



Memo

To: General Agents in New York
From: Charles R. Mankamy, President of General Agents
Jim Savo, FLMI, Vice President of Operations, General Manager
Re: Clarification of Banking Requirement When Submitting Final Expense and Juvenile Whole Life Applications

It has come to our attention that our memo dated April 17, 2017, entitled "New Requirement When Submitting Final Expense and Juvenile Whole Life Applications" contained inaccurate information. We would like to clarify that iGO e-App[®] is currently not available for Globe Life of New York Final Expense Whole Life and Juvenile Whole Life applications. Please disregard previous instructions related to submitting these applications via iGO e-App[®].

We would like to further clarify that all commissions for Globe Life Insurance Company of New York Final Expense Whole Life and Juvenile Whole Life applications submitted via fax or mail will be paid to the Writing Agent on an as earned basis **unless the following bank information is provided with the application:** a voided check, bank statement, or letter from your customer's bank. Agents who are eligible for and have requested advances on commissions must provide one of the above required bank account verification documents with their faxed or mailed applications in order to receive advanced commissions on these policies.

As a reminder, the initial premium for Final Expense and Juvenile Whole Life policies can only be paid by bank draft. No money can be collected at the time of sale.

We appreciate you and the business you send to Globe Life of New York.

Call the Home Office in Syracuse, New York at 315-451-7975 or email GLNYAgency@torchmarkcorp.com with any questions.

Globe Life Insurance Company of New York conducts free Training Webinars for all appointed Agents. Register NOW on your General Agent website.

We'd also like your most current e-mail address to keep you informed of products, contests, incentives, and important Company information. Call 1-800-925-6793 to update your e-mail address!