2019 Year-End Submission Deadlines

LIFE BUSINESS

Paper Applications
Must be received in the Springfield Processing Center no later than 12/09/2019 to begin processing in 2019. We encourage the use of ExpertScan (available via your ExpertOffice account) for all paper documents to be submitted.

E-App Applications
Must be received by 12/13/2019.
Delivery Requirements must be received in the Springfield Processing Center by 2:30 p.m. CST on 12/18/2019 to allow processing time for paid business in 2019. Cases received before the deadline will be given first priority.

ANNUITY BUSINESS

Applications
• Must be received in good order in the Springfield Processing Center by 4:30 p.m. CST on 12/18/2019 in order to guarantee processing for year-end.

• Normal month-end rate lock procedures will apply. Applications must be signed and dated no later than December 31, 2019, and received in the Springfield Processing Center by 1/06/2020.

• Applications received after 4:30 p.m. CST on 12/18/2019 cannot be guaranteed processing by year-end.

• The last issue (hedge) date of 2019 will be 12/31/2019. The first (hedge) date of 2020 will be 1/08/2020.

COMMISSION AND PRODUCTION CREDIT

The last cycle of the year for life and annuity will be as follows

Production Credit
Cutoff is 12/27/2019.

Commissions
Cutoff is anything issued and paid by 12/27/2019 and will be included on your 1099 for 2019. The disbursement cycle for the 12/27/2019 cutoff will run on 12/30/2019 and will be payable 12/31/2019. Anything issued or paid after 12/27/2019 will count towards 2020 earnings.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.