

**DATE:** October 26, 2023 N° 2023-22  
**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 13th and December 19th, will be paid on December 20, 2023. Business that settled between December 20th and December 29th, will be paid on January 3, 2024. For the first pay date of 2024, business submitted and settled by January 2nd, will be paid on January 4, 2024.

## 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
Friday, December 22, 2023	8:00am to 1:00pm
Monday, December 25, 2023	Closed
Tuesday, December 26, 2023	Closed
Wednesday, December 27, 2023	8:00am to 8:00pm
Thursday, December 28, 2023	8:00am to 8:00pm
Friday, December 29, 2023	8:00am to 8:00pm
Monday, January 1, 2024	Closed
Tuesday, January 2, 2024	8:00am to 8:00pm (Quebec office closed)
Wednesday, January 3, 2024	8:00am to 8:00pm

## Settle dates

Here are some important dates to keep in mind so that your business is processed and settled by December 29, 2023. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 17, 2023: 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, 2023: 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