EMPIRE LIFE
INFORMATION CIRCULAR

DATE: November 17, 2014 **N°. 2014-32**

CATEGORY: INSURANCE/INVESTMENTS

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

SUBJECT: **Holiday hours of operation and year-end cut-off dates for Retail business**

Holiday hours

During the holiday season, these are the hours of operation for our Insurance and Investment Customer Service toll-free lines. All times shown are Eastern Standard Time.

Date	Retail Customer Service
Wednesday , December 24	8:00 a.m. to 4:00 p.m.
Thursday , December 25	Closed
Friday , December 26	Closed
Monday, December 29	8:00 a.m. to 8:00 p.m.
Tuesday, December 30	8:00 a.m. to 8:00 p.m.
Wednesday, December 31	8:00 a.m. to 5:00 p.m.
Thursday, January 1	Closed
Friday, January 2	8:00 a.m. to 5:00 p.m.

Holiday pay dates

Business settled by December 16 will be paid by December 19.

Regarding the last pay for 2014 business settled between December 17 and December 31 will be paid on January 6, 2015. These earnings will be for 2014. For the first pay date of 2015, business submitted and settled by January 6 will be paid on January 9.

Cut-off dates

To ensure your business is processed and settled by December 31, 2014, the cut-off dates for submitting requirements are listed below. Please note that on these dates, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- **Friday, December 5, 2014**: Final underwriting requirements for previously submitted Life and Health applications
- **Friday, December 12, 2014**: Final Settling requirements for previously submitted/issued Investment and Life and Health applications
- **Wednesday, December 24, 2014**: All investment transactions must be placed by 1:00 p.m. through the FundSERV network or received by 1:00 p.m. in order to receive the December 24 trade date
- **Monday, December 29, 2014**: New Investment applications in good order accompanied by cheques
- **Wednesday, December 31, 2014**: Paperwork in support of transactions on the FundSERV network from December 24, 2014 or earlier

We are committed to processing all business promptly, but increased volumes at year-end combined with the holiday season may impact our ability to meet our usual turnaround times.

Reference

Stephanie Wisniewski, Director, Insurance Customer Service
Carol Anne Bracciodieta, Director, Investment, Customer and Dealer Service

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