

DATE: September 24, 2020 **N° 2020-27**

CATEGORY: **INSURANCE**

TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts

SUBJECT: **eBUNDLE BONUS EXTENDED: Earn up to 20% More FYC when you use the Fast & Full® Life App with eHQ and eContract Delivery vs. Paper for the balance of 2020!**

Empire Life is pleased to announce we are extending our popular eBUNDLE BONUS for our Fast & Full Life App FYC bonus program! At a time when both advisors and their clients continue to rely on digital options to meet their insurance needs, the Fast & Full Life App has delivered at an unprecedented rate with our simple, fast and easy solutions.

Advisors will be able to earn up to 15% or 20% more first year commission (FYC)* as compared to paper applications when they submit Life and Health insurance applications electronically using the Fast & Full Life App and clients select the Electronic Health Questionnaire (eHQ) and the eContract Delivery options **by 11:59 pm EST on December 31, 2020**. They will continue to earn 10% more FYC for submitting business via Fast & Full vs. paper and can now earn up to an **additional 5% FYC for participating whole life products** or an **additional 10% FYC for all other products** when both the eHQ and the eContract Delivery options are selected in the Fast & Full Life App.

Commission schedule details

- The following table summarizes first year commission rates for paper applications versus Fast & Full and Fast & Full with eHQ and eContract Delivery. Note that when both eHQ and eContract are selected, Solution Series®, CI Protect®, CI Protect Plus®, and Guaranteed Life Protect™ products earn 10% more FYC vs. paper, while Estate Max® and Optimax Wealth® products earn 5% more FYC vs. paper.

Product	FYC rates			eBUNDLE BONUS for Fast & Full Life Apps with eHQ and eContract Delivery vs. Paper
	Paper	Fast & Full Life App Bonus Program		
		Fast & Full	Fast & Full with eHQ and eContract	
Solution 10 & Solution 20	45%	50%	55%	+20%
Solution 25	47.5%	52.5%	57%	
Solution 30 & Solution 100	50%	55%	60%	
Solution ART	25%	27.5%	30%	
Guaranteed Life Protect	35%	38.5%	42%	
CI Protect & CI Protect Plus	45%	50%	55%	
EstateMax & Optimax Wealth Life Pay & 20 Pay	50%	55%	57.5%	+15%
EstateMax & Optimax Wealth 10 Pay	35%	38.5%	40%	
EstateMax & Optimax Wealth 8 Pay	25%	27.5%	29%	
Additional benefits (bonuses do not apply)	70%	70%	70%	

Benefits of the Fast & Full Life App

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 **eContract Delivery** options are more convenient for clients and now earn you even more bonus commission.

And with our latest enhancement to Fast & Full, your clients can now have the option for a third party to pay for the policy which can be particularly useful for corporately owned policies and juvenile cases where a grandparent is the payor.

Reference

Mike Stocks, Vice President and Chief Marketing Officer, Retail

* The additional FYC is bonusable and is 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.