

EMPIRE LIFE INFORMATION CIRCULAR

DATE: November 9, 2015

Nº. 2015-31

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 settle 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
Thursday , December 24	8:00 am to 1:00 pm
Friday, December 25	Closed
Monday , December 28	Closed
Tuesday, December 29	8:00 am to 8:00 pm
Wednesday, December 30	8:00 am to 8:00 pm
Thursday, December 31	8:00 am to 5:00 pm
Friday, January 1	Closed
Monday, January 4	8:00 am to 8:00 pm

Holiday pay dates **Business settled by December 21 will be paid by December 24.**

Regarding the last pay for 2015 business settled between December 22 and December 31 will be paid on January 4, 2016. These earnings will be for 2015. For the first pay date of 2016, business submitted and settled by January 5 will be paid on January 8.

Settle dates Here are some important dates to keep in mind so that your business is processed and settled by December 31, 2015. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- **Friday, December 4, 2015:** Final underwriting requirements for previously submitted Life and Health applications
- **Friday, December 11, 2015:** Final Settling requirements for previously submitted/issued Life and Health applications
- **Thursday, December 24, 2015:** 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
- **Tuesday, December 29, 2015:** New Investment applications in good order accompanied by cheques
- **Thursday, December 31, 2015:** Paperwork in support of transactions placed through the FundSERV network.

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