

# IMPORTANT UPDATE

Changes starting August 1, 2018

**Cigna values the time you invest in promoting our products to your customers and with that in mind we will be implementing new operational changes starting August 1, 2018 with Final Expense. This change will help reduce policy cancellations and provide peace of mind to your customers.**

- **Draft on Issue** - Currently we allow for policies to be drafted at the time of the effective date of the policy. Our new policy will be to draft at the time of policy issue. This change will go into effect on August 1, 2018 for Final Expense with other products to follow soon after, so watch your email.

All paper applications must use an EFT form dated 3/18 or later. The app packets that are currently available through Supply already have a 3/18 or later date. Cigna will not accept FE paper applications with old EFT forms after 8/1/18 and they could be returned to the agent if they are not using the updated form.

**Note:** Advance commissions are only paid on bank draft business and only at the original activation of the policy.

For more information please review our [FAQs](#). We are confident this change will help keep policy cancellations at a minimum and that you will find this to be beneficial.



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