



# NCD Agent Release Policy

External Agents must follow the National Care Dental (NCD) Release Policy when ending or changing an affiliation with an upline agency. This policy is applicable to agents and agencies, hereafter referred to as “agents”, contracted to sell NCD products.

## Immediate Release Policy

To receive an immediate release, external agents must secure a release letter from their current direct upline. It is at their discretion whether to release an agent prior to 90 days (see Delayed Release Policy below). The current up line is required to formally communicate the release of the agent in writing using company letterhead, signed by the principal, with a current or future effective date of the release. Release letters must be sent to NCD’s Agent Support at [AgentSupport@NCD.com](mailto:AgentSupport@NCD.com). If the immediate release is accepted, it will be processed within 5 business days. NCD will notify the agent via email when the release has been processed. LOA agents who were employed by their upline are immediately eligible for a release should their employment end, but LOA agent business remains the property of the original upline and governed by any contracts in place between the LOA agent and their upline. Agents with no business written in the past 6 months, qualify for an immediate release.

## Delayed Release Policy

In instances where an immediate release is not granted, the agent may request a delayed release.\* The delayed release will be effective 90 days after the agent’s request is received. Such requests must be requested of NCD with proof of notification of intended release to current direct upline 3-6 months before the delayed release request.

*\*Agents above an SGA/SGA2 commission level are not eligible for a Delayed Release, but may appeal to NCD for good cause if their current upline denies the release. These will be evaluated on a case by case basis.*

## Impact on Agent’s Book of Business

- **New:** Any business submitted to NCD while the agent was aligned with the previous upline will result in the appropriate overrides and commission being paid as indicated by the contracts and schedules in place at the time of the sale.
- **Renewal:** Any renewals earned while the agent was aligned with the previous upline will result in the appropriate overrides and renewals being paid as indicated by the contracts and schedules in place at the time of the sale.

**The release ONLY affects business that occurs after the date of the release.**

NCD reserves the right to grant releases and/or adjust hierarchies without the approval of the agent hierarchy. Hierarchy changes will affect the requesting agent and their downline agents.

Thank you for your continued support and participation of NCD. If you have questions, contact our Agent Support Team at 844-284-4944 or [AgentSupport@NCD.com](mailto:AgentSupport@NCD.com).