

Income Protection Quote

Last Modified on 28/02/2024 3:46 pm GMT

To amend details of the Income Protection quote, click the pen icon:

The screenshot displays the Synaptic Protection Quote Test interface. At the top, it shows the client's details: Life One (Susanna West), Age (42), and Smoker (Yes). The main area is divided into two sections. On the left, under the 'Benefits' tab, there is a 'Benefit List' with an 'Add Benefit' button. A specific 'Income Protection' benefit is highlighted in green, showing details: Stepped Benefit (No), Premium Frequency (Monthly), Increasing Benefits (No), Term (10), and Benefit Amount (£1,500.00). A hand cursor is clicking on a pen icon, with a tooltip that says 'Edit/View Benefit'. On the right, there is a 'Quick Filter' section with a 'Clear all' link and a dropdown menu for 'Provider' set to 'Filter by Providers'. Below this, there is a section for 'Partially Underwritten Quotes (9)' with a 'Stanc' button. Two quotes are visible, both from AVIVA, titled 'Income Protection+ 2 year payment'.

Select **Term** or **Cease Age**:

Note: The system defaults to a ten year term with a £1,500 monthly benefit amount.

Quote Details
Please enter the following details to obtain the quote

Product Details

Length

Term Cease Age

* Term Length (years) ⓘ

Premium

Premium Frequency

Monthly Annually

Premium Basis

Guaranteed Reviewable

Stepped Benefit

Benefit

Monthly Benefit Amount ⓘ

Deferment Period(s)

* Deferment Period ⓘ

Select a value ▼

✕

Product Features

Please select the features that you would like to have in your product

Increasing Benefit Renewable Policy Waiver of Premium

Quick Commission

Set **Premium Frequency** & **Premium Basis**:

Premium

Premium Frequency

Monthly Annually

Premium Basis

Guaranteed Reviewable

If required, select the **Stepped Benefit** toggle:

Product Details

Length

Term
Cease Age

* Term Length (years) ⓘ

Premium

Premium Frequency

Monthly
Annually

Premium Basis

Guaranteed
Reviewable

Stepped Benefit

Benefit

Monthly Benefit Amount ⓘ

Deferment Period(s)

* Deferment Period ⓘ

Select a value ▼

4 Weeks ✕

Leave **Initial Benefit Amount** and **Monthly Benefit Amount** blank for maximum benefit based on earnings.

Stepped Benefit

Initial Benefit Amount and Deferment Period

* Initial Benefit Amount ⓘ

* Initial Deferment Period

13 Weeks ▼

Monthly Benefit Amount and Deferment Period

* Monthly Benefit Amount ⓘ

* Monthly Deferment Period

52 Weeks ▼

For this example, we will keep stepped benefit disabled and will add a monthly benefit amount. Multiple deferment periods can be selected.

Benefit

Monthly Benefit Amount ⓘ

Deferment Period(s)

* Deferment Period ⓘ

Select a value ▼

4 Weeks ✕

13 Weeks ✕

26 Weeks ✕

Select any **Product Features**:

Product Features

Please select the features that you would like to have in your product

Increasing Benefit

Renewable Policy

Waiver of Premium

Quick Commission can be entered if required.

Quick Commission

If you are taking a reduced commission, please enter the % of commission required

Initial Type

Indemnity

Non-indemnity

Initial Rate (%)

Renewal Rate (%)

Save

Quote Details

Please enter the following details to obtain the quote

Product Details

Length

Term
Cease Age

* Term Length (years) ⓘ

Stepped Benefit

Benefit

Monthly Benefit Amount ⓘ

Premium

Premium Frequency

Monthly
Annually

Premium Basis

Guaranteed
Reviewable

Deferment Period(s)

* Deferment Period ⓘ

Select a value ▼

4 Weeks X
13 Weeks X
26 Weeks X

Product Features

Please select the features that you would like to have in your product

Increasing Benefit
Renewable Policy
Waiver of Premium

Quick Commission

Cancel
Save

Protection

Protection Quote Test

Life One: Susanna West | Age: 42 | Smoker: Yes

Edit Delete

Benefit List + Add Benefit

Income Protection Results

Stepped Benefit	Premium Frequency	Increasing Benefits
No	Monthly	No
Term	Benefit Amount	
10	£1,500.00	

Synaptic

Quick Filter Clear all

Provider: Filter by Providers

Product: Filter by Products

Sort by: Premium

Quote Ref. Number: 98413766

Comparison Report
Request
DEXPERT

Partially Underwritten Quotes (27)
Standard Quotes (113)
Products Declined to Quote (42)
Excluded Quotes (47)

Provider	Product	Payment Period	Monthly Benefit	Premium Type	26 Weeks	13 Weeks	4 Weeks
AVIVA	Income Protection + 2 year payment	24 months	£1,500.00	Reviewable	£8.11	£9.20	£19.41
					Apply	Apply	Apply
AVIVA	Income Protection + 2 year payment	24 months	£1,500.00	Guaranteed	£8.44	£9.57	£20.21
					Apply	Apply	Apply
ZURICH	2 year Income Protection	24 months	£1,500.00	Guaranteed	£9.34	£11.60	£22.18
					Apply	Apply	Apply