Financial Advisors and National Accounts         SUBJECT:       Fast & Full Life Application v3.2 – New Features Update         As part of our commitment to continuously improve our electronic sales process based feedback from our advisor community, Empire Life is pleased to inform you of the lates updates to the Fast & Full Life App. (version 3.2) that integrates our original Fast & Full L App. with our recently launched Fast & Full Life App. (version 3.1).         Summary of New Features       1) Two Health Questionnaire options: Personal History Tele-Interview (HO By-Pass) - available for all application the Electronic Health Questionnaire (eHQ) = available for single owner, single life Solution Series applications with no benefits for the following age and amounts = Ages 18-45 up to \$300,000 of coverage         2 Ages 56-60 up to \$99,999 of coverage       2) Ability to conduct Non-Face-to-Face EstateMax sales – It is now possible to sell onew participating whole life product, EstateMax ", in person" or on a "Non Face-to-Face (NTFT) basis using Fast & Full. For NTFT EstateMax sales, and condition prevand advisor confirmation that the client has a deposit account.         3) Underwriting Requirements now ordered by Empire Life or Fast & Full life applications will continue to have the MGA order medical requirements such as Urine/HIV or Paramed), as well as coordination of the Personal Tele-Interview. Paper applications will continue to have the MGA order medical and non-medical requirements except the Personal History Tele Interview.         4) Ludent of our revised Test Version of the Fast & Full Life App - Back by popular demand, our test site allows advisors to experience all the steps of the Fast & Full Life App - Back by popular demand, our test site allows advisors to experience all the steps	DATE:	November 30, 2015	N <sup>o</sup> . 2015-35
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<b>Reference</b> Mike Stocks, Vice President, Insurance Marketing	Reference	Mike Stocks, Vice President, Insurance Marketing	

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