

DATE: September 30, 2022 **N° 2022-18**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: **The Fast & Full eBundle Bonus has been extended until December 31, 2022!**
Earn up to 20% more FYC

Until December 31, 2022, advisors can continue to earn up to 15% or 20% more first year commission (FYC)¹ on life and health insurance products when the application is submitted using our electronic Fast & Full® Life App and the electronic health questionnaire (eHQ) & eContract delivery are used.

Win time with eHQ and eContract delivery

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**². And you earn up to 10% more in FYC in addition to the already generous 10% more FYC when using our electronic Fast & Full Life Application vs paper.

Here's how:

Product	FYC rates			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 & Solution 20	45%	50%	55%	+20%
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%	+15%
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

¹ 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 This promotion may be withdrawn by Empire Life at any time.

² 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.