

Creating Quotes - Term Additions

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This will allow you to create a comparison term quote for joint clients on a joint basis and two single life bases. The quote details only need to be entered in once and it will return three quotes, allowing you to quickly and easily compare the premiums for two single lives versus a joint life.

Enter the joint client and product details.

The quote will be initially on a life only basis.

Client Details

Clients

☒ Include Life A

☒ Include Life B

Life A

Life B

Title

Mr

Mrs

Forename

Robert

Jane

Surname

Green

Green

☒ Male ☐ Female

☐ Male ☒ Female

Date of Birth (dd/mm/yyyy)

01/01/1981

01/02/1981

Smoker ?

☐ Yes ☒ No

☐ Yes ☒ No

Occupation

Sales Executive

Sales Executive

Change

Change

Email

Product Options

Product Type

Term

Term

20

Years

Benefit Amount (£)

150000

Increasing Benefit?

☐ Yes ☒ No

IFA Ref

Get Quote

Compare Premiums

Joint Life Premium Please select joint premium below

Life A + B Premium Please select a premium from each column below

(G) = Guaranteed Rates, (R) = Reviewable Rates

Black Premium = No Notes, Blue Premium = Notes shown on mouse over.

Joint Policy	Two Single Policies	
First Event	Life A	Life B
<input type="radio"/> Ageas Protect Low Start Term Assurance £9.60 (G) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Ageas Protect Low Start Term Assurance £6.51 (G) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Ageas Protect Low Start Term Assurance £5.15 (G) Get Illustration and Apply Quote additional benefits
<input type="radio"/> PruProtect PruProtect Essentials Plan Accelerator £11.22 (R) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Legal & General Mortgage Level Term - Electronic £7.85 (G) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Legal & General Term - Electronic £6.65 (G) Get Illustration and Apply Quote additional benefits
<input type="radio"/> PruProtect PruProtect Essentials Plan Accelerator £11.22 (G) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Legal & General Term - Electronic £7.85 (G) Get Illustration and Apply Quote additional benefits	<input type="radio"/> Legal & General Mortgage Level Term - Electronic £6.65 (G) Get Illustration and Apply Quote additional benefits
<input type="radio"/> Legal & General Term - Electronic	<input type="radio"/> PruProtect PruProtect Essentials Plan Accelerator £9.00 (R)	<input type="radio"/> Aviva Life Insurance (Electronic) £6.81 (G) Get Illustration and Apply

The comparison table will display the joint life quotes in the first column, single life for life A in the second column and single life for life B in the third column.

The premiums for a joint life quote and two single life quotes can be easily compared by selecting the radio button for the quotes you wish to compare.

The amount with the difference is then displayed in the 'Compare Premiums' window (see screen shot below).

Compare Premiums
 Joint Life Premium £9.60
 Life A + B Premium £11.66
 Difference + £2.06

(G) = Guaranteed Rates, (R) = Reviewable Rates
 Black Premium = No Notes, Blue Premium = Notes shown on mouse over.

Joint Policy	Two Single Policies	
First Event	Life A	Life B
<input checked="" type="radio"/> Ageas Protect Low Start Term Assurance £9.60 (G) Get Illustration and Apply Quote additional benefits	<input checked="" type="radio"/> Ageas Protect Low Start Term Assurance £6.51 (G) Get Illustration and Apply Quote additional benefits	<input checked="" type="radio"/> Ageas Protect Low Start Term Assurance £5.15 (G) Get Illustration and Apply Quote additional benefits
<input type="radio"/> PruProtect PruProtect Essentials Plan Accelerator	<input type="radio"/> Legal & General Mortgage Level Term - Electronic	<input type="radio"/> Legal & General Term - Electronic

From the comparison you can either go straight through and obtain the single illustration and apply by clicking on the link.

Alternatively you can now include additional benefits like critical illness and waiver of premium by clicking on **Quote additional benefits** for the relevant type of quote.

A new comparison quote will be produced including the additional benefits.

The additional costs for the critical illness and waiver of premium are shown in separate columns. To see the effect on the premium of adding one or both of these benefits, simply tick the white box at the top of the appropriate column and the total column will be updated.

		Critical Illness	Waiver of Premium	Total	
		<input type="checkbox"/>	<input checked="" type="checkbox"/>		
		X	+ £1.00	£10.60 (G)	Details
			+ £0.40	£11.62 (G)	Details
			+ £0.41	£11.63 (R)	Details
Legal & General	Mortgage Level Term - Electronic			£11.89 (G)	
		X	+ £0.56	£12.45 (G)	Details
Legal & General	Term - Electronic			£11.89 (G)	
			+ £52.89 (G)	£12.45 (G)	Details
Legal & General	Term - Electronic			£11.89 (G)	
			+ £49.68 (R)	£12.45 (G)	Details
Zurich	Level Protection Plan (Gtd) - Paper			£12.06 (G)	
			+ £45.66 (G)	£12.60 (G)	Details
Zurich	Level Protection Plan (Gtd) - Electronic			£12.06 (G)	
			+ £45.66 (G)	£12.60 (G)	Details
LV=	FPP Online				Details
LV=	FPP Online				Details

Select **Details** to get more information for a particular quote and create the personalised illustration.

Once the illustration has been received, you will be given the option to download the personalised illustration for your client and other relevant documentation from the provider. Select the blue link to display the document.

Clicking **Apply** will navigate you through to the provider's website.

You will need to enter the username and password supplied by the provider and the majority of provider's will pre-populate the quote details into the application

Provider	Product	Benefit	Rates	Amount	Apply	Notes	Comm
PruProtect	PruProtect Essentials Plan Accelerator	£100,000.00	Guaranteed	£11.62	<input checked="" type="checkbox"/>	(Notes)	(Comm)

[\[Show Printable\]](#) [\[Get PDF\]](#)

[Click this link to return to the comparative table and obtain another illustration](#)

Please read the following documents

Read the Personalised Illustration.
 Read the Essentials Plan Summary - All benefits.
 Read the Broker Essentials Plan Sales Aid.

Click the check boxes below to confirm that you have read the documents

☐ Personalised Illustration
☐ Key Facts Document

Application Options
 This provider supports electronic applications. [Click button to apply electronically.](#)

[Apply](#)

This button will link you directly to the provider's extranet apply facility where you will be asked to login, or be verified by Unipass. Unipass will automatically pre-populate several data fields for you into the application at this stage.

