

**DATE:** October 26, 2023

**N° 2023-24**

**CATEGORY:** INSURANCE

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

**SUBJECT:** New Fast & Full eBundle Bonus Rates - Earn **up to 66%**<sup>1</sup> in FYC for Solution 100 and **up to 60%**<sup>1</sup> in FYC for our new Term to 100 until December 31, 2023

## Solution 100

Effective October 26, 2023, with the reprice of our **Solution 100** life product, we have increased the FYC rate for paper-based applications to **55%** from 50%. By using our Fast & Full Life App to complete applications for Solution 100, you can earn an additional 10%<sup>1</sup> bringing the FYC rate up to **60%**<sup>1</sup>. Choose eHQ & eContract delivery and the FYC rate increases to **66%**<sup>1</sup>.

## New Term to 100

With the introduction of our new **Term to 100** product, we are not only offering competitive pricing but also competitive compensation. For paper-based applications for Term to 100, the FYC rate is **50%**, which increases to **55%**<sup>1</sup> when using our Fast & Full Life App, and when eHQ & eContract delivery is selected, the FYC rate increases to **60%**<sup>1</sup>.

Remember the **Fast & Full eBundle Bonus** is only available until December 31, 2023!

Product	FYC rates			Approx. FYC % increase for Fast & Full with eHQ and eContract vs. Paper
	Paper	Fast & Full Life App Bonus Program		
		Fast & Full	with eHQ & eContract	
Solution 10, 15 & Solution 20	45%	50%	55%	<b>+20%</b>
Solution 25	47.5%	52.5%	57%	
Solution 30	50%	55%	60%	
Solution 100 	<b>55%</b>	<b>60%</b>	<b>66%</b>	
Solution ART	25%	27.5%	30%	
Term to 100 	<b>50%</b>	<b>55%</b>	<b>60%</b>	
Guaranteed Life Protect	35%	38.5%	42%	
CI Protect & CI Protect Plus	45%	50%	55%	<b>+15%</b>
Empire Life Disability Credit Protect	35%	38.5%	42%	
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%	

## Corporate owners

Please note that policies with corporate owners are not eligible for eContract Delivery and therefore are not eligible for this promotion.

## Fee for requesting paper contracts on policies issued via eContract Delivery

If a paper contract is requested within 90 days of the application submission date for a policy issued via eContract Delivery, a \$20 administrative fee will be charged to the advisor.

## Reference

**Mike Stocks**, Vice President and Chief Marketing Officer, Retail

<sup>1</sup>The additional FYC qualifies for bonuses and is available on life and health insurance products in contracts issued based on applications submitted using the Fast & Full Life App. This promotion may be withdrawn by Empire Life at any time.