



# INFORMATION CIRCULAR

**DATE:** June 22, 2020 N° 2020-22  
**CATEGORY:** **INSURANCE**  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts  
**SUBJECT:** **SUMMER eBUNDLE BONUS: Earn up to 20% More FYC when you use the Fast & Full® Life App with eHQ and eContract Delivery vs. Paper**

Empire Life is pleased to announce a new **SUMMER eBUNDLE BONUS** for our popular **Fast & Full Life App FYC bonus program!** At a time when both advisors and their clients are seeking digital options to meet their insurance needs, the Fast & Full Life App has delivered at an unprecedented rate with our simple, fast and easy solutions.

Until September 30, 2020, advisors will be able to earn up to 15% or 20% more first year commission (FYC)\* 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. 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.

### 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. Note that when both eHQ and eContract are selected, Solution Series®, CI Protect®, CI Protect Plus®, and Guaranteed Life Protect™ products earn 10% more FYC vs. paper, while Estate Max® and Optimax Wealth® products earn 5% more FYC vs. paper.

Product	FYC rates			SUMMER eBUNDLE BONUS for Fast & Full Life Apps with eHQ and eContract Delivery vs. Paper
	Paper	Fast & Full Life App Bonus Program		
		Fast & Full	Fast & Full with eHQ and eContract	
Solution 10 & Solution 20	45%	50%	55%	<b>+20%</b>
Solution 30 & Solution 100	50%	55%	60%	
Guaranteed Life Protect	35%	38.5%	42%	
CI Protect & CI Protect Plus	45%	50%	55%	<b>+15%</b>
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 & Solution ART	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 now earn you even more bonus commission.

The Fast & Full Life App is FAST – **5 days to issue vs. 21\*\* days for paper applications** – while eliminating the need for in-person meetings.

## Reference

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

\* The additional FYC is bonusable and is available on all life insurance products and applications using the Fast & Full Life App. This promotion can be withdrawn by Empire Life at any time.

\*\* Median time to issue for Fast & Full Life Applications using eHQ auto-approval and eContract delivery to a valid email address vs. paper applications, January 1 to May 31, 2020 - Empire data on file.