



INFORMATION CIRCULAR

DATE: October 28, 2024

N°2024-13

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 11th and December 17th, will be paid on December 18, 2024. Business that settled between December 18th and December 31st, will be paid on January 3, 2025. For the first pay date of 2025, business submitted and settled by January 7th, will be paid on January 8, 2025.

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
Tuesday, December 24, 2024	8:00am to 1:00pm
Wednesday, December 25, 2024	Closed
Thursday, December 26, 2024	Closed
Friday, December 27, 2024	8:00am to 8:00pm
Monday, December 30, 2024	8:00am to 8:00pm
Tuesday, December 31, 2024	8:00am to 8:00pm
Wednesday, January 1, 2025	Closed
Thursday, January 2, 2025	8:00am to 8:00pm (Quebec office closed)
Friday January 3, 2025	8:00am to 8:00pm

Important Dates:

Here are some important dates to keep in mind so that your business is processed and settled by December 31, 2024. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 22, 2024: 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 31, 2024: 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: Gina Migdal, Director, Retail Operations