



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 2025, we need all final underwriting and administrative requirements for policy approval and issuance (including premium) by **Dec. 5**, and all delivery requirements for new business, adjustments, and reinstatements by **Dec. 19**. While we won't be able to guarantee processing after these dates, we'll continue to process year-end business through Dec. 31.

Key Dates

December 5	Final underwriting and administrative requirements for policy approval and issuance, including premium* to be processed as 2025 business
December 19	Final delivery requirements for new business, adjustments, and reinstatements to be guaranteed for 2025
December 24	Last day variable business can be placed in force to count for 2025
December 31	Last day fixed business can be placed in force to count for 2025

*applies to life business only

Holiday Hours for Life and Disability New Business and Underwriting

November 27 and 28	Closed to observe the Thanksgiving holiday
December 25 and 26	Closed to observe the Christmas holiday
January 1	Closed to observe New Year's Day

Holiday Hours for Tele-app (Central time)

November 26	7 a.m. to 5 p.m.
November 27 and 28	Closed to observe the Thanksgiving holiday
December 24	7 a.m. to 5 p.m.
December 25 and 26	Closed to observe the Christmas holiday
December 31	7 a.m. to 4 p.m.
January 1	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)	800-654-4278
TeleApp Contact Center	888-835-3277 (1-888-TELEAPP), press 0 if you are customer, press 1 if you are a financial advisor

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