

Where can I find Special offers?

Last Modified on 10/01/2024 12:36 pm GMT

A list of all current special offers is available from the Resource Centre. (If your firm has paid for access to the special offer data, but not the Resource Centre, then the link to the special offers page is instead displayed on the menu bar of the home page.) This special-offers page is illustrated by the screenshot below. The current special offers can be listed either by company, or by product type, using the drop-down list at the top of the left-hand pane.

The screenshot shows the 'Special offers' page. At the top left is the logo for 'SYNAPTIC SOFTWARE'. The page title is 'Special offers'. Below the title is a navigation bar with 'List offers by product type or company', 'Resource Centre', 'Home page', and 'Help'. A dropdown menu is set to 'product type'. The left-hand pane lists various product types, including 'Critical Illness', 'Equity Release', 'Guaranteed Retirement Options', 'Income Protection', 'Individual Savings Accounts', 'Locum Cover Insurance', 'Menu Based Protection', 'Personal Pension (Fully Insured)', 'Personal Pension Income Drawdown', 'Private Medical Insurance', 'Self Invested Personal Pension', 'SIPP Income Drawdown', 'Small Self Administered Scheme', 'Term Assurance', and 'Trustee Investment Plan'. The right-hand pane displays details for 'Critical Illness' from 'Legal & General'. The details include: Company: Legal & General; Product: Critical Illness Cover (Level); Type: Critical Illness; Dates: Starts on 01/12/2009. Below this, there is a section for 'Multi product discounting' with a list of bullet points: '- Discounting on multiple product sales which will apply for the policy duration', '- Total premium discount starts from £1.50 per month, per additional product /policy submitted on OLP Connect for personal, family or business protection within the same application.', and '- A new lower minimum premium of £4 per product for multi product quotes and sales. The single product minimum premium rule will remain at £6.' A link for more details is provided: 'http://www.legalandgeneral.com/advisercentre/Protection/ViewProducts/dip-connect/multi-product-discounting/index.html'. A second offer is partially visible below, for 'Mortgage Decreasing CIC' from 'Legal & General'.

You can then view all the details of all special offers for a company or product type by clicking on it in the left-hand list. These are displayed in the right-hand part of the screen. N.B. The company name in the header block for each special offer is a link to the corresponding [company factsheet](#), and the contract name is a link to the [contract factsheet](#).

Showing special offers in research grids

You can also view special offers while conducting research. The Features list for a product type always includes an entry for “special offer”, as highlighted in the screenshot below.

The screenshot shows a software interface for 'Critical Illness Term'. On the left is a 'Filtering' sidebar with a 'Features' tab. The 'Special offer' checkbox is highlighted in red. The main area displays a table of 29 contracts. The table has three columns: 'Company', 'Contract', and 'Special offer'. Two rows are highlighted in yellow, indicating a 'Yes' in the 'Special offer' column.

Company	Contract	Special offer
Friends Life Individual Protection	Protect + CIC Family Income Benefit	No
Friends Life Individual Protection	Protect + CIC Mortgage Protection	No
Friends Life Individual Protection	Protect + CIC Plan	No
Legal & General	Critical Illness Cover (Level)	Yes
Legal & General	Mortgage Decreasing CIC	Yes
Legal & General	Multi Protection	Yes
Legal & General	The Term Assurance Plan	No
LV=	Flexible Protection Plan - Critical Illness Term	No
Old Mutual Wealth	Protect Fixed Term	No
Old Mutual Wealth	Protect Rolling Term	No
Scottish Provident	Self Assurance - Mortgage	No
Scottish Provident	Self Assurance Term - Business	No
Scottish Provident	Self Assurance Term - Personal	No
VitalityLife	Business Protection Plan	No
VitalityLife	VitalityLife	No
VitalityLife	VitalityLife Essentials Plan	No
Zurich Assurance Ltd	Decreasing Mortgage Cover - guaranteed payment	No
Zurich Assurance Ltd	Level Protection Plan - guaranteed payments	No

Like any field in a research grid, you can filter on this field by ticking the box next to it. This eliminates any contracts which don't currently have a special offer. (You can also mark special offers as desirable in the ranking stage.) Alternatively, and again like any other field, you can add the special offer field to the grid by clicking on its name. The result of this is also illustrated by the screenshot, which highlights two contracts on which a special offer is currently available. Clicking on a 'Yes' in the special-offer column then displays the details of the offer in a pop-up window.

Special offers in contract factsheets

Finally, contract factsheets also include the details of any special offer which is available on the [contract](#). If applicable, this information is always shown immediately underneath the basic details of the contract as illustrated by the screenshot below.

Legal & General
Critical Illness Cover (Level)

Contract details | Back to Filtering | Save as PDF | Help

Choose the information to display
 Features Conditions Financial strength Notes

Contract summary

Contract name: Critical Illness Cover (Level)
 Provider: Legal & General
 Product type: Critical Illness, Term

Special offer:
 Starts: 01/12/2009
 Multi product discounting - Discounting on multiple product sales which will apply for the policy duration - Total premium discount starts from £1.50 per month, per additional product /policy submitted on DLP Connect for personal, family or business protection within the same application. A new lower minimum premium of £4 per product for multi product quotes and sales. The single product minimum premium rule will remain at £6. Click on following link for more details:
<http://www.legalandgeneral.com/advisercentre/Protection/ViewProducts/olp-connect/multi-product-discounting/index.html>

Contract features (Items marked with * are clarified by policy conditions)

Distribution via financial advisers	Yes	To age 18	Yes
Term	Yes	To age 65	Yes
Level	Yes	Benign brain tumour - resulting in permanent symptoms	Yes*
Decreasing	Yes	Blindness - permanent and irreversible	Yes
Renewable	No	Cancer - excluding less advanced cases	Yes*
Available to UK residents	Yes	Early stage cancer partial payout	Yes*