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NAAFA has suspected for quite some time that Advance commissions/renewals are not being applied to agents' Termination Package. As you all know, you did not get any confirmation endorsement (as is the usual custom when a new product is offered) stating that the renewals would apply to your Termination Benefits. We have recently received what we feel is reliable proof (in a document from the Home Office) that *what you write in Advance does NOT go toward your Term Benefit Package*. If anyone can disprove this, would you please let the NAAFA office know (888-716-2232) immediately? Can you imagine what you are doing to your Termination Benefits if you transition your customers from classic to Advance if this is true?