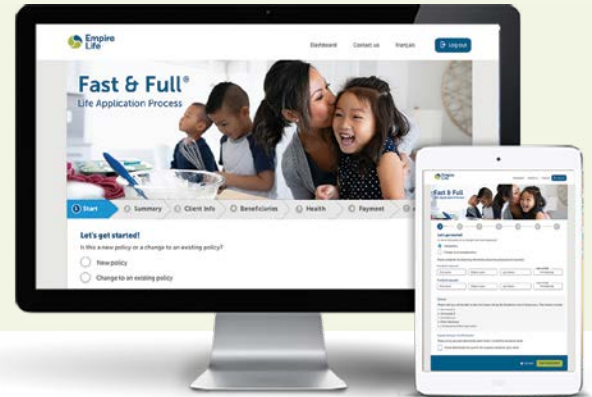


Fast & Full® Life Application Helpful Tips for Advisors



Things to remember before you complete the **Fast & Full Life Application** with clients:

- ✓ An Owner and Life Insured (if different than the Owner) must each have their own individual e-mail address.
- ✓ For applications that are approved for a Temporary Insurance Agreement, the initial premium must be paid online when the application is completed. Payment can be paid via Mastercard, Visa, Visa Debit, American Express, Interac Online or PayPal. For all other applications, the initial premium will be required at the time of policy issue following application approval.



- ✓ For monthly premium payments, Owner or Life Insured banking information for Pre-Authorized Debit will be required.

1. Transit (Branch) number
2. Financial Institution (Bank) number
3. Designation and Account number

- ✓ Fast & Full login is the same login you use for the Business Centre.
- ✓ For Non-Face-to-Face Sales, you must complete the application while speaking to the Owner(s) and Life Insured(s) by telephone and using screen-sharing software.
- ✓ We recently made permanent all of the temporary non-medical underwriting limits for insureds introduced during the COVID-19 pandemic. That covers all life and critical illness insurance products.

FOR ADVISOR USE ONLY

Insurance & Investments
Simple. Fast. Easy.®





In Person

Max. Coverage amount:

\$20,000,000
per life insured



Non-Face-to-Face

Max. Coverage amount:

\$20,000,000
per life insured



Electronic Health Questionnaire (eHQ) available for all products and benefits and for the following ages and amounts. Personal History Tele-Interview is also available.



Electronic Health Questionnaire

Ages 0-17

For all coverage amounts

Ages 18-50

Up to \$2,000,000 of coverage

Ages 51-55

Up to \$300,000 of coverage

Ages 56-60

Up to \$249,999 of coverage

All products and benefits

Single, Joint and Multi-Life

 **Auto-Approval Available**



Personal History Tele-Interview

In Person

Up to \$20,000,000

Non-Face-to-Face

Up to \$20,000,000

All products and benefits

Single, Joint and Multi-Life

 **No Auto-Approval**



All Underwriting Requirements will be ordered by Empire Life.

www.fastandfull.ca

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The Empire Life Insurance Company

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