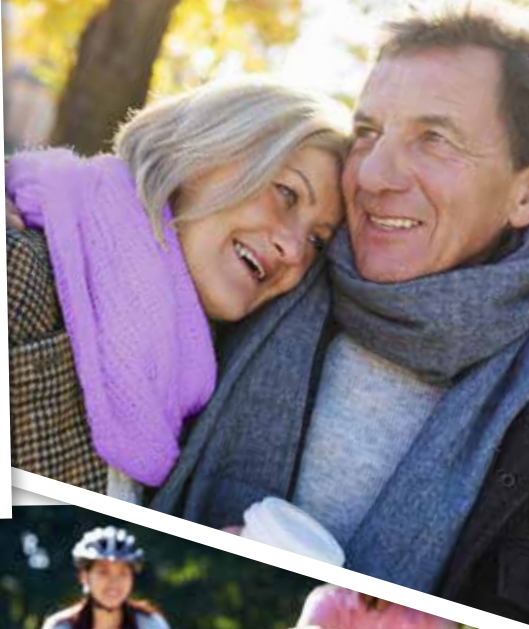


LifeQuote

Helping
you protect
more clients...
...and grow
your protection
business



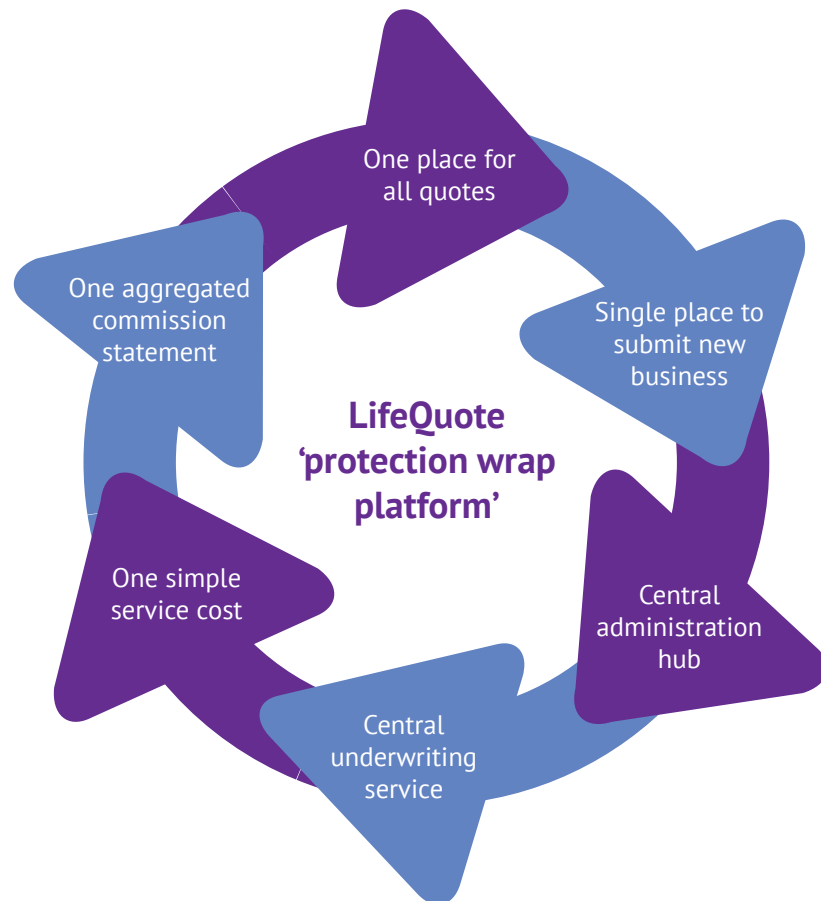
You know your clients need more protection – we'll help you provide it

Do you want to care for more clients but feel constrained by cumbersome protection application and underwriting processes? Like you, we believe too many people in the UK lack the insurance they need to protect them from devastating life events. That's why we've been offering advisers our comprehensive administration and new business support service since 2001. By giving you a single, hassle free point of contact, we enable you to focus on providing more protection advice, while we handle the paperwork and help you grow your protection business.



Think of LifeQuote as your flexible 'protection wrap platform'

The regulations governing the UK protection market are complex and working with different insurers' requirements can be challenging. While handling individual applications, particularly involving sensitive medical data, can be time consuming and stressful. All this stops you doing what you do best – providing essential protection advice to individual and business clients.



That's where our straightforward, modular service comes in.

The LifeQuote platform, supported by our team of experts, can help you at every stage, from pre-sale research, through underwriting, to commission settlement. That includes online access to the most appropriate combination of life, critical illness, income protection and business protection insurance for your clients from all the leading UK insurers. And there's no need to change your portal supplier, **as you can now initiate the LifeQuote application service from other leading portals.**

Our system makes it easy for you to track the progress of your clients' applications.

- ▶ Quote data, once input, flows seamlessly to the relevant online forms.
- ▶ Our Intelligent Protection tool can automatically generate the suitability text to support your advice.
- ▶ You can pay for the LifeQuote service by fee or sharing your commission.
- ▶ If you opt for commission, you can receive your share from multiple insurers in one convenient payment.

However, LifeQuote is more than just the leading independent whole-of-market protection service. We can also work with you to support your restricted panels or single ties and to identify new protection opportunities and support your business development. We can even help you set up your own branded website to provide non-advised protection direct to new and existing clients.



Great service that helps you grow your protection business

You can find full details of all our products and services on our website. We offer quotes from all the leading insurers for life, critical illness, income protection and business protection insurance. You can choose virtually any combination of these to fit your existing business model and enhance your offering.

The following pages just give an overview of what we can do, please contact us to discuss your specific needs.

Faster, easier, more efficient – and lower risk

Our simple application process gives you more time to get to know your clients.

For instance:

- ▶ We offer you a standard application process, irrespective of insurer or product, that uses one unified **submission and case tracking system**.
- ▶ Our pre-underwriting service gives you a **Decision in Principle** from your choice of insurers, within 24 hours.
- ▶ Our market leading **MultiQuote system** provides up to 24 quotes from one request, instantly, with clear simple research to add to your files.
- ▶ Our **Intelligent Protection** tool lets you plan your customer's insurance options, based on the prices and priorities you've selected to meet their budget and protection needs.

- ▶ Our custom **Multi-Benefit system** creates a specific protection solution either with integrated cover from one insurer or with separate cover from different insurers.
- ▶ Our administration service **records all calls** and takes full responsibility for collecting underwriting data from the client.
- ▶ Our administration service makes all your **case notes and documents** available to download for audit purposes.

These services save you time and help you serve more clients profitably.

Helping you reach more clients

Like you, we also know that many clients don't get the protection they need because it's not always possible or convenient to see every one face-to-face.

If you want to change that, we can help you set up your own-brand, online service. Your clients will be able to obtain their own quotes and complete their applications: while we take on the underwriting and case management. Whether to complement your existing service, or as your first step into the protection market, this option saves you time as well as helping you grow your business and protect more clients.



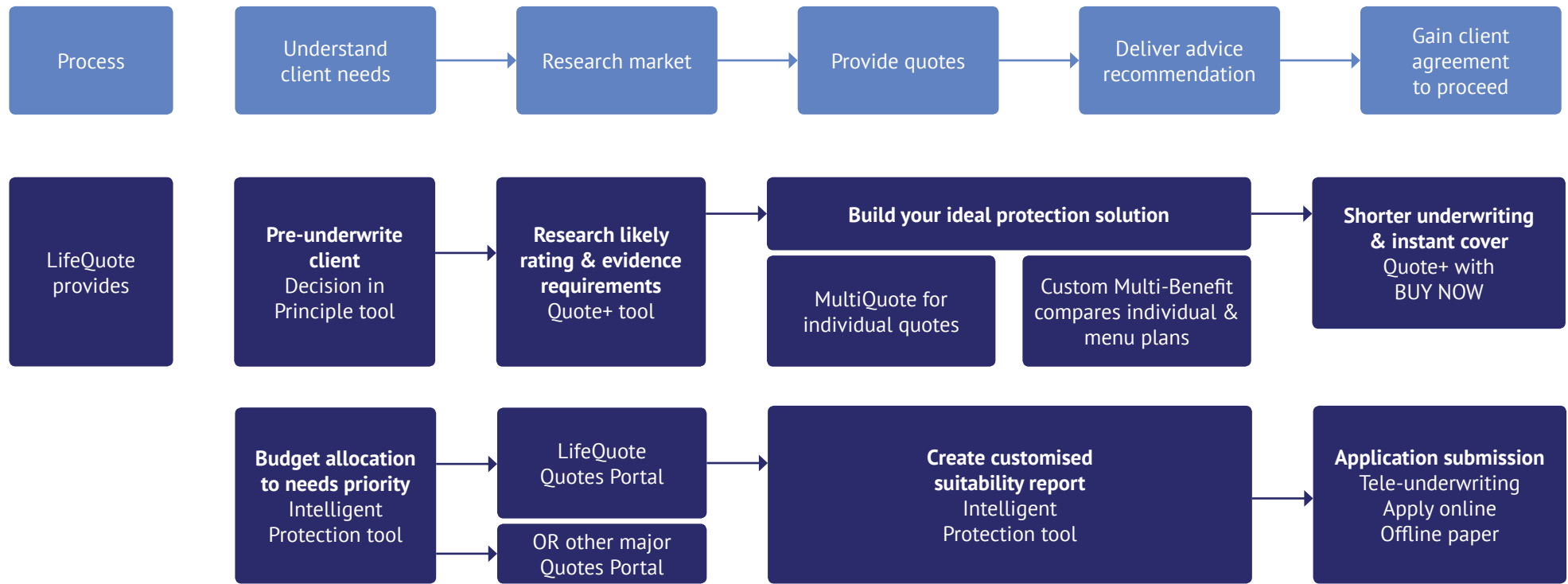
No matter which way you work – we can work with you

Flexibility, speed and professionalism – that's the essence of our service. We want to work with you and that means working the way you want. That includes having services that meet all your compliance and back office requirements.

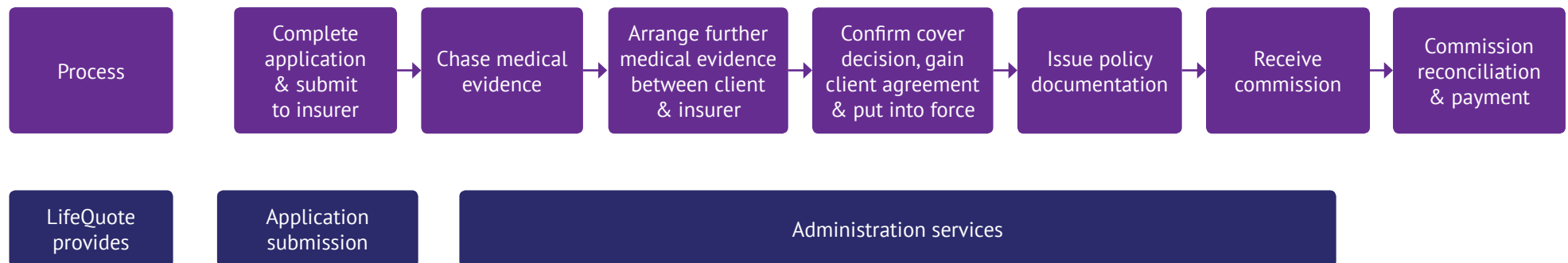
Whether you like to prepare quotes in your current portal and then upload them to LifeQuote or complete everything in LifeQuote – that's your choice. Either way, you see all your protection clients, quotes, applications and case tracking in one place, regardless of the insurer you choose.



Integrating LifeQuote with your business



Outsource application, underwriting and case management tasks to LifeQuote



Real people backed by the latest technology



We've initiated, chased and collected nearly **187,000 individual items** of medical evidence.



We've helped advisers secure cover for almost **630,000 clients**.



Cover completed.



Our guiding principle is to make it as easy as possible for you to provide a professional protection service that meets your clients' needs. **We do that by reducing the time you spend on administration by around 3 hours on average for every case you write.** This leaves you free to start offering more protection advice, and to grow your other business areas.

As you'd expect, we use the latest secure software to deliver a web-based service that is accessible anywhere, anytime. And, of course, our application services are available from other portals. But more importantly than that, however you deal with us, we support you with real people who understand your needs and the concerns of your clients. Your designated administrator will work with you to tailor our services to meet your requirements.

Our fully trained and audited team will handle all administrative functions for you, treating your clients with the same professionalism and care as you do. This includes the delicate task of collecting underwriting information from your clients and chasing GP reports, medicals and other requirements. We keep in touch with you and your clients by phone, email and text – so you never feel out of the loop.



We're here for you

We are committed at LifeQuote to making your life as easy as possible, so you can focus on protecting more clients.

- ▶ Our online case tracking system is available 24/7 – and our new application screens are now quicker and easier to use.
- ▶ We keep all your documents in one place, making it easy for you to find what you need when you need it.
- ▶ We give you full access to our insurer panel and your clients' insurance documents and data.
- ▶ We will keep you and your client up to date by email, phone and text – you simply set your contact preferences.
- ▶ You can download all our literature, including KFDs, Trust links and underwriters' phone numbers from your 'stationery cupboard' so you can work offline when necessary.
- ▶ Our phone lines are open from 8am until 9pm Monday to Friday for you and your clients.

A better experience for you and your clients

We will assign you a dedicated administrator who will care for your clients as if they were our own. Our ambition is to grow with you and will keep listening to you and developing our service to meet your needs.

- ▶ We make it easy for you to get started by training your employees on how to use our system and the different protection products – either in face-to-face seminars or by webinar or phone.

- ▶ Our professional tele-underwriting service means you don't have to ask those clients you know personally any potentially embarrassing questions.
- ▶ We take full responsibility for any non-disclosure risk based on the service we provide.
- ▶ We record all phone calls to ensure any issue can be resolved quickly.
- ▶ We provide a fast, accurate, and streamlined service that is fully compliant.



Grow your business with our four-stage process

We take a straightforward approach to helping you grow your business:

1. Plan for growth

- ▶ We'll help you review your current business model to ensure it is really working for you.
- ▶ We'll help you identify the protection growth opportunities in your client base.
- ▶ We'll develop a plan showing you how to achieve your protection business objectives.

2. Design for growth

- ▶ We'll help you devise a business model for you that uses our most appropriate products and services.
- ▶ You'll then get to choose the level of support you want – you'll remain in control at all times.

3. Implement for growth

- ▶ Our flexible, modular service will support your business as it grows.
- ▶ You will have a choice of submission options.
- ▶ Our experienced case managers will seek ways to improve our services to you and your clients.

4. Optimise for growth

- ▶ Your clients will remain yours at all times – **and our contract includes a legally binding commitment that we won't cross-sell to them.**
- ▶ Our commercial team will provide expert advice to help you identify new opportunities.
- ▶ You will be able to draw on our sales and marketing resources via our online toolkit.
- ▶ We will provide content, training and support to ensure your protection strategy goes to plan.

Call us today on 0800 652 9705 to discover how we can help you grow your protection business.

Put us to the test with a FREE 28 day trial.

Visit our website now to start your free trial today

www.lifequote.co.uk



LifeQuote

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