

FAQs for MFA (Multi-factor Authentication)



Frequently asked questions

Can I opt out of multi-factor authentication?

No. We are dedicated to protecting your data. Multi-factor authentication provides an added layer of security to your Empire Life accounts to help reduce the likelihood of unauthorized access.

Will I need to verify my account every time I sign in?

No. In general, you will be asked to complete the additional authentication step every 7 days. However, it may be more frequent if you log in from a different device or clear your browser cookies.

Can I disable multi-factor authentication on devices and browsers that I use regularly?

Unfortunately not. Multi-factor authentication is an enhanced security feature that we are rolling out to all customers.

How do I receive my 6-digit code?

You are able to receive a 6-digit code in the following formats:

- Via text message to a cell phone
- Via voice call to a cellphone or landline
- Via email to your registered email account*

* email cannot be used to Secure Your Account (enrol), only to Verify Your Account (login).

Secure Your Account requires the 6-digit code be sent to a phone (text or voice). Text message to a cellphone is the default option. Voice call to a cell phone or landline number is also available.

On subsequent logins, Verify Your Account will automatically send a 6-digit code to your phone. You can select a different way to verify your account by selecting Try Another Method.

Does the 6-digit code replace my password?

No. Your password is the first step in authenticating when logging in.

What if I don't have access to a phone to receive my 6-digit code?

When you enroll in multi-factor authentication, a phone number is required. We will send a 6-digit code to a North American phone number.

Once you have enrolled, email can be selected as another method to receive your 6-digit code on subsequent logins.

I do not have a cellphone. How do I receive my 6-digit code?

When you enroll in multi-factor authentication, a phone number is required. We will send a 6-digit code to a North American phone number.

You can choose to have your 6-digit code sent to a landline phone number during the Secure Your Account process. Additionally, during the Verify Your Account process, you can choose to receive your code by email.

Click on choose another method in the Verify Your Account page to be presented with several options for receiving your 6-digit code.

- Via text message to a cell phone
- Via voice call to a cellphone or landline
- Via email to your registered email account*

*email cannot be used to Secure Your Account (enroll), only to Verify Your Account (login).

What if I use a phone number outside of North America to receive my 6-digit code?

Phone numbers from outside of North America are unable to receive 6-digit codes by default.

If the phone number you are currently using is outside of North America (country code +01), please contact us at [Empire Life Customer Service](#) Monday through Friday, 8:30 am to 5 pm ET at 1 800 561-1268.

How are you using the phone number(s) I provided for multi-factor authentication?

Empire Life does not share your phone number(s) for marketing purposes. The phone number you use to enroll will be used only to provide you with your 6-digit code during the verification process. If your phone number changes as a method used to secure your account, that change does not update your online My Profile phone number.

Can my spouse and I use the same phone or email address for verification?

Although we recommend registering unique phone numbers, you can use the same phone number to receive the 6-digit code. Your email address that you register with, however, does need to be unique.

I did not get the 6-digit code, is something wrong?

Please click on 'Resend' if you have not received the 6-digit in a timely manner. If the 6-digit code is not received after resending:

- (i) Voice/SMS: Confirm that you have adequate cellular service to receive communications.
If you are using a phone number issued by a provider outside of North America, please see the section: What if I use a phone number outside of North America to receive my 6-digit code?
- (ii) Email: Please review your Spam/Junk folder for the 6-digit code communication.

If the 6-digit code cannot be located upon further review, please contact us at [Empire Life Customer Service](#) Monday through Friday, 8:30 am to 5 pm ET at 1 800 561-1268.

I have received the error code “Too many failed codes. Wait for some minutes before retrying.”

Please contact us at [Empire Life Customer Service](#) Monday through Friday, 8:30 am to 5 pm ET at 1 800 561-1268.

I have received the error code “You have exceeded the maximum number of phone messages per hour. Wait a few minutes and try again.”

Please contact us at [Empire Life Customer Service](#) Monday through Friday, 8:30 am to 5 pm ET at 1 800 561-1268.

Will multi-factor authentication cost me anything?

You will not be charged fees for using multi-factor authentication. Your mobile carrier may charge standard text messaging and/ or data fees. Please refer to your mobile plan details for more information on messaging fees.

I need help with multi-factor authentication. Who can I call?

Contact us at [Empire Life Customer Service](#) Monday through Friday, 8:30 am to 5 pm ET at 1 800 561-1268



Please reach out to Customer Service at 1 800 561-1268, should you have any questions not covered here.

® Registered trademark of The Empire Life Insurance Company. Policies are issued by The Empire Life Insurance Company.

The Empire Life Insurance Company

259 King Street East, Kingston, ON K7L 3A8

Insurance & Investments – Simple. Fast. Easy.®

[empire.ca](#) info@empire.ca 1 877 548-1881

INS-1539902-EN-03/24

