

Earn up to 20% more FYC* with the Fast & Full® Life App

*vs. paper applications

Until June 30th, 2023, advisors can earn up to 20% more first year commission (FYC)¹ as compared to receiving a paper contract when they submit Life and Health insurance applications electronically using the Fast & Full Life App and clients select and complete the Electronic Health Questionnaire (eHQ) and choose and receive eContract Delivery². They will still 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 and the contract is delivered electronically.

	FYC Rates			eBUNDLE BONUS FYC % increase
Policy Year 1 (FYC) Commission Rates Details: Product	Paper	Fast & Full Life App Bonus Program		for Fast & Full with
		Fast & Full	with eHQ & ePolicy	eHQ and eContract vs. Paper
Solution 10°, Solution 15 $^{\rm \tiny TM}$ & 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	3 5%	38 .5 [%]	42 [%]	
CI Protect & CI Protect Plus	45 [%]	50 %	55 [%]	
Empire Life Disability Credit Protect™	35%	38.5%	42 %	
EstateMax® & Optimax Wealth® Life Pay & 20 Pay	50 %	55%	57.5%	+15%
EstateMax & Optimax Wealth 10 Pay	3 5%	38 .5 [%]	40 %	
EstateMax & Optimax Wealth 8 Pay	25 %	27.5 [%]	29 %	
Additional benefits (bonuses do not apply)	70%	70%	70 %	



Insurance & Investments Simple. Fast. Easy.®

FOR ADVISOR USE ONLY

¹The additional FYC qualifies for bonuses. Available on all life and health insurance products in contracts issued based on applications submitted using the Fast & Full Life App. This promotion can be withdrawn by Empire Life at any time.

² If a paper contract is requested within 90 days of the issue date for a policy issued via eContract Delivery, a \$20 administrative fee be will assessed to the advisor. Please note that policies with corporate owners are not eligible for eContract Delivery and therefore are not eligible for this promotion.

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Learn more at empire.ca/earn-more. Schedule a personal demo or contact our Sales Centre at 1 866 894-6182.



INS-1976-EN-03/23

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