

## 2018 Year-End Processing Deadlines and Holiday Schedule

### November 2018

<b>Tuesday, November 20 12:00PM CST</b>	All issue instructions, modal premium and all outstanding requirements must be received in good order to be processed by end of the week.
<b>Wednesday, November 21</b>	Commission cycle will process. EFTs from this cycle may be expected Tuesday, November 26.
<b>Thursday, November 22 AND Friday, November 23</b>	<b>Offices closed for the holiday.</b>
<b>Friday, November 30</b>	Normal commission cycle for end of month.

### December 2018

<b>Monday, December 10</b>	Requests that require multi-day processing, such as term conversions, internal exchanges, reinstatements, etc., must be received in good order to be processed prior to year-end. Please contact the new business team with end of year reinstatement related requests at 855-887-4487, option 1.
<b>Friday, December 21</b>	Normal commission cycle will process. EFT deposits from this cycle will be delayed by the Christmas holiday and may be expected on Wednesday, December 26.
<b>Tuesday, December 25</b>	<b>Offices closed for the holiday.</b>
<b>Wednesday, December 26 12:00PM CST</b>	All issue instructions, modal premium and all outstanding requirements must be received in good order to be processed prior to year-end.
<b>Friday, December 28</b>	Normal commission cycle will process. EFT deposits from this cycle will be delayed due to the New Year holiday and may be expected on Wednesday, January 2.
<b>Monday, December 31</b>	All payment thresholds will be set to \$0 to allow any money in commission accounts (First Year, renewal and service fees) to be released at year end.
	Last commission cycle for 2018. This commission payment will be reflected on the 2018 1099. EFT deposits from this cycle will be delayed due to the New Year holiday and may be expected on Thursday, January 3.

### January 2019

<b>Tuesday, January 1</b>	<b>Offices closed for the holiday.</b>
<b>Wednesday, January 2</b>	Global Atlantic Offices and contact centers open and normal business activities resume.
	Commission cycle minimums return to \$50 for check and EFT cycles.