



INFORMATION CIRCULAR

DATE: April 17, 2019 **N° 2020-13**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: Earn up to 15% More FYC vs. Paper with the Fast & Full® Life App when using eHQ and ePolicy Delivery

Until June 30, 2020, advisors can earn up to 15% more FYC* when they submit Life and Health insurance applications electronically using the Fast & Full Life App. Advisors will continue to earn 10% more FYC just for using Fast & Full and will now earn an additional 5% when selecting both the Electronic Health Questionnaire (eHQ) and the ePolicy Delivery options when completing the application.

Commission schedule details

- The following table summarizes first year commission rates for paper versus Fast & Full and Fast & Full with eHQ and ePolicy Delivery.

Product	Paper FYC	Fast & Full FYC	Fast & Full with eHQ and ePolicy
EstateMax & Optimax Wealth Life Pay & 20 Pay	50%	55%	57.5%
EstateMax & Optimax Wealth 10 Pay	35%	37.5%	40%
EstateMax & Optimax Wealth 8 Pay & Solution ART	25%	27.5%	29%
Solution 10 & Solution 20	45%	50%	52%
Solution 30 & Solution 100	50%	55%	57.5%
Guaranteed Life Protect	35%	38.5%	40%
CI Protect & CI Protect Plus	45%	50%	52%
Additional benefits (does not apply)	70%	70%	70%

Transition Rule

Applications submitted via Fast & Full on or after April 17, 2020, as well as pending "in the mill" applications, will be eligible for this additional bonus commission if the eHQ was used and ePolicy Delivery is selected.

Benefits of Fast & Full

There has never been a better time to use the award-winning Fast & Full Life App. With **fully-integrated screen sharing** software, Non-Face-to-Face client meetings are simple, fast and easy. Plus our **eHQ** and **ePolicy Delivery** options are more convenient for clients and now earn you even more bonus commission.

The Fast & Full Life App. is **FAST – 3 days vs. 18** days for paper applications** – while reducing printing and delivery costs.

Reference

Mike Stocks, Vice President and Chief Marketing Officer, Retail

* The additional FYC is bonusable. Available on all life insurance products and applications using the Fast & Full Life App. This promotion can be withdrawn by Empire Life at any time.

** Median time to issue for Fast & Full Life Applications using eHQ auto-approval and eContract delivery vs. paper applications, January 1 to March 31, 2020 - Empire data on file.