

DATE:	October 20, 2022	N° 2022-20
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 14th and December 20th, will be paid on December 23, 2022. Business that settled between December 21st and December 30th, will be paid on January 5, 2023. For the first pay date of 2023, business submitted and settled by January 3rd, will be paid on January 6, 2023.

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 23, 2022	8:00am to 1:00pm
Monday, December 26, 2022	Closed
Tuesday, December 27, 2022	Closed
Wednesday, December 28, 2022	8:00am to 8:00pm
Thursday, December 29, 2022	8:00am to 8:00pm
Friday, December 30, 2022	8:00am to 8:00pm
Monday, January 2, 2023	Closed
Tuesday, January 3, 2023	8:00am to 8:00pm (Quebec office closed)
Wednesday, January 4, 2023	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 30, 2022. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 25, 2022: 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 30, 2022: 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