



225 South East Street
 P.O. Box 7192
 Indianapolis, Indiana 46207-7192

**Yes, we pay commissions *every day of the workweek*,
 BUT – what does that mean?
When can you expect to see your commission in your bank account?**

For our Term Products (Express Issue Term *Plus* & Premier 20):

1. We promise a 5-business day turnaround from receipt of a clean app to putting the issued policy in the mail to you (or to your client – if you choose not to deliver the policy)
2. The day after a policy is issued; any cash with the app is applied to the newly issued policy. In that evening's computer processing cycle, your EFT commission signal is triggered and the commission is on its way to your bank account the next morning.
3. The time it takes the EFT to reach your bank varies considerably, depending upon your bank. Some agents tell us it's credited within 48 hours; some agents in more rural areas tell us 72 hours.

Below is a likely scenario *if* we already have you contracted and appointed, *if* the application is completed *in full*, *if* the MIB check is clean and *if* we have your EFT paperwork.

This example assumes we have received your application on a Wednesday of any given week that has no holidays:

| | |
|--------------------------|--|
| DAY 1 - Wednesday | Application received (either by mail or fax); file established, policy # assigned. |
| DAY 2 - Thursday | MIB check; underwriting review |
| DAY 3 - Friday | New Business processing |
| DAY 4 - Monday | Policy issued – overnight computer cycle produces the policy pages |
| DAY 5 - Tuesday | Policy assembled and mailed; any cash received with application is applied* |
| DAY 6 - Wednesday | EFT commission sent to your bank* |
| DAY 7 - Thursday | EFT enroute |
| DAY 8 - Friday | EFT commission reaches your bank account (in <i>most</i> cases) |
| DAY 9 - Monday | EFT commission reaches your bank account (in <i>some</i> cases – depending on your bank) |

* If the first premium is being drafted from the client's bank account, this day is used to draft the 1st premium for the policy; this results in your EFT commission being delayed 1 day. In the scenario above, the EFT commission would be sent on DAY 7.

For our Final Expense Whole Life products:

The timing described above for the term products will generally be the same for the whole life products; however, there's a required phone interview for some of those products. The process will be delayed if it takes several days to make contact with your client.