

# Servicing Annuity Policies

## Allocation Changes

Standard Processing Time for service requests is approximately 3-5 business days for most annuity carriers.

Carrier	Allocations show on web	Re-Allocation Requirements <small>*Calendar days unless specified</small>	How and who are reallocation instructions accepted from?	Agent notified of reallocation?
Allianz	Yes	When sent: 2 days after anniversary Return: Within 21 days after anniversary	Form: Owner or Agent (if authorization form on file) Web: Owner Phone: Owner or Agent (if authorization form on file) Email: No	No
American Equity	Yes	When sent: 30 days prior to anniversary Return: Within 5 days after anniversary	Form: Owner or Agent (if authorization form on file) Web: Owner Phone: Owner or Agent (if authorization form on file) Email: No	Yes Confirmation is mailed to the agent
American Life	No	When sent: 45 days prior to anniversary Return: At least 2 weeks prior to anniversary	Form: Owner Web: No Phone: No Email: No	No
American National	Yes	When sent: 30 days prior to anniversary Return: Within 25 days after anniversary	Form: Owner Web: No Phone: No Email: No	No
Americo (Direct)	No	When sent: 45 days prior to anniversary Return: Within 15 days after anniversary	Form: Owner Web: No Phone: No Email: No	No
Ameritas/Americo (Legacy)	No	When sent: A couple weeks prior to anniversary Return: Within 10 days after sweep date	Form: Owner Web: No Phone: No Email: No	No

Aspida	Yes	When sent: 15 days prior to anniversary Return: Within 15 days after anniversary	Form: Owner Web: Owner Phone: No Email: No	No
Athene	Yes	When sent: 27 days prior to anniversary Return: Prior to anniversary	Form: Owner Web: No Phone: Owner Email: No	No
Atlantic Coast	Yes	When sent: 45 days prior to anniversary Return: At least 10 days prior to anniversary	Form: Owner Web: No Phone: No Email: No	No
AuguStar	No	When sent: 35 days prior to anniversary Return: Prior to anniversary *Policies issued prior to 1/16/2024, allocation forms will be sent 35 days prior to the buy date and not the anniversary. The client will have until the buy date to return.	Form: Owner Web: No Phone: Owner or Agent (if authorization form on file) Email: No	No
Brighthouse	Yes	When sent: 30 days prior to anniversary Return: Within 21 days after the anniversary	Form: Owner Web: No Phone: Owner, Agent, IMO Email: Owner, Agent, IMO	Agent can set up online to receive email or mail notifications
Ceres	N/A	N/A	N/A	N/A
Clear Spring Life	Yes	When sent: On anniversary Return: Within 10 days after anniversary	Form: Owner Web: No Phone: Owner or Agent (if authorization form on file) Email: Owner or Agent	No

Corebridge	Yes	When sent: On anniversary Return: Within 20 days after anniversary	Form: Owner Web: No Phone: Owner or Agent (if authorization form on file) Email: Owner or Agent	No
Delaware Life	Yes	When sent: 30 days prior to anniversary Return: Within 15 days after anniversary	Form: Owner Web: No Phone: Owner or Agent (if authorization form on file) Email: No	No
Equitrust	Yes	When sent: 30 days prior to anniversary Return: Within 15 days after anniversary	Form: Owner Web: No Phone: No Email: No	No
Farmers Life	Yes	When sent: 45 days prior to anniversary Return: At least 7 days prior to anniversary	Form: Owner Web: No Phone: No Email: No	Pending Verification
Fidelity & Guaranty	Yes	When sent: 30 days prior to anniversary Return: Within 25 days after anniversary	Form: Owner Web: No Phone: Owner Email: No	Yes Confirmation is mailed to the agent
GBU	N/A	N/A	N/A	N/A
Global Atlantic	Yes	When sent: Mailed with statement Return: Within 30 days after anniversary	Form: Owner Web: Owner Phone: Owner or Agent (if authorization form on file) Email: No	No
Guaranty Income Life	Yes	When sent: 30 days prior to anniversary Return: Within 21 days after anniversary	Form: Owner Web: No Phone: No Email: No	No
Integrity (W&S)	Yes	When sent: 30 days prior to anniversary Return: By date listed on form	Form: Owner Web: No Phone: No Email: No	No

Investors Heritage	Yes	When sent: Mailed with the statement Return: Within 45 days before anniversary through 21 days after anniversary	Form: Owner Web: Owner or Agent (if authorization form on file) Phone: No Email: No	Yes Confirmation is emailed to the agent
Liberty Bankers	No	When sent: 30 days prior to anniversary Return: Within one week prior to anniversary	Form: Owner Web: No Phone: No Email: No	Yes Confirmation is emailed to the agent
Lincoln National	Yes	When sent: Mailed with statement Return: Within 25 days after anniversary	Form: Owner Web: Owner or Agent (if authorization form on file) Phone: Owner or Agent Email: No	No
MassMutual Ascend	Yes	When sent: 30 days prior to anniversary Return: At least 5 business days prior to anniversary		Yes Confirmation is emailed to the agent
Mutual of Omaha	No	N/A	N/A	N/A
Nassau	No	When sent: Mailed with statement Return: Within 15 days from anniversary	Form: Owner Web: No Phone: No Email: No	No
National Life Group	No	When sent: 30 days prior to anniversary. Return: Prior to anniversary	Form: Owner Web: Owner Phone: Owner, Agent, IMO Email: Owner, Agent, IMO	No
National Security Group	MYGA only	N/A	N/A	N/A

National Western Life	Yes	When sent: 30 days prior to anniversary Return: At least 5 business days prior to anniversary	Form: Owner Web: Owner Phone: No Email: No	No
Nationwide	Yes	When sent: 1-2 business days after anniversary Return: Within 30 days after anniversary	Form: Owner Web: No Phone: Owner or Agent (if authorization form on file) Email: Owner or Agent (if authorization form on file)	No
North American	Yes	When sent: On anniversary Return: Within 30 days after anniversary	Form: Owner Web: Owner Phone: Owner, Agent, IMO Email: Owner, Agent, IMO	Agent can set up online to receive email notifications.
Oceanview	Yes	When sent: 30 days prior to anniversary Return: Within 30 days prior to the anniversary	Form: Owner Web: No Phone: Owner, Agent, IMO Email: No	No
Oxford Life	No	When sent: 30 days prior to anniversary Return: Must return prior to anniversary	Form: Owner Web: No Phone: No Email: No	No
Pacific Guardian Life	No	N/A	N/A	N/A
Pacific Life	Yes	When sent: 1-2 business days after anniversary Return: Within 30 days after anniversary	Form: Owner Web: Owner or Agent (if authorization form on file) Phone: Owner or Agent (if authorization form on file) Email: No	Agent can set up online to receive email notifications.
Penn Mutual	SPIA only	N/A	N/A	N/A

Protective	Yes	When sent: 45 days prior to anniversary Return: At least 1 business day prior to anniversary	Form: Owner Web: No Phone: Owner, Agent, IMO Email: Owner, Agent, IMO	No
Prudential	Yes	When sent: 1-2 business days after anniversary Return: 20 days after anniversary	Form: Owner Web: No Phone: Owner or Agent Email: No	No
Reliance Standard	Yes	When sent: 30 days prior to anniversary Return: Prior to anniversary	Form: Owner Web: No Phone: Owner Email: No	No
Royal Neighbors	No	N/A	N/A	N/A
Sagicor	No	When sent: 1-2 business days after anniversary Return: Within 21 days after anniversary	Form: Owner Web: No Phone: No Email: No	No
Securian	Yes	N/A	N/A	N/A
Security Benefit	Yes	When sent: On anniversary Return: Within 21 days after anniversary	Form: Owner Web: Owner or Agent (if authorization form on file) Phone: Owner, or Agent/IMO (if authorization form on file) Email: Owner, or Agent/IMO (if authorization form on file)	Yes Confirmation is mailed to the agent



Sentinel	Yes	When sent: 45 days prior to anniversary Return: At least 10 days prior to anniversary	Form: Owner Web: No Phone: No Email: No	No
SILAC	Yes	When sent: 30 days prior to anniversary Return: By Tuesday after the contract anniversary	Form: Owner Web: No Phone: Owner, Agent, IMO Email: Owner	Yes Confirmation is emailed to the agent
Symetra	Yes	When sent: 30 days prior to anniversary Return: At least 5 days prior to renewal date	Form: Owner Web: No Phone: Client or Agent (if authorization form on file) Email: No	No
The Standard	No	When sent: 30-45 days prior to anniversary Return: Within 30 days from anniversary	Form: Owner Web: No Phone: No Email: No	No