



Private Medical Insurance – an opportunity

Financial planners are specialists in their chosen field, but can't be experts in everything. Sometimes it's better for you and your clients to hand specialist areas of business to an expert who will look after it for you, ring fence your clients, keep you fully informed and reflect well on your business. This leaves you to do what you do best and your clients not be let down by a lack of expertise.

With 7.5 million people in the UK covered by medical insurance and the NHS continually struggling to meet consumer demand, consumers are now looking at the different kinds of private medical options available to them. As this is a specialist area of insurance, most financial advisers do not provide comprehensive medical insurance advice to their clients.

What do we do?

Citrus Healthcare was launched to provide independent healthcare advice to individuals and businesses of all sizes. Unlike other financial advisers we only specialise in advising clients on medical insurance related products. Because of this we are a natural fit with financial advisers who want their clients to always get the best advice on their medical insurance.

How can we help you?

Private Medical insurance can be the "Achilles heel" for many financial advisers, so why not earn some extra revenue and most importantly secure your client relationship? With more options available to consumers than ever before it is great news for clients, but not necessarily great for advisers who do not specialise in this area.

What can we help with?

Anything - from Individuals to corporate medical insurance (from just 2 to over 1000 employees), both in the UK and overseas.

Who will my contacts be?

As an introducer, you will have two dedicated contacts;

Richard Bamford – Key Account Director

With 20 years medical insurance experience dealing and advising in the healthcare market, Richard has previously worked for a large consultancy firm and held senior positions at medical insurance providers with responsibility for over £250million.

Richard's clients have ranged from 50-8000 employees and include six FTSE 100 and four Dow Jones listed companies.

Richard also provides advice to clients with individual and family medical insurance.





Claire Horswill – Client Manager

With 13 years medical insurance experience dealing and advising in the healthcare market, Claire has previously worked for a large medical insurance provider and 2 consultancy firms.

Claire's previous clients have ranged from 5-1000 employees covering a number of services provided by Citrus.

Claire is knowledgeable, reliable and attentive to her client's medical insurance needs.



How does it work?

The referral process works for clients who either currently have medical insurance in place or who are considering it for the first time. When we first speak to your client we will either, complete a medical insurance "fact find" or arrange another time which is convenient for them to do so. This fact find will take around 5-10 minutes and we will provide your client with a written recommendation. Throughout the process, we will update you with our progress and commission expectations.

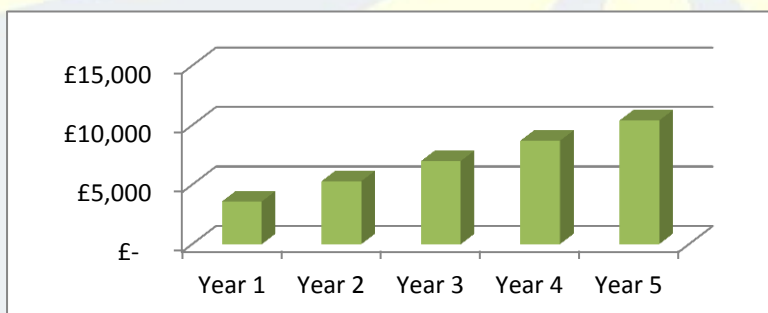
When you complete your "fact find" simply ask if your client currently has or is interested in medical insurance. If the answer is yes, then Citrus Healthcare can help.

What's in it for me?

You will receive **25%** of the gross commission in the first year per policy. We also pay you commission each year that the policy is in force - subject to a minimum level which we can discuss with you.

An example of how this works in practice:

If in each year, an adviser refers just one client per month, of which six are individuals, five are small corporates and one is a large corporate client; they could receive the following payments.



| | |
|---------------|---------|
| Year 1 | £3,594 |
| Year 2 | £5,294 |
| Year 3 | £6,994 |
| Year 4 | £8,694 |
| Year 5 | £10,394 |

What's in it for my client?

Your clients will get the best advice and the right cover, but not just at the beginning. Every year, prior to renewal, we review the cover to ensure that they always get the best value medical insurance available.



Q&A

Is Citrus Healthcare an independent adviser?

We are a whole of market medical insurance adviser and here are some of the providers we have access to;



How safe is it to pass my clients details to you?

We sign a legal agreement with you which allows us to only talk to your clients about the agreed services. If your client wants help or advice on another financial product they will be referred straight back to you. It is not uncommon for clients to use savings made from their medical insurance to fund new products, which you can then advise on.

Can I talk to other advisers who are using you?

Yes, we are more than happy to put you in touch with other financial advisers who already use our services.

My client doesn't live in the UK, can Citrus Healthcare help?

Yes, Citrus Health also specialises in international medical insurance and can assist individuals and businesses too.

My client already has medical insurance - can you help them?

Yes, medical insurers are regularly changing their policies to provide new customers with better cover at a more competitive price. But these introductory offers aren't always given to existing customers. We will check their existing policy to ensure that they have the right cover at the best price.

How can we contact you?

Tel 01732 834834

Email adviserhome@citrushealthcare.co.uk

Web citrushealthcare.co.uk