



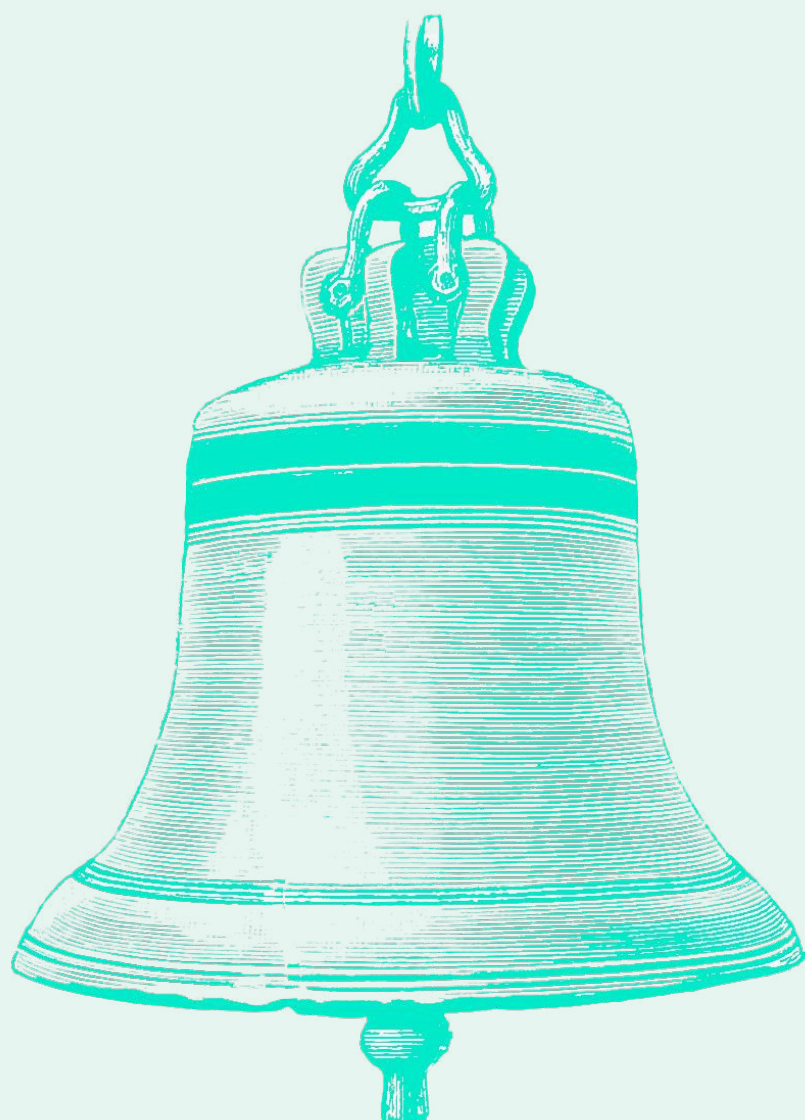
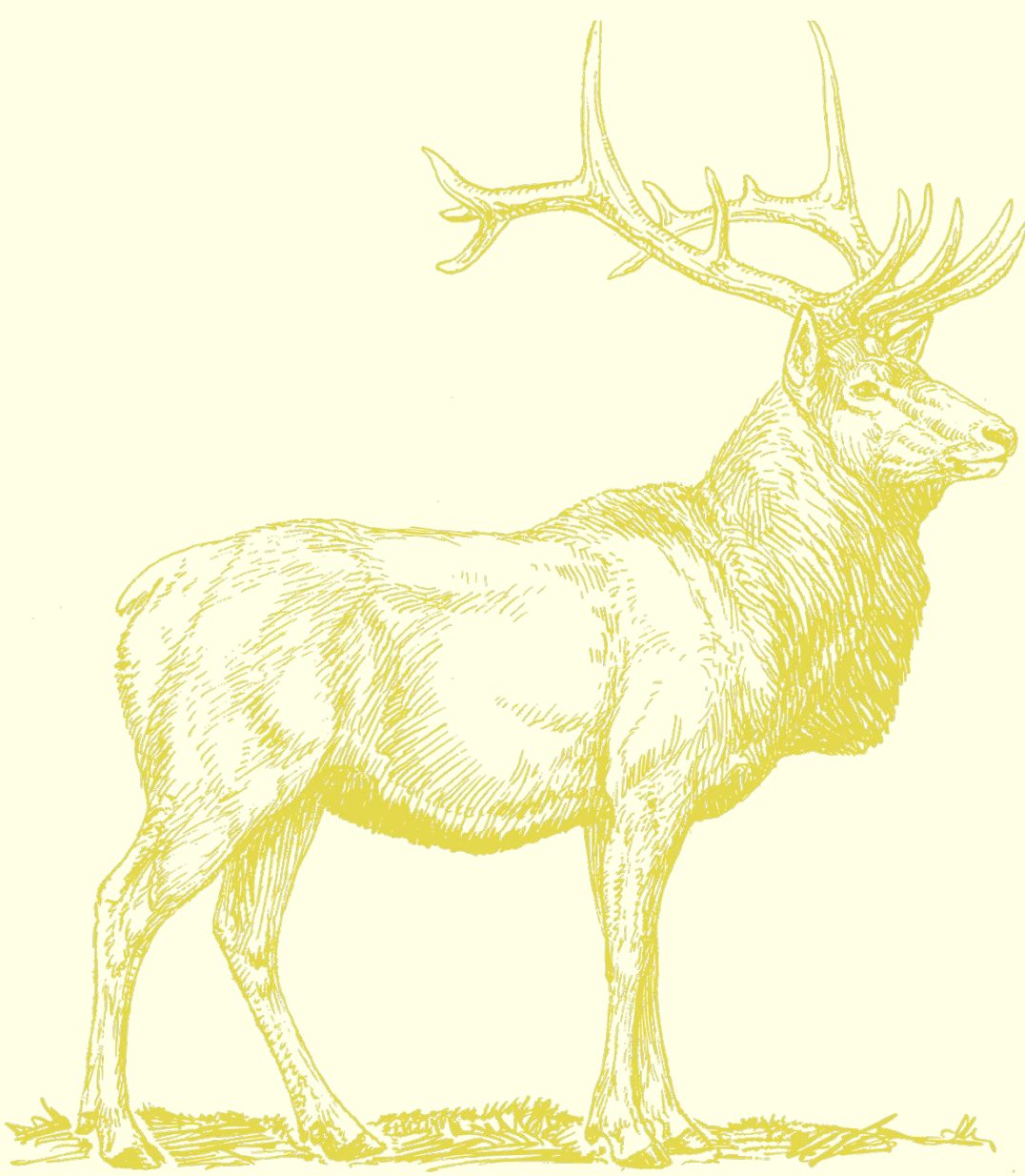
# 2024 Year-End Checklist

## 2024 Year-End Checklist

A guide to helping you close out your year on a high note

by The Ridgeback Group

You have a lot to contend with during the final few months of the calendar year. Holiday dinners. Holiday parties. Holiday restrictions around submitting life insurance business. And while The Ridgeback Group probably isn't qualified to help you with your holiday shopping (you can never go wrong with a fancy bottle of olive oil or a nice candle...) we can assist you with navigating the end-of-year carrier requirements. Here's a handy checklist to help you maximize the last few moments of 2024.



### Informals

- Probably an obvious one, but make sure you're submitting informals prior to carrier cutoff dates.
- To save time, make sure you complete the informal inquiry form and HIPPA (conveniently located within Base Camp).
- Get as much information upfront from your client as possible. Encourage transparency as it pertains to medical and financial history and help clients understand the why behind these questions and need for accuracy.
- When working with The Ridgeback Group on your informals, the more case detail the better. This is important for any time of year, but in particular Q4.



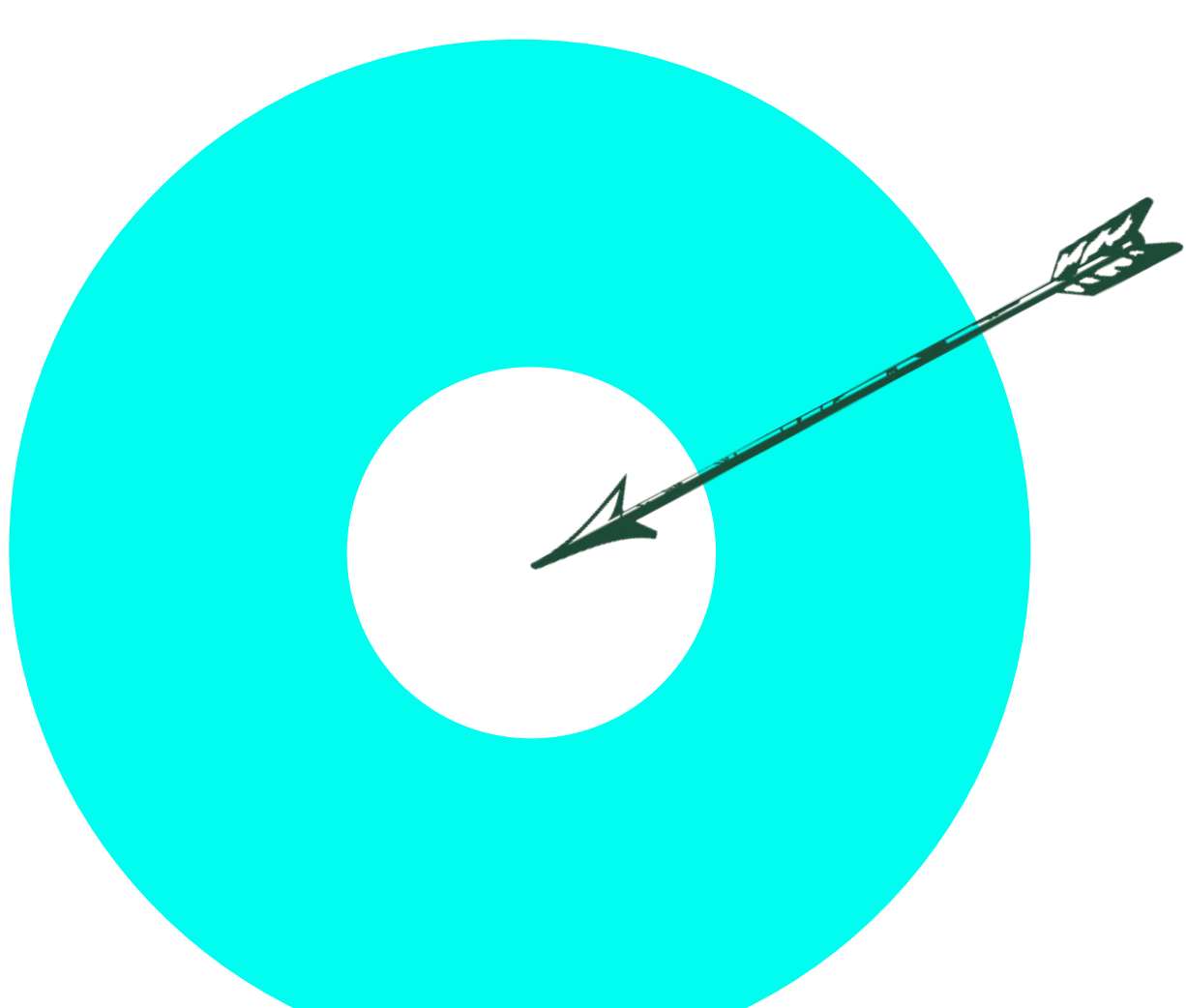
### Taking an Application

- Get an understanding of travel plans and conflicts from your client upfront to coordinate signature, exam scheduling, and additional requirements needed.
- Double-check carrier cut-off dates for submissions, approval, and placement of year-end business.
- Opt for digital-first: Use eApp and e-Delivery whenever possible.
- Set up ACH payments for your clients so the premium can be drafted as soon as delivery requirements are reviewed as IGO.
- Have a confirming illustration packaged with the application for submission.
- Try to have as much medical information/requirements upfront. This includes all medical and avocation/aviation questions, all medications, doctors' names, tobacco status, etc.
- If the age/amount of the application requires a medical exam, order labs, and APS records ahead of submission to save time. To make things even easier, you can work with The Ridgeback Group to order these requirements on your behalf.
- Partner with The Ridgeback Group to help with putting together a comprehensive cover sheet for any applications you're submitting.



### Delivery and Placement

- Check carrier cutoffs to ensure no disruption to commissions payments.
- Leverage eDelivery whenever possible.
- The Ridgeback Group team will regularly provide you with updates on placement and commissions payouts, but feel free to contact us at any time for additional information.



If you have any questions or if there's anything else we can do to help with your end of year business, please reach out to

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