



# INFORMATION CIRCULAR

**DATE:** February 3, 2023  
**CATEGORY:** **ADVISOR CONTRACTING**  
**TO:** Managing General Agents, Associate General Agents, General Agents  
**SUBJECT:** **First Piece of Business Rule**

N° 2023-03

As we move to a more digital platform as a means of selling Empire Life products we recognize the need to allow advisors to be contracted without the first piece of business.

Effective immediately advisors will no longer be required to have a first piece of business in order to submit contracting. Provided the advisor meets our criteria for contracting a code will be issued, the advisor will then have 6 months to write business, if not they are at risk for having their contract terminated. If a request is received to reopen a code after vesting, new contracting will be required after 60 days from vesting date.

Pending code requests will no longer be required, a full contracting package will be required to issue a new code.

**When requesting contracting please note, in order for a code to be issued and become active it will take 48-72hrs, we ask that you keep this in mind when scheduling meetings with clients.**

**Christa Stephenson, Director, Retail Operations**