

EMPIRE LIFE INFORMATION CIRCULAR

DATE: November 30, 2015

Nº. 2015-35

CATEGORY: **INSURANCE**

TO: Managing General Agents, Associate General Agents, Advisors, General Agents, Independent 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 on feedback from our advisor community, Empire Life is pleased to inform you of the latest updates to the Fast & Full Life App. (version 3.2) that integrates our original Fast & Full Life 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 (HQ By-Pass) and the Electronic Health Questionnaire (eHQ)

- **Personal History Tele-Interview (HQ By-Pass)** – available for all application types
- **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
 - Ages 46-55 up to \$150,000 of coverage
 - 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 our new participating whole life product, **EstateMax™**, “in person” or on a “Non Face-to-Face” (NFTF) basis using Fast & Full. For NFTF EstateMax sales, a new client identification verification process has been added that uses a simple, online **Equifax** identification process and advisor confirmation that the client has a deposit account.

3) **Underwriting Requirements now ordered by Empire Life for Fast & Full life applications.** Empire Life now orders all age and amount medical and non-medical requirements (such as Urine/HIV or Paramed), as well as coordination of the Personal History Tele-Interview. Paper applications will continue to have the MGA order medical and non-medical requirements **except** the Personal History Tele Interview.

The MGA can obtain updates on the status of medical requirements ordered by Empire Life by contacting our customer service team at insurance@empire.ca or 1 800 561-1268.

4) **Launch 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. to become familiar with them prior to completing a live app. The latest version of the test site also has the integration of the original eHQ and HQ By-Pass options.

Resources

To see the new version of the Fast & Full Life App. (version 3.2), you can :

- Visit our test site at test.fastandfull.ca
- Schedule a personal demo and learn more at info.fastandfull.ca/learn
- Contact our Sales Centre Team at 1 866 894-6182 with any questions.

Reference

Mike Stocks, Vice President, Insurance Marketing