



# 2011 Year-End Business Processing Deadlines

December Midnight	21	December Midnight	22	December	23	December Noon	27	December	30
<b>Non PlanRight Products</b>		<b>PlanRight</b>		<b>Commission Deposit</b> <i>December 27 for smaller banks and credit unions</i>		<b>Delivery Paperwork</b>		<b>Commission Deposit</b> <i>January 3 for smaller banks and credit unions</i>	

To help you reach your 2011 production goals, your Foresters™ service teams are pushing hard to process your business during the final, all-important dash to year-end.

**You can rely on our 2011 year-end service guarantee for your cases submitted with complete requirements!**

#### **All non-PlanRight Foresters products (including term conversions):**

- All life applications with full requirements received by **midnight, December 21**, will be processed as 2011 business.
- Business received after the deadline will be processed on a "best effort" basis (in date and time-received order), but we cannot guarantee 2011 processing.

#### **PlanRight:**

- All applications with full requirements received by **midnight, December 22**, will be processed as 2011 business.
- Any applications received after the deadline will be processed on a "best effort" basis (in date and time-received order), but we cannot guarantee 2011 processing.

#### **Life deliveries:**

Completed delivery paperwork received by **noon, December 27**, will be processed for the pay period ending December 28. If the delivery requires a premium payment, the check must be original and received by this date.

### **Commission payments:**

- Payments for the **week of December 19** (where business has been fully processed by December 21), are scheduled for deposit to your bank on December 23.
- Payments for the **week of December 26** (where business has been fully processed by December 28), are scheduled for deposit to your bank on December 30.
- For smaller banks and credit unions, deposits can be expected on December 7 and January 3, respectively.

Please set your reminders today...  
Together, let's finish 2011 on a high note!

## **Holiday hours**

### **Sales Desk, Service Center, New Business, Underwriting, Contracting & Compensation:**

Friday, December 23 - Phone lines open until 1 p.m. EST  
Monday, December 26 - Closed  
Tuesday, December 27 - Normal business hours  
Friday, December 30 - Phone lines open until 1 p.m. EST  
Monday, January 2 - Closed

### **PlanRight Apptical:**

Sunday, December 25 - Closed  
Sunday, January 1 - Closed

### **Mail Services:**

Friday, December 23 - Until 8 p.m. EST

- Courier packages shipped an "Overnight" service, will be delivered to U.S. customers on December 27
- 3-day courier packages will be delivered to customers on December 30

Monday, December 26 - Closed  
Tuesday, December 27 - Normal business hours

- No inbound courier services available
- No outbound "overnight" courier service available
- 3-day outbound courier service available

Friday, December 30 - Until 8 p.m. EST  
Monday, January 2, Closed.