



Bulletin

Date: October 22, 2025

2025 Holiday Schedule

The Protective offices will be closed on the following dates:

- Thanksgiving: Thursday, November 27
- The day after Thanksgiving: Friday, November 28
- Christmas Eve: Wednesday, December 24
- Christmas Day: Thursday, December 25
- New Year's Day: Thursday, January 1

Note: The Sales Desk will have limited staff available and will close at 2:00 PM ET on Friday, November 28 and Wednesday, December 24.

To expedite your business during this time, please be aware of year-end processing guidelines:

Key dates:

	Term applications	Permanent applications
Ticket submission	November 6	October 31
Interview complete	November 13	November 7
Submission of 1035 cases	N/A	October 31
Policy issue	December 15	December 15
Premium and delivery requirements	December 31	December 31

Underwriting

To place a case in-force for year-end 2025, all necessary forms and underwriting requirements should be in-house by the close of business on Monday, December 1. This will allow underwriting adequate time to have the case approved, issued, and placed. We will make every effort to accommodate all cases completed by year-end. For assistance with special cases, contact your Regional Vice President or Protective Case Manager.

New business

Delivery requirements received in the Birmingham Home Office by 1 p.m. CT on Wednesday, December 31 will be processed as 2025 paid activity.

Commission processing

In December, multiple commission cycles will run to credit your year-end business. The final commission cycle for the year will be made on Wednesday, December 31.

Special Reminder: Advantage Choice UL business must be placed inforce by December 31. **No exceptions will be allowed.**