INFORMATION CIRCULAR

Empire Life

DATE:	November 1, 2017 **N° 2017-27**
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 22, 2017	8:00am to 5:00pm
Monday, December 25, 2017	Closed
Tuesday, December 26, 2017	Closed
Wednesday, December 27, 2017	8:00am to 8:00pm
Thursday, December 28, 2017	8:00am to 8:00pm
Friday, December 29, 2017	8:00am to 8:00pm
Monday, January 1, 2018	Closed
Tuesday, January 2, 2018	8:00am to 8:00pm (Quebec office closed)

Holiday pay dates

Business settled by December 19, 2017 will be paid by December 22, 2017. Regarding the last pay for 2017 business settled between December 20 and December 29 will be paid on January 5, 2018. These earnings will be for 2017. For the first pay date of 2018, business submitted and settled by January 2, 2018 will be paid on January 5, 2018.

Settle dates

Here are some important dates to keep in mind so that your business is processed and settled by December 29, 2017. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, December 1, 2017: Final underwriting requirements for previously submitted Life and Health applications.
- Friday, December 29, 2017: 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

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INFORMATION CIRCULAR 2017-27
Page 1 of 1