





	ACI/CLI Med Supp Admin System <ul style="list-style-type: none"> All ACI products (<i>including Final Expense</i>) CLI Med Supp <u>processed</u>* on or after 8/1/12 	CLI Admin System <ul style="list-style-type: none"> CLI Med Supp <u>processed</u> before 8/1/12 All CLI complementary products
NEW BUSINESS		
Writing Code 	<ul style="list-style-type: none"> Use your ACI/CLI writing code on every ACI or CLI Med Supp application. <ul style="list-style-type: none"> For agents appointed with ACI, this is your ACI writing code. For existing CLI agents (not appointed with ACI), a new writing code will apply. Reference cover letter. 	<ul style="list-style-type: none"> Continue to use your existing CLI writing code when submitting new applications for CLI complementary products.
New Business Fax	<ul style="list-style-type: none"> ACI/CLI Medicare Supplement (only) 877 380.2777 	<ul style="list-style-type: none"> CLI complementary health products 877 380.2777
New Business Lockbox  New Lockbox applies to CLI Med Supp only. Continue sending ACI Med Supp and ACI Final Expense to the same lockbox you use today. Use Electronic Funds Transfer (EFT) for faster service. EFT applies to monthly bank draft business only.	<ul style="list-style-type: none"> Mail new CLI Med Supp applications to the new lockbox address: CLI Medicare Supplement New Business Bank of America Lockbox Service P O Box 742214 Atlanta, GA 30374-2214 Courier mail can be sent to: Bank of America Lockbox 742214 6000 Feldwood Road College Park, GA 30349 Revised new business envelopes are available to order as a standalone item (#CLIIP01664) and are included in all CLI Med Supp sales kits ordered on or after 7/24/12. (Check your supply of CLI Med Supp sales kits. Discard any supply of the old envelopes and begin using the new envelopes.) 	<ul style="list-style-type: none"> Mail new applications for CLI complementary products to: Continental Life Insurance Company of Brentwood, TN P O Box 1188 Brentwood, TN 37024-9486 (Same address you use today.)
Initial Premium Draft (for applicants who pay by EFT)	<ul style="list-style-type: none"> Initial premiums (including application fee) are drafted when the policy is <u>issued</u>. If no policy is issued, refund is not necessary as no funds were collected. (Medicare Supplement rates can vary by age, zip code area factor, and tobacco use. Rate guides are available online to order or print.) 	<ul style="list-style-type: none"> Initial premium drafted when application is <u>received</u> by the home office. If no policy is issued, the applicant is refunded the total amount of premium including application fee.
Premium Shortages 	<ul style="list-style-type: none"> Policy CANNOT be issued until the full initial premium (including application fee) is received. To verify rates, contact Agent Services team. 	<ul style="list-style-type: none"> Policy CAN be issued with premium shortage pending delivery.
COMMISSIONS		
Commission Cycle	<ul style="list-style-type: none"> EFT commissions (first year and renewals) are paid twice weekly – every Monday and Thursday. Commissions paid by check are mailed each Monday. 	<ul style="list-style-type: none"> First year business paid weekly. Renewal commissions paid monthly (on the 8th). Commissions are issued by CLI.

	<ul style="list-style-type: none"> • CLI and ACI commissions will be issued through American Continental Insurance Company on one check and one statement. 	
Split Commissions	<ul style="list-style-type: none"> • Available (See agent signature page on application.) 	<ul style="list-style-type: none"> • Not available
<p>Commission Advancing</p> <p>A nominal interest rate (0.5%) applies to all advanced commissions.</p>	<ul style="list-style-type: none"> • Applies to all premiums collected regardless of the premium payment method selected. • Your current CLI advancing on CLI Med Supp policies will remain the same. • A monthly advance statement is provided. 	<ul style="list-style-type: none"> • Applies to premiums collected by <u>monthly</u> EFT only.
<p>EFT Commissions</p> <p>For commissions deposited by Electronic Funds Transfer (EFT) directly to the agent's bank account.</p>	<ul style="list-style-type: none"> • One bank account will be used: <ul style="list-style-type: none"> ○ For agents currently appointed with CLI and ACI, the bank account used for your ACI commissions will apply. ○ Otherwise, the account used for existing CLI business will apply. • Bank statement will show payment by ACI. • Contact the Commissions team to enroll in EFT or to change your bank account information. 	<ul style="list-style-type: none"> • Commissions for CLI business that remains on the CLI system will continue.
<p>Commission Statements</p> 	<ul style="list-style-type: none"> • ACI and CLI commissions reported on the same statement. <ul style="list-style-type: none"> ○ Statements will soon be revised to include summary page(s) with ACI and CLI totals reported separately. • Downloadable/printable commission statements are available at cont-life.com (Go to Reports on the Producer tab). • Statements are <u>NOT</u> mailed to agents who are paid through EFT. Contact the Commissions team if you need a statement mailed to you. 	<ul style="list-style-type: none"> • No change to the existing statement. • Commission statements are mailed.
POLICYHOLDER SERVICES		
Policy Number	<ul style="list-style-type: none"> • CLI Med Supp policies use the prefix CLI in its 10-digit policy number. (For Example: CLI1234567) • When using online reports, sort your policies by policy number and policy type for faster/easier identification. 	<ul style="list-style-type: none"> • Policy numbers will not change.
Premium Modes	<ul style="list-style-type: none"> • Change mode of premium on Policy Anniversary Date. Policyholder must pay up to the next Policy Anniversary to change premium mode. 	<ul style="list-style-type: none"> • Can change mode of premium at any time.
<p>Premium Late Notice and Policy Lapse Notice</p> <p><i>New tools to help you conserve your ACI and CLI Med Supp business.</i></p>	<ul style="list-style-type: none"> • Late notices can be sent to a family member. • Agent receives: <ul style="list-style-type: none"> ○ A Late Notice if the premium is NOT paid within 20 days of Policy Paid to Date. ○ A copy of the Policy Lapse Notice if the premium is not paid within 45 days of the Policy Paid to Date. 	<ul style="list-style-type: none"> • Premium late notice is sent 20 days after the Policy Paid to Date.

*New CLI Medicare Supplement applications entered/processed on or after 8/1/12 will be administered on the ACI/CLI system. New business processed/entered on the CLI administration system (that is entered before 8/1/12), regardless of when the application was received or the when the policy is issued, will continue to be administered on the CLI system.