



INFORMATION CIRCULAR

DATE: September 30, 2021 **N° 2021-23**
CATEGORY: **INSURANCE**
TO: Managing General Agents, Associate General Agents, Advisors, General Agents and National Accounts
SUBJECT: The NEW, BIGGER eBundle Bonus is here: earn up to 20% more FYC with the Fast & Full® Life App vs. paper applications

Drive your business to new heights and grow your bottom line with the NEW, BIGGER eBUNDLE BONUS from Empire Life!

Until December 31, 2021, advisors will be able to earn up to 15% or 20% more first year commission (FYC)² on life and health products when they submit application electronically using the Fast & Full Life App and clients select the Electronic Health Questionnaire (eHQ) and the eContract Delivery options as compared to submitting paper applications. 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.

Commission schedule details

- The following table summarizes first year commission rates by product when contracts are issued due to paper application versus Fast & Full Life App and Fast & Full Life App with eHQ and eContract Delivery. When both eHQ and eContract Delivery are selected 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			
	Paper	Fast & Full Life App Bonus Program		FALL eBUNDLE BONUS for Fast & Full Life Apps with eHQ and eContract Delivery vs. Paper
		Fast & Full	Fast & Full with eHQ and 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%	

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 earn you even more bonus commission. For Fast & Full Life applications using eHQ that are "auto-approved" and select eContract Delivery, contracts may be issued nearly **3X faster** vs. paper applications – with **half issued in fewer than 5 days**².

Reference

Mike Stocks, Vice President and Chief Marketing Officer, Retail

¹The 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.

²Median 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 August 1 to August 31, 2021.