observe the Christmas holiday
December 30	7 a.m. to 4 p.m.
January 2	Closed to observe New Year's Day

**Note:** Effective dates of underwritten adjustments and reinstatements are determined by each contract and will be processed on the monthiversary following underwriting approval. Please call 800-654-4278 and see below for an option specific to your request.

### For more information

Life New Business

800-654-4278

Individual Disability Insurance (IDI)  
TeleApp Contact Center

800-654-4278  
888-835-3277 (1-888-TELEAPP), option 1  
for scheduling, option 2 for status of application,  
option 3 to complete interview

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