

EMPIRE LIFE INFORMATION CIRCULAR

DATE: November 07, 2016

Nº. 2016-26

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
Friday , December 23	8:00 am to 4:00 pm
Monday, December 26	Closed
Tuesday , December 27	Closed
Wednesday, December 28	8:00 am to 8:00 pm
Thursday, December 29	8:00 am to 8:00 pm
Friday, December 30	8:00 am to 8:00 pm
Monday, January 2	Closed
Tuesday, January 3	8:00 am to 8:00 pm

Holiday pay dates **Business settled by December 20 will be paid by December 23.**

Regarding the last pay for 2016 business settled between December 21 and December 30 will be paid on January 5, 2017. These earnings will be for 2016. For the first pay date of 2017, business submitted and settled by January 3 will be paid on January 6.

Settle dates Here are some important dates to keep in mind so that your business is processed and settled by December 30, 2016,. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- **Wednesday, November 30, 2016:** Final underwriting requirements for previously submitted Life and Health applications
- **Friday, December 9, 2016:** Final Settling requirements for previously submitted/issued Life and Health applications
- **Friday, December 30, 2016:** Paperwork in support of transactions placed through the FundSERV network.
- To be eligible for the 2016 formula for prescribed annuity taxation, all applications and money must be received in good order by **Friday, December 30, 2016**

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