

# FACTS OF LIFE INSURANCE

## Case Studies For Family Protection

April, 2016

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# Agenda

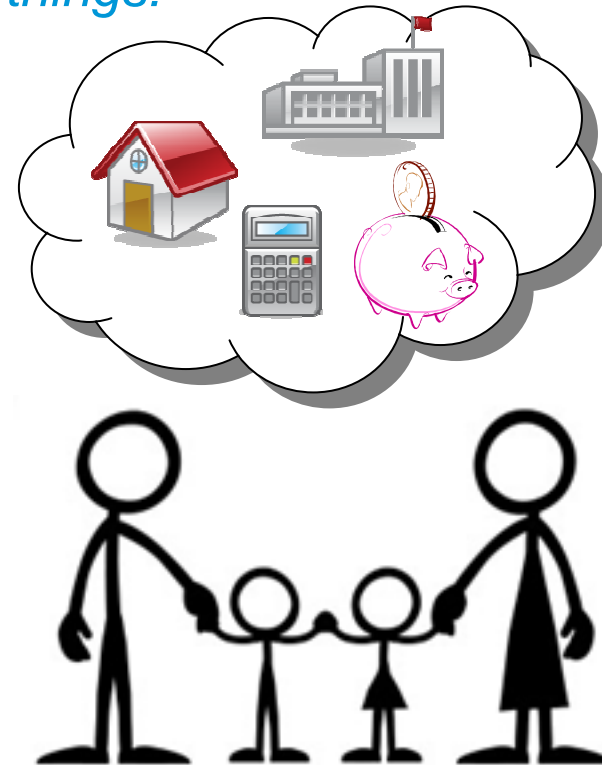
- Facts OF LIFE INSURANCE
- Family Protection Case Study
- Empire Life Solution Series
- Fast & Full
- Why Choose Fast & Full

# **1. Facts OF LIFE INSURANCE**

# Facts of Life Insurance

*As we go through important milestone in life such as getting married and starting a family, we often consider many things:*

- Home/house
- Kids' education
- Career
- Setting a budget
- Savings/investment
- Retirement planning
- etc, etc.



**Buying life insurance is likely not on the top of the list!**

# Facts of Life INSURANCE

## *Families giving low priority to purchasing life insurance*

- LIFE Insurance ownership dropped 11% since 2006
- 3 in 10 Canadian households have no life insurance

## *Stats*

- 45% of Canadians don't have an emergency fund
- 3 in 4 married households with children would have difficulty paying everyday expenses after a few months if wage earner dies

# Facts of Life INSURANCE

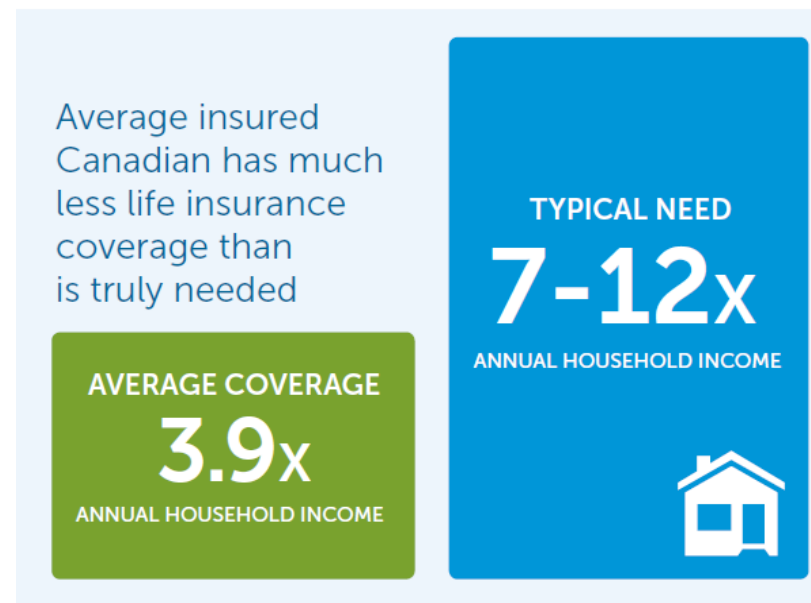
*If they have coverage, the amount often is not enough*

- 45% of Canadian households admitted they don't have enough life insurance - increased by 8% since 2006
- 6.1 million Canadian households realize they are underinsured

## Stats

- Almost 7 in 10 Canadian households own life insurance; but own only enough to replace income for 3.9 years on average
- On average, Canadian households need almost \$259,000 of additional life insurance to meet their goal

Source: Canadian Billion Dollar Baby Revisited, LIMRA, 2013.



# Facts of Life INSURANCE

*These statistics show the great opportunity to reach out to Canadians and help them get the life insurance they need if they currently don't own or don't have enough life insurance*



# **3. Empire Life Solution Series**



# Empire Life Solution Series

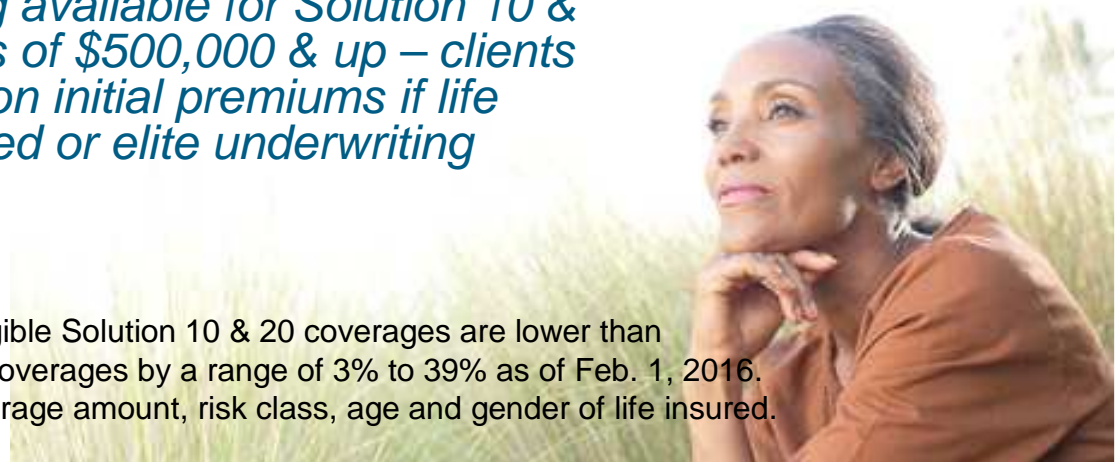
## *Solution 10, Solution 20 and Solution 100*

- Guaranteed coverage amount
- Guaranteed initial & renewal premiums
- Premium freeze at renewals following age 65 (SS20) and 75 (SS10)
- Coverage becomes paid up at age 100
- Guaranteed cash value for Solution 100
- 5% compounded annual coverage growth at insurance age 101



*Preferred underwriting available for Solution 10 & Solution 20 coverages of \$500,000 & up – clients can save up to 39%\* on initial premiums if life insured meets preferred or elite underwriting criteria*

\* Preferred and Elite initial premium rates for eligible Solution 10 & 20 coverages are lower than our Standard initial premium rates for the same coverages by a range of 3% to 39% as of Feb. 1, 2016. Actual savings will vary based on coverage, coverage amount, risk class, age and gender of life insured.



# Empire Life Solution Series

## *Solution 10*

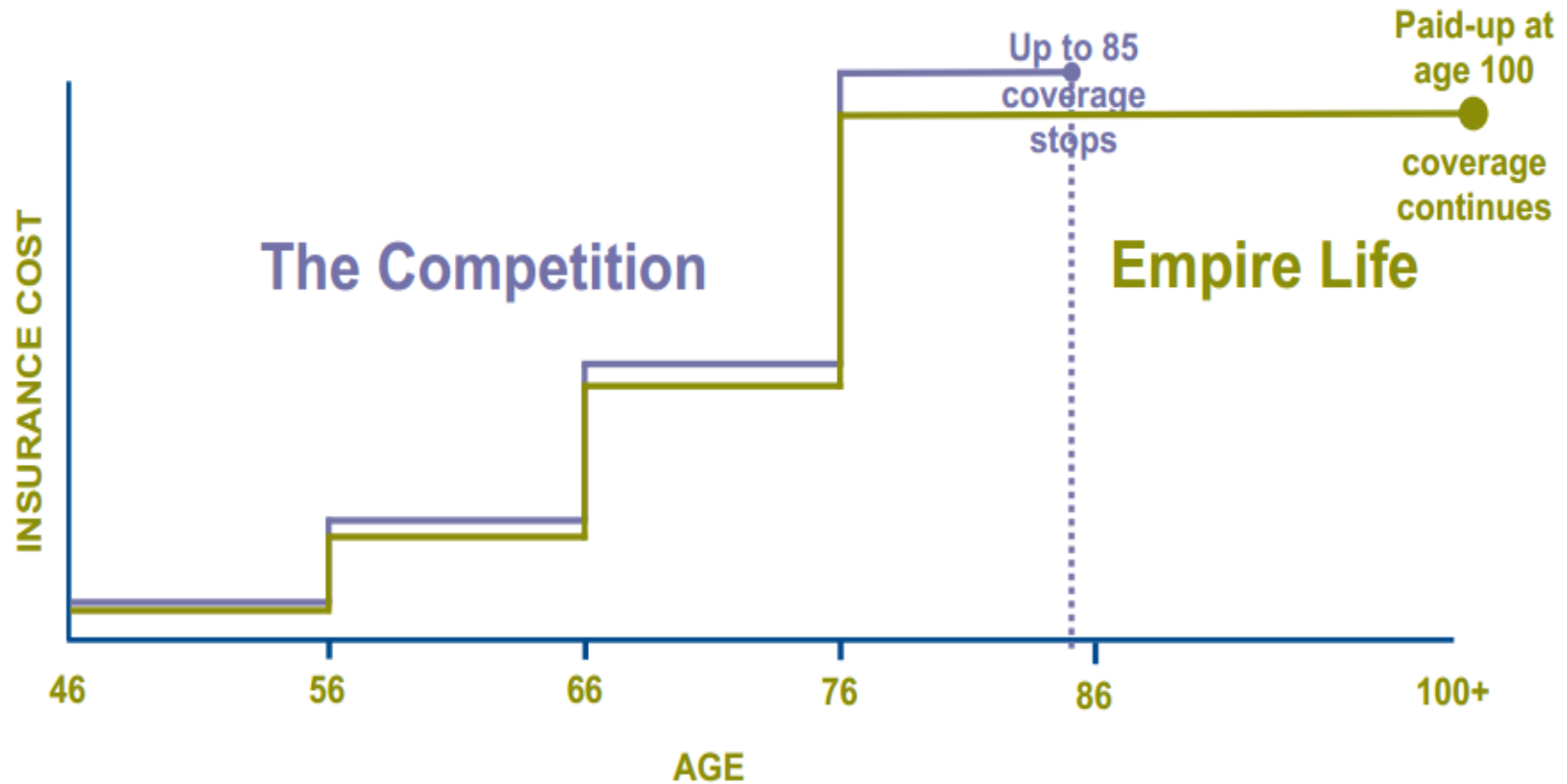
**Solution 10** term life insurance provides coverage similar to some other renewable and convertible term 10 life insurance plans in initial structure and pricing.

### ***That's where the similarities end.***

- Payable to age 100
- Coverage for life
- Premium freeze, i.e. renewal rates increase until the first renewal anniversary **after age 75**, then rates remain the same until age 100
- **Increasing coverage** benefit starting after age 100

# Empire Life Solution Series

## Solution 10



Sample shows Male, Non-smoker, Age 46 for \$100,000 OF T10 LIFE INSURANCE

# Solution 10 – Premium Freeze Example

- **Age 56, male, Standard Non-smoker - \$100,000**
  - Initial monthly premium \$36.09/mo
  - Renews at first coverage anniversary after life insured reaches age 66 for \$238.95/mo
  - Premium freezes at first coverage anniversary after life insured reaches age 76 for \$666.45
  - Coverage for life

Premiums quoted as of February 1<sup>st</sup>, 2016



# Empire Life Solution Series

## *Solution 20*

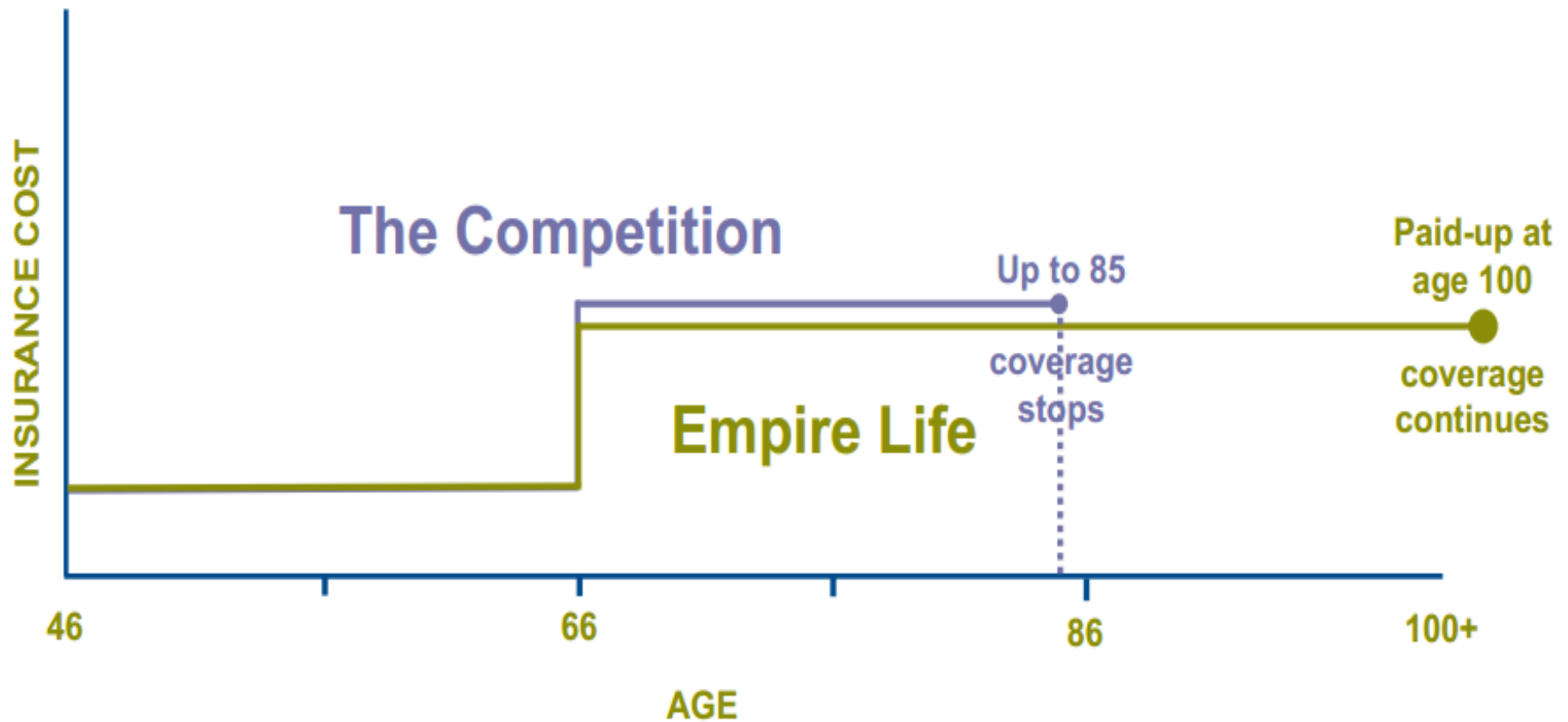
**Solution 20** term life insurance provides coverage similar to some other renewable and convertible term 20 plans in initial structure and pricing.

Again, ***that's where the similarities end.***

- Payable to age 100
- Coverage for life
- Premium freeze, i.e. renewal rates increase until the first renewal anniversary **after age 65**, then rates remain the same until age 100
- **Increasing coverage** benefit starting after age 100

# Empire Life Solution Series

*Solution 20*



*Sample shows Male, Non-smoker, Age 46 for \$100,000*

# Solution 20 – Premium Freeze Example

- **Age 46, female, Standard Non-smoker - \$100,000**
  - Initial monthly premium \$20.07/mo
  - Premium freeze at first coverage anniversary after life insured reaches age 66 for \$249.30/mo
  - Guaranteed for life

Premiums quoted as of February 1<sup>st</sup>, 2016



# Empire Whole Life Solutions

- EstateMax
- Optimax
- Participating Fund
- Competitive



# EstateMax™

EstateMax is the latest participating life insurance plan offered by Empire Life, designed with a focus on coverage.

EstateMax includes a simple, straight-forward investment option, eliminating choice overload

EstateMax offers flexible solutions and smart guarantees that will appeal to the large baby boomer market

# Introduction to EstateMax™

- Offers two payment options
  - Life Pay - Premiums payable to age 100
  - 20 Pay - Premiums payable for the first 20 years
- Both are fully guaranteed level premiums for the payment duration and both will still be eligible to receive dividends after the policies become paid-up

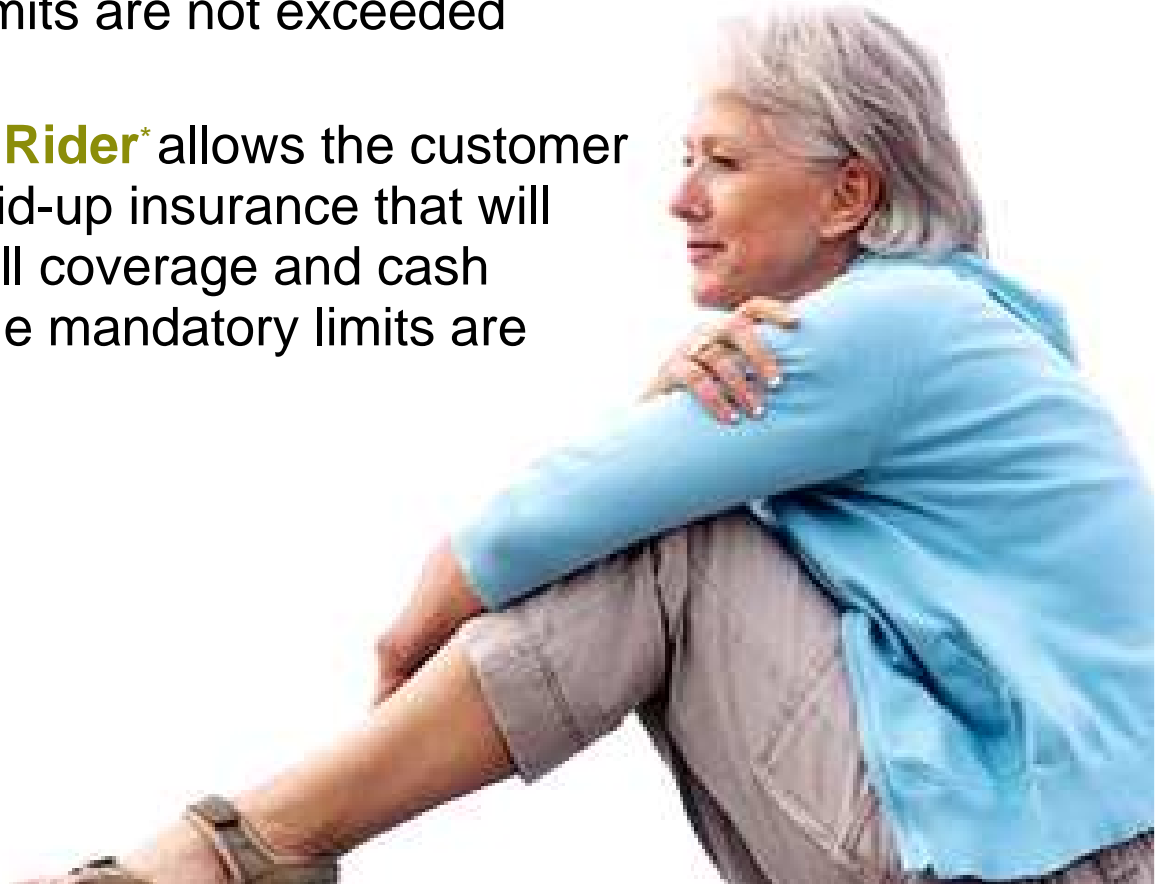
# Optimax 100 and 20 Pay

- **Optimax 100** allows customers to pay affordable level premium for life. The insurance policy would become paid-up on the anniversary nearest the insurance age 100..
- **Optimax 20 Pay** allows customers to accelerate the paying of insurance costs over 20 years guaranteed with no further payments required.
- With both options, the customer's policy would continue to be eligible for dividends for life, even past age 100.

# Options to invest more

- **2 options to deposit additional funds**
  - **Tax Exempt Investment Account\*** allows the customer to deposit additional funds so long as the mandatory limits are not exceeded
  - **Paid-up Additions Rider\*** allows the customer to buy additional paid-up insurance that will increase their overall coverage and cash values so long as the mandatory limits are not exceeded

\* See contract for more details



## **2. Family Protection Case Study**

# Family Protection Case Study

- Andrew (35) and Sara (32) are healthy, non-smokers with two kids ages 2 and 4
- Both working with a household income of \$120,000
- Like to protect each other and their kids in case of unexpected events



# Family Protection Case Study

## Empire Life Family Protection Solution – Option 1



Mortgage protection

+



Income replacement

+



Critical Illness

**Solution 10** – base plan  
Joint 1<sup>st</sup> to Die \$500,000

**Vital Link 75** - rider  
for Sarah \$50,000

**Vital Link 75** - rider  
for Andrew \$50,000

Leverage Term Exchange Program  
in 5 years changing Solution 10 to  
Solution 20\*

**Solution 20** – base plan  
Joint 1<sup>st</sup> to Die \$500,000

**Vital Link 75** - rider  
for Sarah \$50,000

**Vital Link 75** - rider  
for Andrew \$50,000







# Family Protection Case Study

## *Empire Life's Complete Family Protection Solution – Option 1*

- Total initial monthly premium = \$115.88<sup>1</sup>
- Exchanging Solution 10 with Solution 20 after 5 years (before 5<sup>th</sup> policy anniversary). Total monthly premium after exchange = \$170.78<sup>2</sup>
- 3 coverages bundled in one policy with one admin fee – save \$100/year on fees
- Provide coverage for 25-year term mortgage
- Vital Link 75 coverage contains built-in ROPD for even more death benefit
- Affordable insurance package that can fit most budgets – can do a partial or full conversion to permanent insurance if needed

<sup>1</sup> Total monthly premium based on M/35/NS & F/32/NS standard rates using a JFTD Solution 10 and both lives with a Vital Link 75 base plan. All rates quoted as of February 1<sup>st</sup>, 2016.

<sup>2</sup> Premium assumes Solution 20 rates will not change after 5 years from date of issue.

# Family Protection Case Study

## *Empire Family Protection Solution – Option 1*

### ***Advisor Benefits***

- Save clients money with higher rate band
- Offers clients a bundled customized plan
- Clients can terminate a CI coverage without collapsing policy
- Opportunities to review client's insurance needs when exchanging Solution 10 to Solution 20

### ***Client Benefits***

- Affordable initial premium – fit most budget
- Pays one administration fee only - \$100 annual savings on fees
- One policy can cover various insurance needs
- Independent coverage - can make changes based on future needs

# Family Protection Case Study

## Empire Life Family Protection Solution – Option 1

If both insureds meet Preferred or Elite risk class criteria for the base coverage, client can save even more on premiums!

Solution 10 - Joint 1 <sup>st</sup> to die Male 35 NS & Female 32 NS - \$500,000	Monthly Initial Premiums		
	Standard Risk Class	Preferred Risk Class	Elite Risk Class
<b>Empire Life Solution 10</b> <i>(Base coverage)</i>	<b>\$31.50</b>	<b>\$29.25</b>	<b>\$23.40</b>

Solution 20 - Joint 1 <sup>st</sup> to die Male 40 NS & Female 37 NS - \$500,000	Monthly Initial Premiums* – <i>in 5 years after exchange</i>		
	Standard Risk Class	Preferred Risk Class	Elite Risk Class
<b>Empire Life Solution 20</b> <i>(Base coverage)</i>	<b>\$86.40</b>	<b>\$78.75</b>	<b>\$63.00</b>



\* Premium is calculated assuming the Solution 20 premium rates remain the same as current in 5 years.  
All rates quoted as of February 1<sup>st</sup>, 2016.

# Family Protection Case Study

Empire Life Family Protection Solution – Option 2

**All in one policy**



Mortgage protection



Income replacement



Critical Illness



**Solution 100**

Joint 1<sup>st</sup> to Die  
\$300,000

**Solution 20**

rider for Andrew  
\$100,000

**Solution 20**

rider for Sara  
\$100,000

**Vital Link 75**

rider for Andrew  
\$50,000

**Vital Link 75**

rider for Sarah  
\$50,000



# Family Protection Case Study

## *Empire Life Family Protection Solution – Option 2*

- Total initial monthly premium = \$364.46\*
- 5 coverages bundled in one policy with one admin fee – save \$200/year on admin. fees
- Can cancel the Solution 20 riders when no longer required
- Vital Link 75 coverage contains built-in ROPD for even more death benefit if no claims are made
- Solution 100 includes guaranteed cash values after 4 years – can help pay for kids' education if needed
  - After 10 years = \$19,002
  - After 20 years = \$64,182
  - After 30 years = \$113,862

\*Total monthly premium based on M/35/NS & F/32/NS standard rates using a JFTD Solution 100 and both lives with a Vital Link 75 base plan. Premiums quoted as of February 1<sup>st</sup>, 2016

# Family Protection Case Study

## *Empire Life Family Protection Solution – Option 2*

### ***Advisor Benefits***

- Save clients money
- Offers clients a bundled customized plan – easy to manage
- Clients can terminate a coverage without collapsing policy
- Future opportunities to review clients' insurance needs

### ***Client Benefits***

- Pays one admin. fee only - \$200 annual savings on fees
- Simple management under one policy
- Independent coverage - can make changes based on future needs

# Family Protection Case Study

## *Empire Life Family Protection Solution – Option 2*

Empire Life Solution 100 vs other companies' whole life products

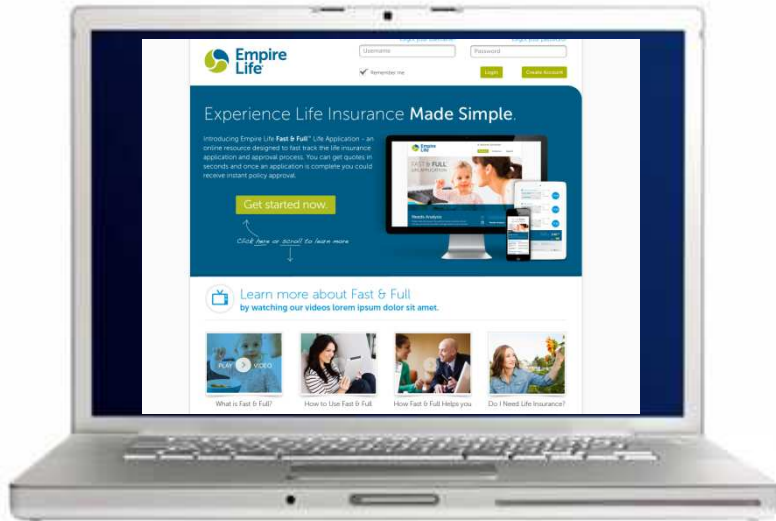
Guaranteed T100/Life Pay - Joint 1 <sup>st</sup> to die Male 35 NS & Female 32 NS - \$300,000	Monthly Premium
<i>Empire Life Solution 100 – with values</i>	<b><i>\$263.97</i></b>
SSQ Assurance Joint Whole Life 100	\$250.56
Industrial Alliance L100 (Standard)	\$254.34
Desjardins Guaranteed Whole Life	\$273.69
UL Mutual Integral-Equitable	\$283.32
BMO Pure Term 100 (no cash surrender values)	\$301.05
Cumis Life T-100 (no cash surrender values)	\$307.13

Source: LifeGuide quotes as of January 2016

## 4. Fast & Full



# What is the Fast & Full™ Life App?



- A web-based tool that *fast-tracks* the Life Insurance application and approval process.
- The **Fast & Full™** Life Application Process allows advisors to get quotes in seconds and assist clients complete applications in as little as 15 minutes with “Full Underwriting”.

107,590

Visits

YTD Nov 2015

4,250

Registered  
Users

YTD Nov 2015

The screenshot shows the Empire Life website interface. At the top right, there are links for 'Create new account', 'Request new password', and 'Forgot Password', along with a 'Login' button. Below this is a navigation bar with 'Business Centre User ID' and 'Password' fields. The main banner features the headline 'Experience Life Insurance Made Simple.' and 'FAST & FULL LIFE APPLICATION PROCESS'. A 'Get Started' button is prominently displayed. To the right, a computer monitor and a smartphone display the application process. Below the banner, a section titled 'New Look, New Features!' lists several updates:

- › New Product added: EstateMax
- › Riders and Benefits added
- › Health Questionnaire (HQ): Personal History Tele-interview available for all cases and eHQ option for some cases\*
- › Joint and Multi\* Life Applications now available
- › eHQ – Fastest for healthy clients with Instant Approval possible

Footnotes at the bottom of the list state: \*EstateMax products, \$300,000 or less in coverage, single owner, single life insured, no benefits. \*Multi-life not available for 1000 products, only Empire Life and Joint Life policies.

At the bottom of the page, there is a 'Get Started' button, a footer with 'Legal Privacy Policy Accessibility' links, and contact information for Empire Life, including the address '239 King St. E., Kingston, Ontario, K7L 3A8', email 'www.care@empire.ca', and phone number '1-888-894-8182'. Social media icons for Facebook, Twitter, and LinkedIn are also present.

# Fast & Full Advisor Feedback

See what advisors are talking about....

**THE FAST & FULL™ LIFE APP!**

get started now at [fastandfull.ca/learn](http://fastandfull.ca/learn)



**EASY TO USE!**  
grows your Business  
saves time  
designed for use WITH CLIENTS  
Convenient

®/TM Registered trademark and trademark of the Empire Life Insurance Company. Policies are Issued by The Empire Life Insurance Company.

Advisor Feedback  
has driven over  
**1,100**  
enhancements  
since launch

Empire Life

Create new account Request new password Forgot/lost Business Centre User ID Password Log in

By logging in, I agree to comply with the Terms of Use.

Experience Life Insurance Made Simple.

**FAST & FULL**  
LIFE APPLICATION PROCESS

To begin, click the button below

Get Started

New Look, New Features!

- > New Product added: EstateMax
- > Riders and Benefits added
- > Health Questionnaire (HQ): Personal History Tele-interview available for all cases and eHQ option for some cases\*
- > Joint and Multi\* Life Applications now available
- > eHQ – Fastest for healthy clients with Instant Approval possible

\* Exclusion products, \$500,000 or less in coverage, single owner, single life insured, no benefits  
\* Multi-life not available for 99% products, only Single Life and Joint Life policies

Get Started

Legal Privacy Policy Accessibility

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Kingston, Ontario, K7L 3A8

Email: [salescentre@empire.ca](mailto:salescentre@empire.ca)  
Telephone: 1 888 824 8322

Monday to Friday  
8:30 a.m. to 6:00 p.m. EST  
Quebec: 8:30 a.m. to 5:00 p.m. EST

All prices are in Canadian Dollars (CAD). Please view our [refund policy](#).

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# Most Requested Improvements

## More Products / Features

- **Permanent Coverage option and Riders were the most requested products/features**

## Joint-Life and Multi-Life

- **Simplify the app submission for couples**

## Health Questionnaire By-Pass Option

- **Some advisors prefer not to ask HQ**
- **Higher coverage amounts require fluids and visit**

# Fast & Full Life App 3.2



[My Reports](#) [My Clients](#) [My Account](#) [Log Out](#) [Français](#)

[Feedback](#) [Contact Us](#)

Experience Life Insurance Made Simple.

**FAST & FULL**<sup>®</sup>  
LIFE APPLICATION PROCESS

Get Started



New Look, New Features!

**Launch Date: Now Available!**

# Fast & Full Life App. 3.2 – 7 Step Process

- Preliminary Info
- Illustration
- Client Info
- Beneficiaries
- Health
- ePayment
- eSignature

The screenshot displays the Empire Life application interface for the 'Preliminary Information' step. The page features a navigation bar with the Empire Life logo and user options like 'My Reports', 'My Clients', 'My Account', 'Log Out', and 'Preferences'. A progress indicator at the top shows eight steps, with 'Preliminary Info' being the first and active step. The main content area includes instructions to complete information about the proposed life insured(s) and a note that the application will be saved under 'My Clients'. It contains two sections for 'Life Insured 1' and 'Life Insured 2 (optional)', each with input fields for 'First name \*', 'Middle name', and 'Last name \*'. Below these is an 'Owner' section with a list of options: 'Life Insured 1', 'Life Insured 2', 'Joint Owners', and 'Other Individuals'. The 'My client(s) and I are meeting' section offers two radio button options: 'In Person' (with a handshake icon) and 'Non-Face-to-Face' (with a person icon). At the bottom, there is a 'Needs Analysis Confirmation' section with a checkbox for 'I have determined the current life insurance needs for each client.' and a note about a 'Needs Analysis Worksheet'.

# Fast & Full Life App 3.2 – New Features

**New Process:  
Integration with  
Novinsoft  
Illustration  
software to review  
scenarios and  
proceed with final  
version**

The screenshot displays the Empire Life Illustration software interface. At the top left is the Empire Life logo. Below it is a navigation bar with icons for New, Open, Save, Settings, and View. The main title is "Empire Life Illustrator".

The interface is divided into several sections:

- SCENARIO 1**: Includes "Add scenario" and "Delete scenario" buttons.
- Product and Plan Information**:
  - Product: Solution Series (dropdown)
  - Plan type: Single (dropdown)
  - Marginal Tax Rate: 50.00 %
  - Province: ON (dropdown)
  - Administration fee: Standard (dropdown)
- Client Information**:
  - Client: CLIENT 1 (with Add and Delete buttons)
  - Type: Individual (selected), Legal entity
  - Role: Insured (selected), Owner, Base Insured, Additional
  - Fields: First name, Middle name, Last name, Age (35), Smoking status (Non-smoker), DOB (dd/mm/yyyy), Gender (Male selected, Female)
- SUMMARY**: Includes "Update Summary" button and a message: "Premiums cannot be calculated due to errors. Client 1: Please enter a date of birth."
- Client Details**: Client 1, Owner, Insured, Male, 35, NS.
- Submit & Continue to Fast & Full**: A prominent blue button with a "Submit" sub-button and a "Click here to confirm" link.

A large "Submit" button is located at the bottom right of the interface.



# Fast & Full Life App 3.2 – New Features

The screenshot shows the Empire Life app interface. At the top left is the Empire Life logo. At the top right is the language selection 'Français'. Below the logo is a progress bar with steps: Preliminary Info, Illustration, Client / Owner Info, Beneficiaries, Payment, Health (current step), eSignature, and Complete. The main content area is titled 'Health – Overview' and contains the text: 'There are two options for the Health portion of the application process:'. Below this, there are two options:

**Option 1 – Apply for Temporary Insurance and Complete Health Questionnaire via Tele-Interview**

The flow for Option 1 is: Apply for Temp Insurance (calendar icon) → Fill out a questionnaire (list icon) → Schedule Tele-Interview (calendar icon with '21') → Complete Tele-Interview (person icon). A blue button labeled 'Click to apply for temporary insurance' is positioned to the right of this flow.

**Option 2 – Complete Health Questionnaire via Tele-Interview**

The flow for Option 2 is: Schedule Tele-Interview (calendar icon with '21') → Complete Tele-Interview (person icon). A blue button labeled 'Schedule your Tele-Interview' is positioned to the right of this flow.

**New HQ By Pass with TIA or without**



# **Non-Face-to-Face (NFTF) Sales Process**

# Non-Face-to-Face Selling

## What is Non-Face-to-Face (NFTF) Selling?

- **When an Advisor conducts a sales interview with a prospective client using the internet and a phone.**

## Key Benefits

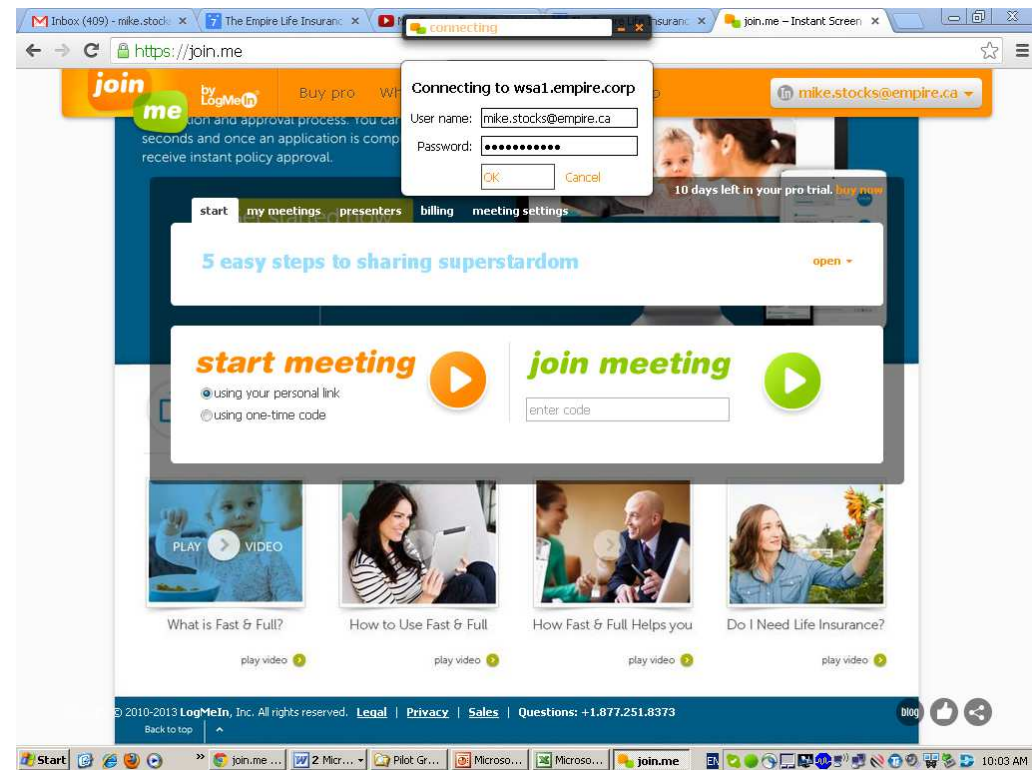
- **Reach a greater number of clients that you can't reach in person due to distance or scheduling**
- **Speed up the entire sales process. Speed and convenience are the key benefits to the client, which in turn can result in higher customer satisfaction.**

# Screen Sharing Software for NFTF

New Tool for use with the Fast & Full™ Life App.

- Screen sharing software is a requirement for Non Face-to-Face Sales using FAST & FULL.

**join.me** is the tool Empire Life recommends



# Check out the test website

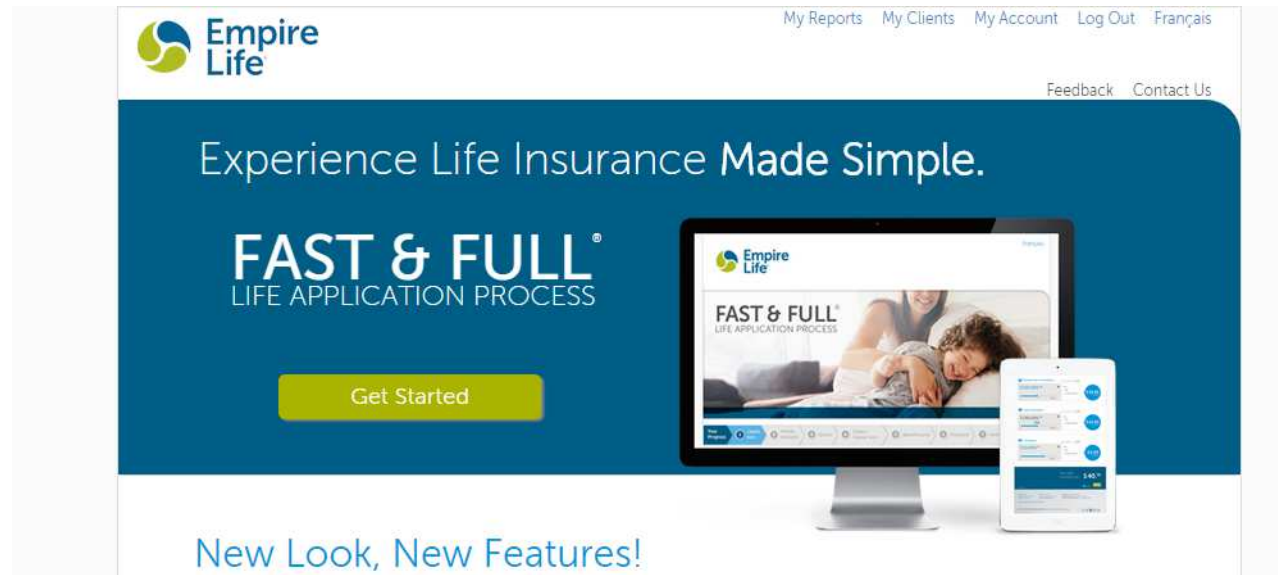


- Register now to access the test site:  
[www.fastandfull.ca/learn](http://www.fastandfull.ca/learn)
- Enter an email and password to get started

**Schedule a personal demo today!**

**Contact our Sales Centre team at 1 866 894-6182**

# Fast & Full Life App. 3.2



**Register for a Demo**

**[test.fastandfull.ca](http://test.fastandfull.ca)**

**or call our Sales Centre 1 866 894-6182**

# Client Presentation Booklets

# Co Branded Customizable Client Presentations



## Featured Items



Single Male



Young Families



Empty Nesters



Retired



Single Female



# Co Branded Customizable Client Presentations



# Co Branded Customizable Client Presentations



**JOHN QUIRT**  
Financial Advisor

Test test Over 30 years in the Financial Services industry.

Licensed for Life & Disability Insurance and Mutual Funds

Registered Insurance Broker of Ontario for P&C

Member, Million Dollar Round Table



DBO Financial

• Customizable  
Advisor BIO

• Optional Photo

• Optional Logo

## **5. Why Choose Fast & Full**

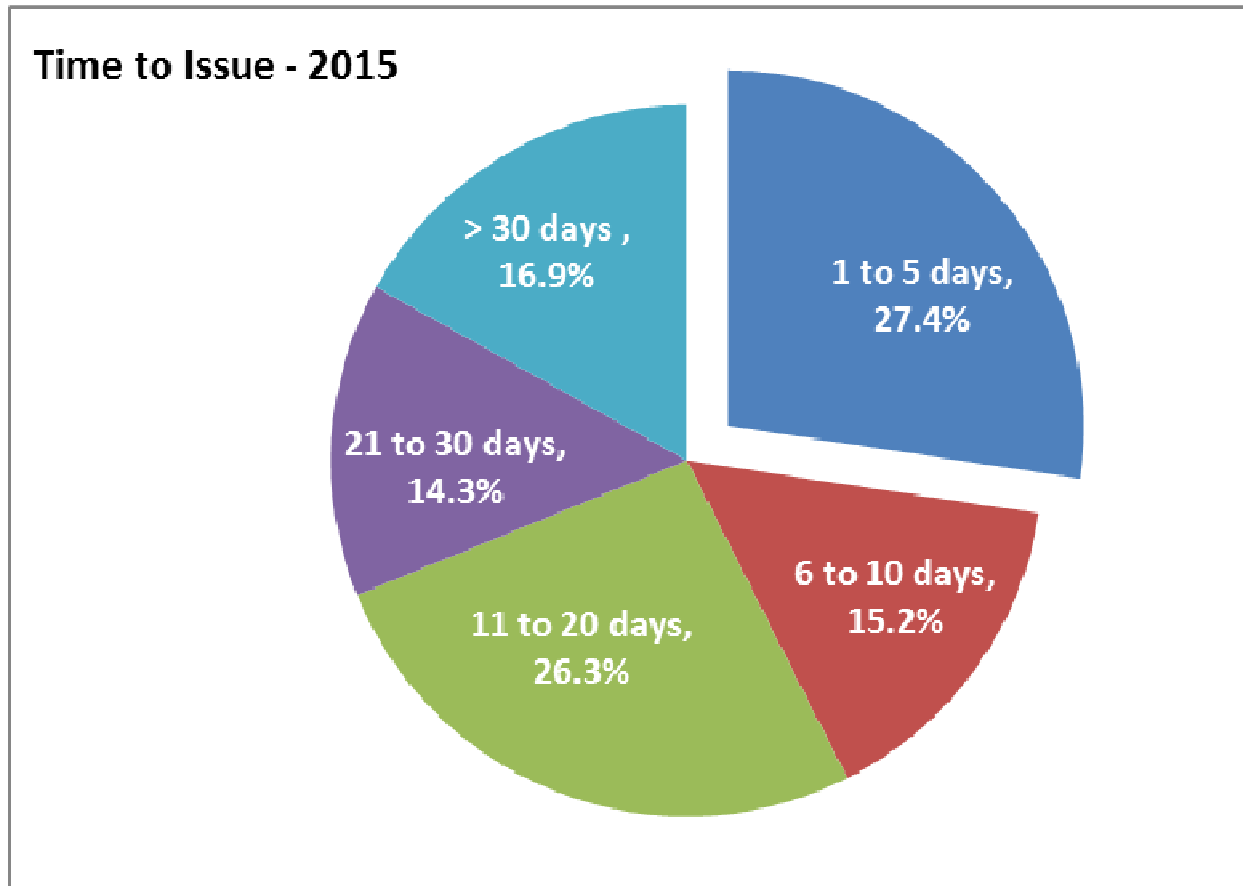
# Why Choose Fast & Full?



- Addresses Advisor Pain Points:
  1. Reduces paper and couriers
  2. Faster Processing – potential for instant approval for some healthy clients
  3. Full e-commerce solution with e-health questionnaire, e-signature and e-first payment
  4. Non-Face-to-Face can open up more client opportunities
  5. MGA data-feed enablement
  6. Part of approval for Advisor Referral Program

# Why choose Fast & Full?

## It's Fast and it Saves Time



- **43% of Fast & Full Submitted Apps took 10 days or less to settle (13 days faster than the Industry Avg. of 30). 2015 Avg. = 17 days.**

# Why choose Fast & Full? MGA Data Feeds

WealthServe Upload of F&F Apps

## Key Benefits

- **Simplifies MGA processing, no re-keying of data and helps to eliminate NIGOs**
- **Speeds up the entire sales process and can improve the user experience for client, advisor and MGA.**

# Why choose Fast & Full? Advisor Referral Program



ADVISOR  
REFERRAL PROGRAM

## What is it?

Approved Advisors will create a personal Bio that clients who want to speak with an advisor can review and request to Connect.

Visit the Advisor Referral Program Registration page

<http://info.fastandfull.ca/advisor-referral-program>

# Advisor Referral Program



[About Us](#) | [Contact Us](#) | [Français](#)



## Find An Advisor

An Insurance Advisor can help find the right life insurance for you!

Purchasing Life Insurance is an important part of a personal financial plan and an insurance advisor can help you find an insurance solution that meets your needs. To connect with an insurance advisor, enter your contact information below, read the Consent and click [Search Now] to see a list of advisors in your area.

\* Required Field

### 4 Advisor Match Results



Contact Advisor

#### Daniel Steinkey

Steinkey Financial Services guides you through the confusing world of financial matters with trustworthy advice. We harness 16+ years of professional industry experience in presenting to you solutions that you can actually understand. It is our belief that you should not... [Read more](#)

Languages Spoken  
English

Proximity  
12 Kilometres

Licensed Provinces  
Alberta, Manitoba, Ontario



Contact Advisor

#### Viktor Schaefer

What is the real reason so many people refer their friends and family to me? It is simple. They have learned that I truly put their best interest first. Everyone who deals with me appreciates my integrity and passion for helping other people. I have over 20 years experience... [Read more](#)

Languages Spoken  
English

Proximity  
57 Kilometres

Licensed Provinces  
Manitoba



Contact Advisor

#### Amy Tong

I am the president of A.T. Financial Group Inc. and a Million Dollar Round Table "Top of the Table" qualifier. I demonstrate exceptional professional knowledge, ethical conduct and outstanding client service in order to meet my client's specific needs. After my Bachelor's... [Read more](#)

Languages Spoken  
English

Proximity  
1,508 Kilometres

Licensed Provinces  
Alberta, British Columbia,  
Ontario, Manitoba



Contact Advisor

#### Bryan Panganiban

The BFP name has stood for quality, integrity, commitment and professionalism for more than 40 years. Standing behind this commitment is a team of experts specializing in many different aspects of benefits, pensions, estate and financial planning. We feel, and our clients... [Read more](#)

Find An  
Advisor

Quote &  
Buy

About Life  
Insurance

Client prospects can review ARP Advisors' Bio when seeking a quote or to connect with an advisor.



# Advisor Referral Program

## Who can participate?



ADVISOR  
REFERRAL PROGRAM

### Criteria

- Minimum one year life insurance sales experience.
- Be knowledgeable about Empire Life products.
- Have a Solid Persistency Record (90%) and Placement Rate (75%).
- Experience using the [Fast & Full™ Life Application Process](#) and settled at least one policy using Fast & Full
- Be willing to contact Clients within 24 hours.

Visit the Advisor Referral Program Registration page

<http://info.fastandfull.ca/advisor-referral-program>

# Thank you

This presentation reflects the views of Empire Life as of the dated presented. The information in this presentation is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. The Empire Life Insurance Company assumes no responsibility for any reliance made on or misuse or omissions of the information contained in this presentation.

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