

L&C UPDATE

Termination of Non-Producing Agents: New Guidelines

Background: From time to time, we review agent records to identify agents who have not produced any new business over a certain period of time. Those agents identified as “non-producing” are notified that their contract and/or appointment is being terminated for lack of production. To prevent confusion and encourage agents to regularly submit new business, the following guidelines are being introduced.

Beginning November 9, 2009, American General Life Companies will mail notification to agents whose contract or appointment terminations meet the following criteria.

- ▶ **Agent Contract Termination:** Agent contracts will be terminated if no new business has been placed in the last two years. Note: For agents with multiple agent contracts, only those contracts under which no production occurred will be terminated. Other contracts with current production will remain active.
- ▶ **State Appointment Termination:** Agents who have not sold a policy in a given state in the past two years will be notified that state appointment in those “no production” specific states will be terminated. The state appointment termination will not impact renewal commissions, as specified by your producer contract. Note: Only state appointments will be terminated. The agent sales contract and state appointments will remain active in all states where business was sold in the past two years.

IMOs: A list of agents pending termination will be available on our Web site, eStation.aglife.com, for the upline to view beginning Monday, November 9, 2009. This is a preliminary list and will be refreshed prior to the November 9 mailing. The list can be accessed via the Agent Lookup functionality within the L&C tab. Please note that both the “Download regardless of Agent Status” and “Pending Terminations (Lack of Production only)” buttons must be selected to obtain the list.

Agent Lookup

⚠ **System Last Updated:**
L&C Information: 03/10/2009 01:14 AM CDT
✉ Messaging

Search For	Select Search Result Format
<input type="radio"/> Individuals based on Agent Status <input checked="" type="checkbox"/> Active <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Terminated <input checked="" type="radio"/> Offline regardless of Agent Status	<input type="radio"/> Agent Quick List (Default) <input type="radio"/> Demographic View <input type="radio"/> Commission Info View <input type="radio"/> Hierarchy View <input type="radio"/> Appointment View <hr/> <input type="radio"/> Outstanding Requirements <input type="radio"/> Newly Received Contracts <input type="radio"/> Newly Contracted Agents <input type="radio"/> Recently Terminated Agents <input type="radio"/> Contract Summary (All 4 of the above Summarized) <input checked="" type="radio"/> Pending Terminations (Lack of Production only) <input type="radio"/> Download Contract information to spreadsheet (CSV) <input type="radio"/> Download Appointment information to spreadsheet (CSV)
Agent # <input style="width: 100%;" type="text"/> Last / Corp Name <input style="width: 100%;" type="text"/> Tax ID/SSN <input style="width: 100%;" type="text"/> <input type="checkbox"/> Remember my search criteria	<div style="text-align: right;"> <input type="button" value="SEARCH"/> </div>

A letter will be sent notifying the agent of the pending termination; however, no paper correspondence will be sent out to the upline hierarchy.

If business is submitted during the pending termination period, the agent will remain active.

We require full paperwork for agents desiring appointments after being terminated.

If you have any questions, please contact our Licensing call center.