



Earn up to 20% more FYC* with the Fast & Full® Life App

*vs. paper applications

Until September 30, 2023, advisors can earn up to 20% more first year commission (FYC)¹ as compared to receiving a paper contract when they submit Life and Health insurance applications electronically using the Fast & Full Life App and clients select and complete the Electronic Health Questionnaire (eHQ) and choose and receive eContract Delivery². 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 and the contract is delivered electronically.

Policy Year 1 (FYC) Commission Rates Details: Product	FYC Rates			eBUNDLE BONUS FYC % increase for Fast & Full with eHQ and eContract vs. Paper
	Paper	Fast & Full Life App Bonus Program		
		Fast & Full	with eHQ & ePolicy	
Solution 10®, Solution 15™ & 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%	

FOR ADVISOR USE ONLY

¹The additional FYC qualifies for bonuses. Available on all life and health insurance products in contracts issued based on applications submitted using the Fast & Full Life App. This promotion can be withdrawn by Empire Life at any time.

² If a paper contract is requested within 90 days of the issue date for a policy issued via eContract Delivery, a \$20 administrative fee will be assessed to the advisor. **Please note that policies with corporate owners are not eligible for eContract Delivery and therefore are not eligible for this promotion.**

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Learn more at empire.ca/earn-more. Schedule a personal demo or contact our Sales Centre at 1 866 894-6182.

The Empire Life Insurance Company

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