

Agent Debt Balance Process**Debt Payback Agreements**

Effective 04/02/20, a 90-day moratorium has been placed on any agent or agency with current debt agreement. Normal collection efforts will resume on July 1, 2020. Agents/agencies may continue to send in payments, but will not be required to during this time. If you have any questions, please email debit.balance@gafg.com or call (800) 331-8853, Option 5, Option 2 to speak with our debit balance team.

Direct-Pay Agents with Existing Debt Balances or New Debt

Any direct-pay agent with existing debt balance that is not in a payment agreement or has new debt due to early deaths, not takens, early payoffs, etc. will continue to have the debt offset by any incoming commissions as stated in the agent agreement.

With the consent of the general agent, a direct-pay agent can request, by email, an exception to waive the debt offset for the next 90-days. Each written request will be handled by our compensation team at (800) 331-8853, Option 5, Option 2 or compensation@gafg.com.

This process will be in place from 04/02/20 until 07/01/20 and will be monitored on a weekly basis.

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