

DATE: October 21, 2025 **N° 2025-01**
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 10th and December 16th will be paid on December 19, 2025. Business that settled between December 17th and December 31st will be paid on January 6th, 2026. For the first pay date of 2026, business submitted and settled by January 6th will be paid on January 9, 2026.

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
Wednesday, December 24, 2025	8:00am to 1:00pm
Thursday, December 25, 2025	Closed
Friday, December 26, 2025	Closed
Monday, December 29, 2025	8:00am to 8:00pm
Tuesday, December 30, 2025	8:00am to 8:00pm
Wednesday, December 31, 2025	8:00am to 5:00pm
Thursday, January 1, 2026	Closed
Friday, January 2, 2026	8:00am to 8:00pm (Quebec office closed)
Monday, January 5, 2026	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 31st, 2025. As always, documentation (in good order) and cheques must be received at Empire Life by 4:00 p.m. EST.

- Friday, November 21, 2025: 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, 2025: 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