


The BIGGER eBundle Bonus is extended until June 30, 2022!

Earn up to **20% More** FYC vs. paper when you use the Fast & Full® Life App with eHQ and eContract Delivery



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 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 & ePolicy	
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%	+15%
Empire Life Disability Credit Protect™	35%	38.5%	42%	
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%	



Did you know that in the second half of 2021, **over 50% of Fast & Full applications that used the eHQ were issued within 5 business days vs. fewer than 10% where a Personal Health Interview was requested³!**

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 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 This promotion can be withdrawn by Empire Life at any time.

²If 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.**

³Median 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 June 30, 2021 to December 31, 2021.

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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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