



# Our approach for Bright Grey pipeline business

Your quick guide

Bright Grey is rebranding to Royal London on 30 November 2015. We'll also be introducing a new online service so you'll notice some changes when you log in from this date. During our transition, we want to make it as easy as possible to do business with us and our approach for pipeline business supports this.

## Apply on Bright Grey, keep Bright Grey

If you'd like to go ahead with a Bright Grey application, you must complete and submit this online before 6pm on 27 November 2015. After this time, you won't be able to retrieve any quotes or part-completed applications saved within our current quote and apply service.

After we rebrand, we can still accept your valid quotes accompanied by either a signed paper application form or a data capture form and signed declaration. And we'll give you online commission. So it's important that you print or save locally any quote you do before this date that you may still wish to use for an application.

Bright Grey applications must complete by the end of May 2016.

## Swap to Royal London without a new application

If your client has a Bright Grey application in the pipeline and wants to change to Royal London terms and conditions, we'll make this as easy as possible for you. Just contact us and we'll tell you if the price will change. And if we can't do it, we'll tell you why.

Bright Grey applications must complete by the end of May 2016.



# Bright Grey pipeline process



## Online quote or part-completed application

The Bright Grey quote and apply service closes at 6pm on 27 November. After this you won't be able to request any new Bright Grey quotes from our quote and apply service or from portals such as IRESS, Webline, iPipeline or Lifequote.

Quotes produced before 6pm on 27 November are valid for 30 days. You must print or save locally a copy of any quote you do before then if you want to use it for an application. If you don't print or save the quote locally it will be lost and you won't be able to retrieve it.

Online applications you've started but not yet submitted will also be lost when the Bright Grey quote and apply service closes.



## If you've contacted us for a Bright Grey quote

If you've contacted us for a Bright Grey quote it will be valid for 30 days. You'll need to save this quote if you still want to use it for an application.

## BRIGHT GREY REBRANDS TO ROYAL LONDON ON 30 NOVEMBER.

If you still want to apply for Bright Grey from this date:

### Printed or saved quote



After 6pm on 27 November, if you want to complete an online application or start a new application, you'll need to send us a valid printed or saved quote and either a signed paper application form or data capture form and signed declaration.

**Example 1:**  
You create a quote before we rebrand



Quote created on 15 November, valid for 30 days.



If you start an online application on the Bright Grey quote and apply service now, you must submit it to us before the service closes.



To start a new Bright Grey application or complete an online application, send a paper application form or data capture form and declaration along with a copy of the quote.



Your Bright Grey quote has expired. You can no longer apply using this quote but can start a new Royal London quote.



Bright Grey plans must start by this date.



Bright Grey quote and apply service closes at 6pm.



Royal London online service opens.

**Example 2:**  
Your application is in the pipeline when we rebrand



Application submitted on 15 November.



If the Bright Grey plan hasn't started, we may be able to switch the application to Royal London terms and conditions. The price may change and if we can't switch, we'll tell you why.

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One place for protection.

