



INFORMATION CIRCULAR

DATE: November 24, 2021 **N°2021-25**
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 pay dates

Business settled between December 15th and December 21st, will be paid on December 24th, 2021. Business that settled between December 22nd and December 31st, will be paid on January 5th, 2022. For the first pay date of 2022, business submitted and settled by January 4th, will be paid on January 7th, 2022.

Customer Service Hours

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 23, 2021	8:00am to 8:00pm
Friday, December 24, 2021	8:00am to 1:00pm
Monday, December 27, 2021	Closed
Tuesday, December 28, 2021	Closed
Wednesday, December 29, 2021	8:00am to 8:00pm
Thursday, December 30, 2021	8:00am to 8:00pm
Friday, December 31, 2021	8:00am to 5:00pm
Monday, January 3, 2022	Closed
Tuesday, January 4, 2022	8:00am to 8:00pm (Quebec office closed)

Settle dates

Here are some important dates to keep in mind so that your business is processed and settled by December 31, 2021. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 26: 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.
- December 29, 2021: 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