EMPIRE LIFE
INFORMATION CIRCULAR

DATE:	*June 16, 2023*	**Nº 2023-12**
CATEGORY:	***INSURANCE***	
TO:	*Managing General Agents, Associate General Agents, Advisors, General Agents, and National Accounts*	
SUBJECT:	***Access to Our Tax, Retirement and Estate Planning Specialists Now Available for Large Cases starting at $10,000 in Annual Premium***	

In order for more advisors to benefit from the value-added services that our Tax, Retirement and Estate Planning (TREP) team brings to an advisor's business, we are pleased to announce that we've reduced the minimum annual premium amount for Large Case Support to $10,000 from $25,000.

What kind of support can an advisor expect to receive from the Tax, Retirement and Estate Planning team?

Advisors qualifying for case consultation will receive a one-hour meeting to discuss the case, support of the case through the underwriting process, support in preparing the financial case if needed and meeting with the client's accountant or lawyer, if needed. These are just a few of the benefits advisors can take advantage of with Empire's TREP team.

What's changing with Large Case Support?

There are now two tiers to qualify for **Large Case support**.

Tier 1: Any application of **$10,000 annual premium and over** regardless of an advisor's production will qualify for support from the TREP team

Tier 2: Any application of **$25,000 annual premium and over** will receive support from the TREP team and will also receive enhanced application processing and direct access to an underwriter. Personal updates on the case will be forwarded to both the advisor and Empire Life's Account Executive.

How to Submit a Request for Large Case Support

Advisors who would like to request additional large case support based on the tiers outlined above, should contact their Account Executive who will initiate the request with the Tax Retirement and Estate Planning team at Empire Life.

Please provide as much information as possible to your Account Executive so our team can provide the best service possible for your particular case.

What's changing?

Large Case Support will now be based on the annual premium of the case only and not on the coverage amount. Previously Large Case Support required $5,000,000 of coverage or $25,000+ of annual premium but now, advisors have access to the TREP team for case consultations starting at $10,000 of annual premium.

Operational Related Benefits

If your case qualifies for Large Case Support; your case may deserve enhanced processing to ensure complex cases are processed as quickly as possible. See the documents enclosed for the full list of service offerings depending on the qualification category you fall under.

Reference

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