

EMPIRE LIFE INFORMATION CIRCULAR

DATE: May 5, 2014
CATEGORY: INSURANCE

Nº. 2014-15

TO: Managing General Agents, Associate General Agents, Advisors, General Agents,
Independent Financial Advisors

SUBJECT: **Selling to Family Members**

It is important to ensure that an advisor is servicing a larger customer base beyond their family members. In the provinces of PEI, New Brunswick, and Manitoba there is a regulatory requirement for us to hold paying compensation to advisors for sales made to family members until the advisor sells to at least three unrelated applicants in the prior twelve months.

Please continue to ensure that you meet all the requirements for each province you do business in, and If you or your advisors are selling in these provinces, please make sure that you have sold at least three policies to non-family members to ensure your compensation is not delayed.

Reference **Carol Anne Bracciodieta**, Director, Retail Investment Operations, Customer and Dealer Services

