



Customer Service Processing Time

| Transactions | Approximate Processing Time (business days**) | Transactions | Approximate Processing Time (business days**) |
|--|--|--|--|
| <u>eService Transactions</u> | | <u>Payment Processing</u> | |
| Address Change | 2 | Application of Premium payments | 2* |
| Beneficiary Change | 2 | EFT Set-up / Change | 4 |
| Loan | 3 | Billing Mode Change | 4 |
| ePay Premium payments | 2 | Stop a Draft | 5 |
| All VUL transactions* | 1 | Billing Research | 10 |
| | | *Please allow an additional 5 business days for mailed payments. | |
| <u>Disbursements</u> | | <u>Title Changes</u> | |
| 1035 Exchange | 15 | Address Change | 6 |
| Dividend Withdrawal | 7 | Assignment (Adding or Removing) | 6 |
| Internal Exchange of funds | 10 | Beneficiary Change | 6 |
| Loan | 7 | Name Change | 6 |
| New York Disbursements | 10 | Ownership Change | 6 |
| Partial Withdrawal | 7 | Policy Certificate | 6 |
| Surrender (Qualified and Nonqualified) | 10 | | |
| <u>Disbursements (V.U.L.)*</u> | | <u>Contract Changes</u> | |
| 1035 Exchange | 1 | Term Conversion | 10 |
| Allocation Change or Fund Rebalancing | 1 | All other Contract Changes | 10 |
| Loan | 1 | | |
| Partial Withdrawal | 1 | | |
| Surrender | 1 | | |
| *For Variable Universal Life policies, complete transaction requests received before the close of the New York Stock Exchange, usually 3:00PM Central Time, will be processed effective that business day*. Transaction requests received on or after the close of the New York Stock Exchange, usually 3:00PM Central Time, will be processed effective the following business day. | | | |
| **Business Day is any day the New York Stock Exchange is open for a trading session | | | |