



EQUITABLE

2024 year-end processing deadlines

What you need to know

Guidelines

As we continue to move through the fourth quarter and near the end of the business year, we want to let you know about new business processing for year-end.

Although there is no official deadline to submit formal applications, the following guidelines will help ensure cases are processed in a timely manner, policies are delivered to customers for 2024 and producers receive their compensation payments within appropriate timelines.

As always, we thank you for your business.

Important dates

Category	Date	Guideline
Year-end deadline	Paper App: Monday, December 2 e-App: Monday, December 9	Cases must be complete, in good order and submitted to expedite underwriting, issue, and delivery by year-end. e-App submissions are always encouraged and are a requirement for Easy Underwriting. Paper applications may result in longer processing times.
Informal submission deadline	Before Friday, November 15	Informals submitted after November 15 will not be set up for review. Informal submissions meeting our criteria may be submitted beginning Monday, January 6, 2025.
2024 reportable income Year-end commissions	Thursday, December 19	Premiums must be received, processed and paid by this date to count for 2024 reportable income. All outstanding delivery requirements must be submitted and received in good order by this date for year-end commissions to be paid.
Post-issue requirements	Thursday, December 19, 4PM EST	Post-issue delivery requirements must be received by this time. (See chart below for details.)
Commission checks	Friday, December 27	Date of year-end commission checks.

4 ways to submit post-issue requirements

Mail	Fax	Email	Online
Equitable 8501 IBM Drive Suite 150 Charlotte, NC 28262	(855) 277-6121	PostIssueDeliveryReq@equitable.com	Uploaded through the Equitable Distributors Portal. Log in at www.equitable.com

**Please contact the Life Insurance Sales Desk at
(800) 924-6669, option 2 with any questions.**

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