

EMPIRE LIFE INFORMATION CIRCULAR

DATE: March 3, 2014

Nº. 2014-10

CATEGORY: INSURANCE

TO: Managing General Agents, Associate General Agents, Advisors,
General Agents, Independent Financial Advisors, and National Accounts

SUBJECT: **Change to Interest Rate for Dividends on Deposit**

We are adjusting the interest rate paid on dividends left on deposit to 4%. This rate change applies to all participating policies.

The new rate is effective as of the next policy anniversary on or after March 10, 2014.

The annual dividend notice for affected policies will reflect the new rate.

Reference **Kathy Thompson**, Vice-President and Product Actuary

