

# EMPIRE LIFE INFORMATION CIRCULAR

**DATE:** November 21, 2011

**Nº. 2011-32**

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

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

## **Holiday hours for Insurance and Investment services**

During the holiday season, the hours for Retail Business Insurance and Investment Services will change slightly. The following chart shows the hours the toll-free lines will be open at Corporate Head Office and Quebec Service Office. All times shown are Eastern Standard Time.

Date	Corporate Head Office	Quebec Service Office
Friday, December 23	8:30 a.m. to 4:00 p.m.	8:30 a.m. to 4:00 p.m.
Monday, December 26	Closed	Closed
Tuesday, December 27	Closed	Closed
Wednesday, December 28	8:30 a.m. to 8:00 p.m.	8:30 a.m. to 5:00 p.m.
Thursday, December 29	8:30 a.m. to 8:00 p.m.	8:30 a.m. to 5:00 p.m.
Friday, December 30	8:30 a.m. to 5:00 p.m.	8:30 a.m. to 5:00 p.m.
Monday, January 2	Closed	Closed
Tuesday, January 3	8:30 a.m. to 8:00 p.m.	Closed

## **Holiday pay dates**

Business settled by December 19 will be paid by December 22, 2011.

Regarding the last pay for 2011, business settled between December 20 and December 30 will be paid on January 5, 2012. These earnings will be for 2011. For the first pay date of 2012, business submitted and settled by January 3 will be paid on January 6.

## **Insurance New Business deadlines**

To ensure your business is processed and settled by December 30, 2011, 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 Head Office in Kingston by 4 p.m. EST.

- Friday, December 2, 2011—new Life and Health applications and policy change applications, which in turn must be approved by underwriting by Friday December 9, 2011. (Note: complex or jumbo cases will require more time and should be submitted as soon as possible).
- Friday December 9, 2011—any outstanding underwriting or issue requirements on previously submitted Life and Health applications.
- Friday, December 16, 2011—settling requirements for previously submitted/issued Investment and Life and Health applications.

**Investment  
New Business  
deadlines**

- Wednesday, December 28, 2011—new Investment applications in good order accompanied by cheques.
- Friday, December 30, 2011—paperwork in support of transactions on the FundSERV network from December 23, 2011 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.

Thank you for your co-operation.

**Reference** Alison Taylor, Manager, Dealer Services