



# INFORMATION CIRCULAR

**DATE:** December 22, 2021 **N° 2021-30**  
**CATEGORY:** **INSURANCE**  
**TO:** Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts  
**SUBJECT:** **The BIGGER eBundle Bonus is extended: keep earning up to 20% more FYC with the Fast & Full® Life App vs. paper applications until March 31, 2022!**

Until March 31, 2022, advisors will be able to earn up to 15% or 20% more first year commission (FYC)<sup>1</sup> on life and health products when they submit the application electronically using the Fast & Full Life App and clients select and complete the Electronic Health Questionnaire (eHQ) and choose and receive eContract Delivery as compared to submitting paper applications and receiving a paper contract. Advisors will still earn 10% more FYC when a Fast & Full Life App is submitted 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 life and health products when both the eHQ and the eContract Delivery options are selected in the Fast & Full Life App and the contract is delivered electronically.

## Commission schedule details

The following table summarizes first year commission rates by product when applications are submitted using a paper application versus the Fast & Full Life App with and without using eHQ and eContract Delivery. When both eHQ and eContract Delivery are selected and completed in the Fast & Full Life App, Solution Series®, CI Protect®, CI Protect Plus®, Guaranteed Life Protect™ and Empire Life Disability Credit Protect™ products earn 10% more FYC vs. paper, while Estate Max® and Optimax Wealth® products earn 5% more FYC vs. paper.

Product	FYC rates			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 25	47.5%	52.5%	57%	
Solution 30 & Solution 100	50%	55%	60%	
Solution ART	25%	27.5%	30%	
Guaranteed Life Protect	35%	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%	<b>+15%</b>
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%	

## Fee for requesting paper contacts on policies issues 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 assessed to the advisor.

## Corporate owners

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

<sup>®</sup> Registered trademark of The Empire Life Insurance Company.  
Policies are issued by The Empire Life Insurance Company

## 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 can earn you even more bonus commission. For Fast & Full Life applications using eHQ that are "auto-approved" and eContract Delivery is selected, contracts may be issued nearly **5X faster** vs. paper applications – with **over half issued in fewer than 5 days**<sup>2</sup>.

### 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.

<sup>2</sup>Median time-to-issue contracts based on Fast & Full Life Application vs. paper application that use eHQ, are "auto-approved", eContract delivery is selected and owner(s) and life insured(s) validate email addresses when application is signed. Empire data on file from December 1 to December 15, 2021.