



INFORMATION CIRCULAR

DATE: March 23, 2021 **N° 2021-10**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: The Fast & Full® eBUNDLE BONUS is extended until June 30, 2021: Keep earning up to 15% More FYC vs. Paper when using eHQ and eContract Delivery!

Empire Life is pleased to announce that our popular eBUNDLE BONUS for our Fast & Full Life App first year commission (FYC) bonus program has been extended until June 30, 2021! Recent trends in the market make it clear that clients prefer digital options to meet their insurance needs¹.

Advisors will be able to earn up to 15% more FYC² 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 for applications submitted beginning **until 11:59 pm ET on June 30, 2021**. They will continue to earn 10% more FYC for submitting business via Fast & Full vs. paper and can also earn up to an **additional 5% FYC for all 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.

Product	FYC rates		
	Paper	Fast & Full Life App Bonus Program	
		Fast & Full	Fast & Full with eHQ & eContract
Solution 10 & Solution 20	45%	50%	52%
Solution 25	47.5%	52.5%	55%
Solution 30 & Solution 100	50%	55%	57.5%
Solution ART	25%	27.5%	29%
Guaranteed Life Protect	35%	38.5%	40%
CI Protect & CI Protect Plus	45%	50%	52%
Empire Life Disability Credit Protect	35%	38.5%	40%
EstateMax & Optimax Wealth Life Pay & 20 Pay	50%	55%	57.5%
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 earn you more bonus commission. Fast & Full life applications submitted using eHQ and eContract are issued nearly **3X faster** on average³ vs. paper applications – with **one-third issued in fewer than 5 days!**

Reference

Mike Stocks, Vice President and Chief Marketing Officer, Retail

¹ LIMRA Market Facts, January 2021.

² The additional FYC is bonusable and is available on all life insurance products and applications using the Fast & Full Life App until June 30, 2021. This promotion can be withdrawn by Empire Life at any time.

³ Time to issue using the Fast & Full Life App with eHQ and eContract delivery to a valid email address between March 1 and March 15, 2021. Empire Life data on file.