

2001 CSO Horizon Value Deadlines and 2019 Business Processing Deadlines

Applications for 2001 CSO Horizon Value (ICC16 908) MUST be dated on or before **December 31, 2019**. Policies for 2001 CSO Horizon Value (ICC16 908) MUST be dated as of **December 27, 2019**.

The new 2017 CSO version of Horizon Value will be introduced on December 2, 2019.

Please note these important 2019 business processing deadlines that apply to all products:

- **Monday, December 2:** Recommended deadline for new applications that are not expected to require medical records or APSs per Mutual Trust's *Underwriting Guidelines*
- **Friday, December 20:** Recommended deadline for issue instructions on approved cases.
- **Friday, December 27:** Deadline for all final delivery requirements for 2019 closing. Amendments and initial premiums due/EFT forms and bank support.
- **Tuesday, December 31:** Year-end commission and 2020 Summit qualification closing for cases with final delivery requirements received by 12 p.m. (CST).

FAQs Regarding 2001 CSO Horizon Value

Q: What if a 2001 CSO Horizon Value application hasn't been received in the Home Office by December 31, 2019?

A: 2001 CSO Horizon Value applications dated on or before December 31, 2019 that are received in the Home Office no later than January 17, 2020, will still be processed. However, the policy will be backdated to December 27, 2019, requiring premium payment beginning as of that date.

Applications dated before December 31, 2019 that are received after January 17, 2020, will be submitted as 2017 CSO Horizon Value cases.

Q: What if a 2001 CSO Horizon Value case with an application date prior to December 31, 2019 is still pending on December 31?

A: The policy can be backdated to December 27, 2019, and all premiums from that date must be paid or it may be changed to the 2017 CSO Horizon Value and dated currently.

Q: Why is the last policy date for 2001 CSO Horizon Value (ICC16 908) December 27, 2019, instead of December 31, 2019?

A: Mutual Trust does not issue policies with dates that are after the 28th of any month or on weekends.

Q: What if my client doesn't want to pay back premiums on their policy?

A: We cannot make exceptions to this requirement. Policies must be dated no later than December 27, 2019 for 2001 CSO Horizon Value (ICC16 908), and all premiums due are required. Alternatively, the client can elect to obtain a 2017 CSO Horizon Value policy instead. Note that a new illustration (and case design) will need to be presented to the client.

Q: What if my client wants to make their policy effective in 2020?

A: If the case is paid in 2020, the client must elect the 2017 CSO Horizon Value. Note that a new illustration (and case design) will need to be presented to the client.

To submit applications and any additional materials to us quickly and confidentially, please use our *Message & Document Upload Center*. To access it now, [click here](#), or visit the Agent Website, *Book of Business* tab.

For help with case design and running illustrations, contact our Sales Development Team at 800-323-7320, ext. 5140, or SalesDevelopment@mutualtrust.com.



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