

DATE: November 26, 2018 **N° 2018-23**
CATEGORY: **INSURANCE/INVESTMENTS**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents Independent
Financial Advisors and National Accounts
SUBJECT: **Holiday Hours-2018**

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 21, 2018	8:00am to 8:00pm
Monday, December 24, 2018	8:00am to 4:00pm
Tuesday, December 25, 2018	Closed
Wednesday, December 26, 2018	Closed
Thursday, December 27, 2018	8:00am to 8:00pm
Friday, December 28, 2018	8:00am to 8:00pm
Monday, December 31, 2018	8:00am to 8:00pm
Tuesday, January 1, 2019	Closed
Wednesday, January 2, 2019	8:00am to 8:00pm (Quebec office closed)

Holiday pay dates

Business settled by December 18, 2018 will be paid by December 21, 2018. Regarding the last pay for 2018 business settled between December 19 and December 31 will be paid on January 4, 2019. These earnings will be for 2018. For the first pay date of 2019, business submitted and settled by January 8, 2019 will be paid on January 11, 2019.

Settle dates

Here are some important dates to keep in mind so that your business is processed and settled by December 31, 2018. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 30, 2018: Final underwriting requirements for previously submitted Life and Health applications.
- On Fast & Full Applications - For quicker processing we encourage when completing the application on-line that you ask the questions using the Electronic Health Questionnaire (EHQ) where applicable.
- Friday, December 28, 2018: 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, Retail Operations