

# Income Protection Pre-sales and Application User Guide

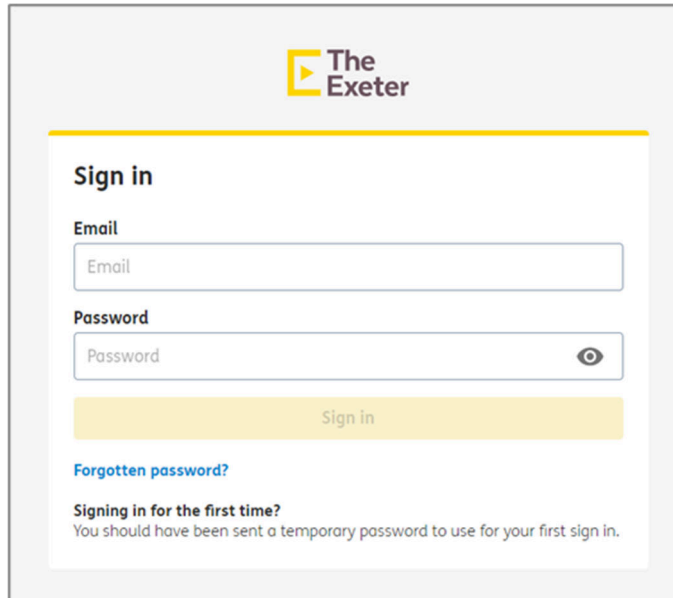
This guide will take you through using the income protection pre-sales and application process to get an indication of underwriting decisions for clients and applying.

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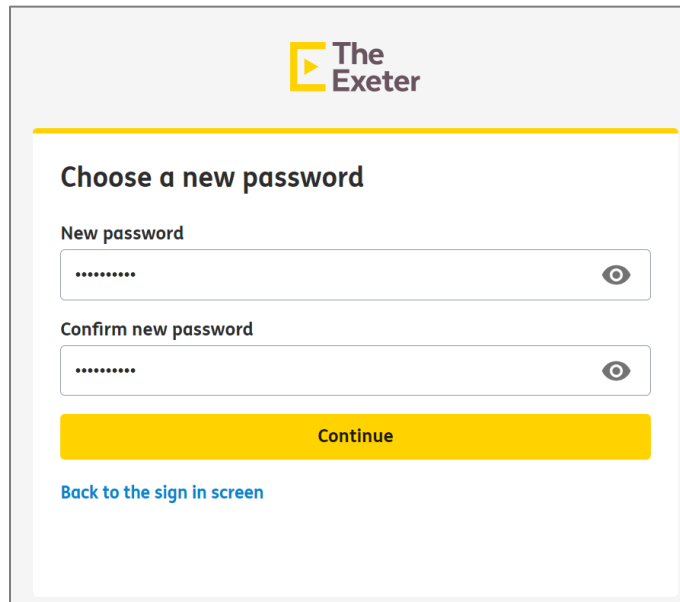
## Logging In

1. Go to <https://onboarding.the-exeter.com/> and login.



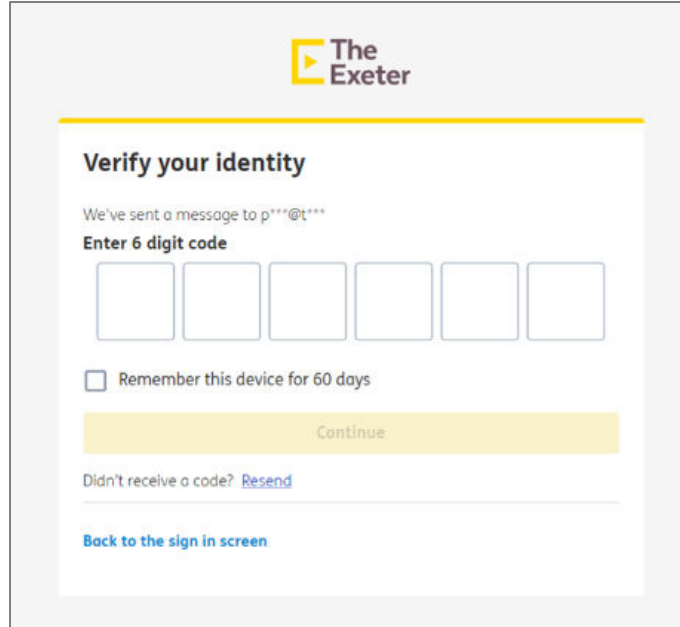
The screenshot shows the 'Sign in' screen of The Exeter onboarding process. At the top is the 'The Exeter' logo. Below it is a white box with a yellow border containing the following elements: the title 'Sign in', an 'Email' label above a text input field with the placeholder 'Email', a 'Password' label above a text input field with the placeholder 'Password' and a toggle eye icon, a yellow 'Sign in' button, a blue link for 'Forgotten password?', and a section for 'Signing in for the first time?' with the text 'You should have been sent a temporary password to use for your first sign in.'

2. On your first login you must **Choose a new password**. Enter a new password and click **Continue**. You won't need to do this each time.



The screenshot shows the 'Choose a new password' screen of The Exeter onboarding process. At the top is the 'The Exeter' logo. Below it is a white box with a yellow border containing the following elements: the title 'Choose a new password', a 'New password' label above a text input field with a masked password '.....' and a toggle eye icon, a 'Confirm new password' label above a text input field with a masked password '.....' and a toggle eye icon, a yellow 'Continue' button, and a blue link for 'Back to the sign in screen'.

- You will also need to set up multi-factor authentication to verify your identity, via email. You'll be asked to enter a code that is emailed to you.



The Exeter

### Verify your identity

We've sent a message to p\*\*\*@t\*\*\*

**Enter 6 digit code**

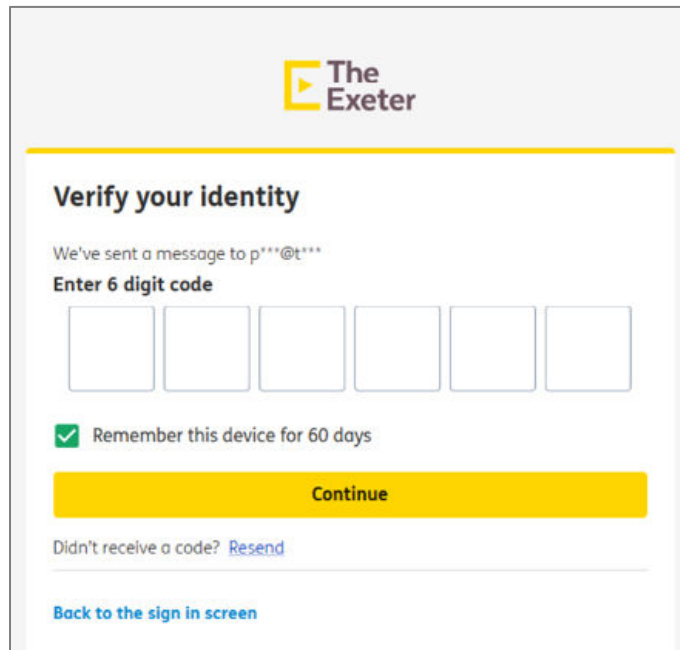
Remember this device for 60 days

[Continue](#)

Didn't receive a code? [Resend](#)

[Back to the sign in screen](#)

- Enter the code you receive in your email and tick the **Remember this device for 60 days** tickbox. This will mean you don't have to input a code every time you login from the same browser on the same device for 60 days.



The Exeter

### Verify your identity

We've sent a message to p\*\*\*@t\*\*\*

**Enter 6 digit code**

Remember this device for 60 days

[Continue](#)

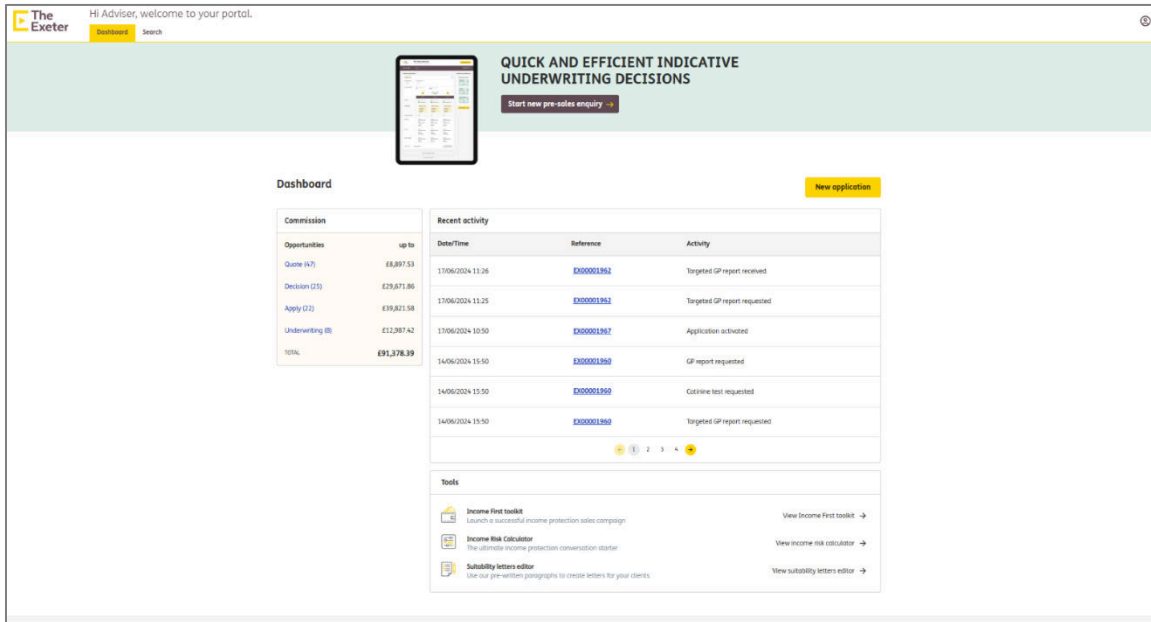
Didn't receive a code? [Resend](#)

[Back to the sign in screen](#)

**Note:** You will have five attempts to input the code correctly before being locked out for up to 15 minutes. Then you'll need to start the process again to verify your identity.

Authentication is linked to only one browser on one device at a time so if you login on a different web browser or a second device, you will need to verify your identity again.

5. After successfully logging in you'll see a dashboard screen like this:



Hi Adviser, welcome to your portal.

**QUICK AND EFFICIENT INDICATIVE UNDERWRITING DECISIONS**  
[Start new pre-sales enquiry](#)

**Dashboard** [New application](#)

Commission	
Opportunities	up to
Quote (47)	£8,897.53
Decision (23)	£29,671.86
Apply (2)	£39,821.58
Underwriting (6)	£11,267.42
<b>TOTAL:</b>	<b>£91,378.39</b>

Recent activity		
Date/Time	Reference	Activity
17/06/2024 11:26	<a href="#">EX00001362</a>	Targeted GP report received
17/06/2024 11:25	<a href="#">EX00001362</a>	Targeted GP report requested
17/06/2024 10:50	<a href="#">EX00001367</a>	Application activated
14/06/2024 15:50	<a href="#">EX00001369</a>	GP report requested
14/06/2024 15:50	<a href="#">EX00001369</a>	Getline test requested
14/06/2024 15:50	<a href="#">EX00001369</a>	Targeted GP report requested

**Tools**

- [Income First toolkit](#)  
Search in successful income protection sales campaign. [View Income First toolkit](#) →
- [Income Risk Calculator](#)  
The ultimate income protection conversation starter. [View income risk calculator](#) →
- [Subsidiary letters editor](#)  
Use our pre-written paragraphs to create letters for your clients. [View subsidiary letters editor](#) →

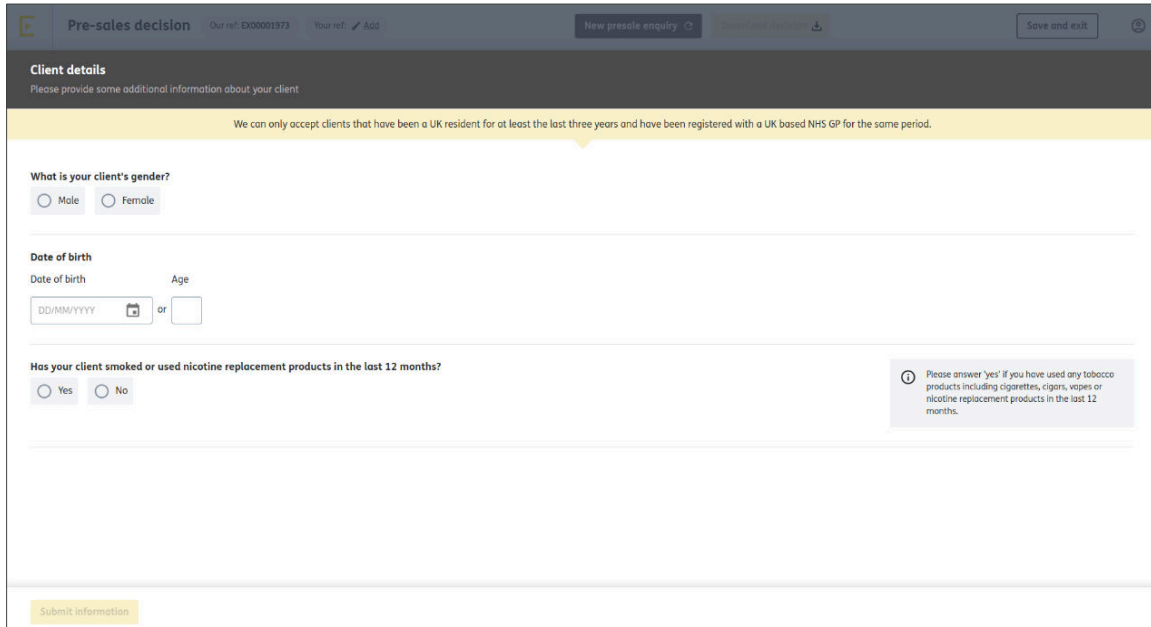
## Pre-Sales Enquiries

For new pre-sales enquiries follow this process from the main dashboard.

1. Click the **Start new pre-sales enquiry** button at the top of the page to begin a pre-sale query.



2. On the client details page enter gender, date of birth/age and smoker status then click the **Submit information** button at the bottom left side of the screen which will be highlighted in yellow to proceed to the next page.



**Pre-sales decision** Our ref: EX00001973 Your ref: Add

New pre-sale enquiry Download decision Save and exit

**Client details**  
Please provide some additional information about your client

We can only accept clients that have been a UK resident for at least the last three years and have been registered with a UK based NHS GP for the same period.

**What is your client's gender?**  
 Male  Female

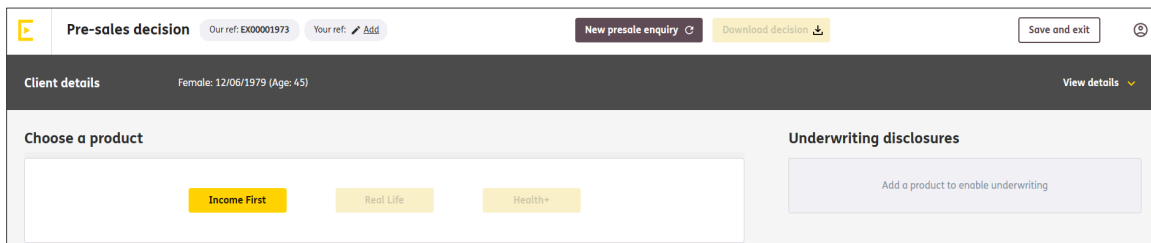
**Date of birth**  
 Date of birth  or Age

**Has your client smoked or used nicotine replacement products in the last 12 months?**  
 Yes  No

Please answer 'yes' if you have used any tobacco products including cigarettes, cigars, pipes or nicotine replacement products in the last 12 months.

Submit information

3. You'll be prompted to choose a product. **Note:** Income First is the only product currently available.



**Pre-sales decision** Our ref: EX00001973 Your ref: Add

New pre-sale enquiry Download decision Save and exit

**Client details** Female: 12/06/1979 (Age: 45) View details

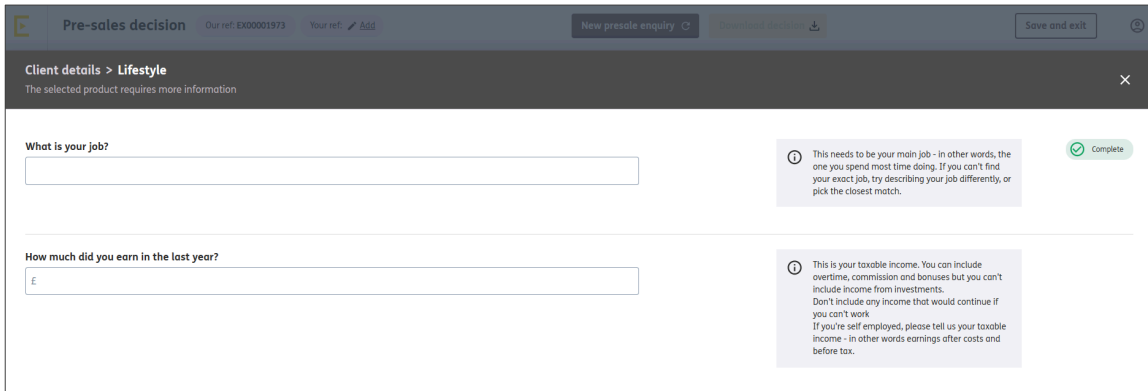
**Choose a product**

Income First Real Life Health+

**Underwriting disclosures**  
Add a product to enable underwriting

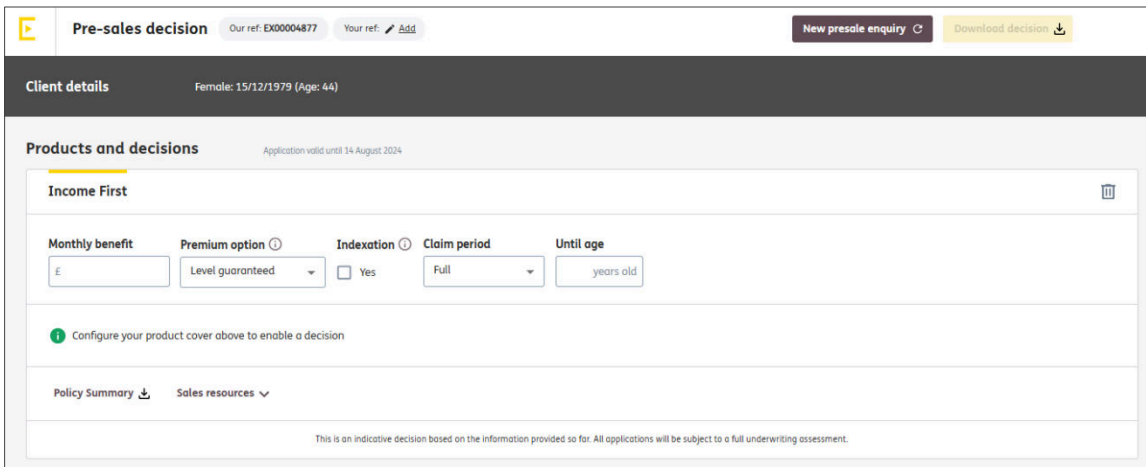
- You'll be prompted to enter your client's occupation and salary. Click the **Enable pre-sales decision** button in the bottom right of the screen to proceed once it turns yellow.

**Note:** You need to select the most appropriate occupation from the list rather than the client's occupation as these may not match. You may need to click out of the fields to mark them as complete.



The screenshot shows a web interface for a 'Pre-sales decision' form. The header includes 'Pre-sales decision', 'Our ref: EX00001973', 'Your ref: Add', 'New presale enquiry', 'Download decision', and 'Save and exit'. The main section is titled 'Client details > Lifestyle' with a sub-note: 'The selected product requires more information'. There are two input fields: 'What is your job?' and 'How much did you earn in the last year?'. The first field has a help icon and text: 'This needs to be your main job - in other words, the one you spend most time doing. If you can't find your exact job, try describing your job differently, or pick the closest match.' The second field has a help icon and text: 'This is your taxable income. You can include overtime, commission and bonuses but you can't include income from investments. Don't include any income that would continue if you can't work. If you're self-employed, please tell us your taxable income - in other words earnings after costs and before tax.' A 'Complete' button is visible next to the first field.

- You'll be asked for some additional details to help your underwriting query. Once you've completed those, you'll be able to click the **Enable decision** button.



The screenshot shows the 'Products and decisions' section of the 'Pre-sales decision' form. The header includes 'Pre-sales decision', 'Our ref: EX00004877', 'Your ref: Add', 'New presale enquiry', and 'Download decision'. The main section is titled 'Client details' with 'Female: 15/12/1979 (Age: 44)'. Below this is 'Products and decisions' with a sub-note: 'Application valid until 14 August 2024'. The 'Income First' section has a trash icon. There are five fields: 'Monthly benefit' (with '£' prefix), 'Premium option' (with a dropdown menu set to 'Level guaranteed'), 'Indexation' (with a checkbox for 'Yes'), 'Claim period' (with a dropdown menu set to 'Full'), and 'Until age' (with a dropdown menu set to 'years old'). Below these fields is a message: 'Configure your product cover above to enable a decision'. At the bottom, there are links for 'Policy Summary' and 'Sales resources'. A disclaimer at the very bottom states: 'This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.'

6. The screen will update to show the maximum monthly benefit and terminating age your client can apply for based on their occupation and salary and show indicative quotes based on standard terms before you add any further details.

### Products and decisions

Income First

Monthly benefit: £ 2,000 | Premium option: Level guaranteed | Indexation: Yes | Claim period: Full | Until age: 60 years old

Occupation limits: Maximum finishing age: 70 | Maximum monthly benefit: £2,000

Waiting periods: ○ ● ● ● ●

	8 weeks	13 weeks	26 weeks
Decision	✓ Standard terms ✓ Immediate decision	✓ Standard terms ✓ Immediate decision	✓ Standard terms ✓ Immediate decision
Total price	£53.23	£39.48	£34.73

Further details

Policy Summary | Sales resources | [Convert to application](#)

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

### Underwriting disclosures

Occupation details: Complete

Occupation

[Add disclosures](#)

**Note:** You can scroll through the waiting periods, the screen will show you indicative decisions for Day 1, 1 week, 4 weeks, 8 weeks, 13 weeks, 26 weeks and 52 weeks, which will update based on the information you input.

←
Waiting periods
→

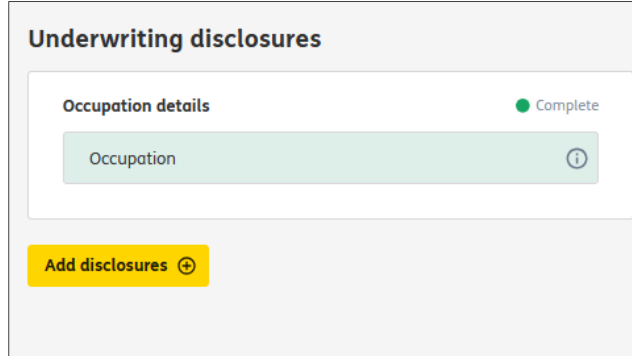
	8 weeks	13 weeks	26 weeks
Decision	✓ Standard terms ✓ Immediate decision	✓ Standard terms ✓ Immediate decision	✓ Standard terms ✓ Immediate decision
Total price	£53.23	£39.48	£34.73

Further details

Policy Summary | Sales resources | [Convert to application](#)

This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

7. Add disclosures by clicking the yellow **Add disclosures** button on the right side of the screen, which will give you the option to make disclosures for Family history, Medical history, Sports and pursuits, or height and weight.

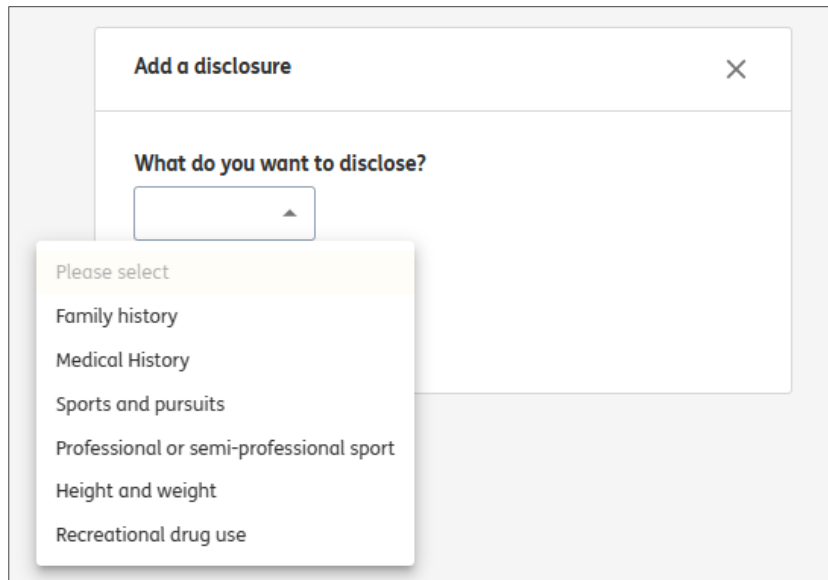


**Underwriting disclosures**

Occupation details ● Complete

Occupation ⓘ

**Add disclosures** ⊕



**Add a disclosure** ×

What do you want to disclose?

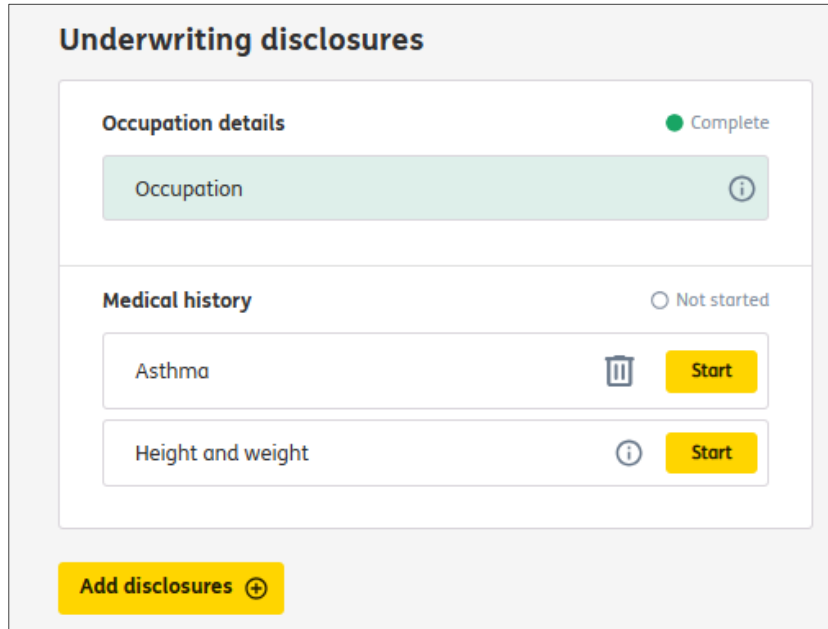
Please select

- Family history
- Medical History
- Sports and pursuits
- Professional or semi-professional sport
- Height and weight
- Recreational drug use



8. Start typing the disclosure/s and then choose the most relevant one from the options in the dropdown list then click **Add** to add disclosures to the quote. Click the yellow **Start** button next to each disclosure to answer all relevant questions.

**Note:** You can add multiple disclosures at a time.



**Underwriting disclosures**

**Occupation details** ● Complete

Occupation ⓘ

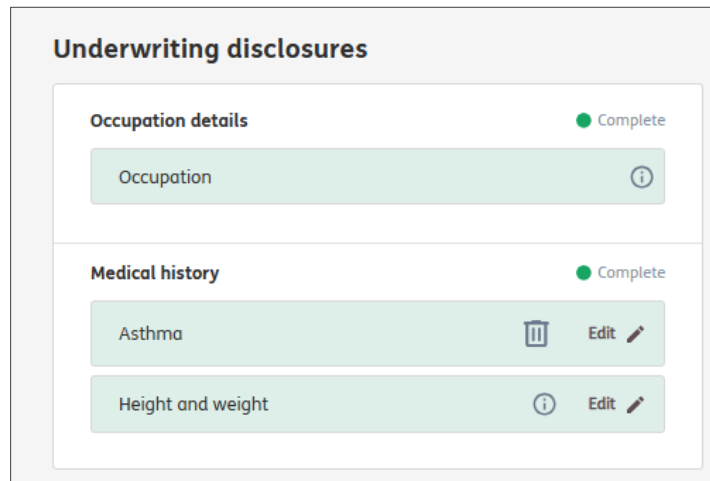
**Medical history** ○ Not started

Asthma ⓘ **Start**

Height and weight ⓘ **Start**

**Add disclosures** ⊕

9. Each disclosure will be marked as **Complete** as you go through the questionnaire.



**Underwriting disclosures**

**Occupation details** ● Complete

Occupation ⓘ

**Medical history** ● Complete

Asthma ⓘ **Edit** ✎

Height and weight ⓘ **Edit** ✎

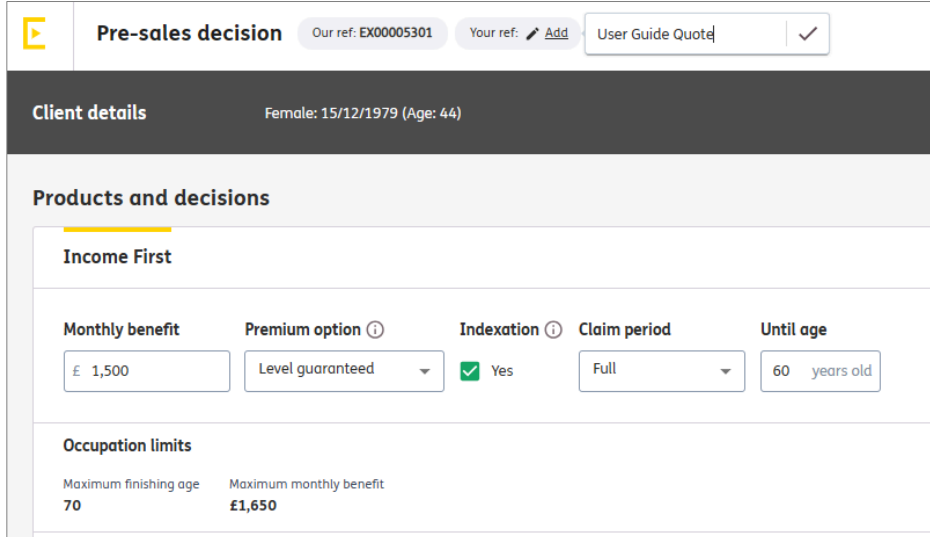
10. Once everything has been completed the pre-sales outcome will be indicated in the table on the left side of the screen. You can click the arrow for **Further details**. This table updates on the screen each time you make a change to your client's details and disclosures to show decision outcome, evidence required and any exclusions. You can hover over exclusions to see the wording applied.

		Waiting periods		
		8 weeks	13 weeks	26 weeks
Decision	ⓘ Non-standard terms ✔ Immediate decision	ⓘ Non-standard terms ✔ Immediate decision	ⓘ Non-standard terms ✔ Immediate decision	ⓘ Non-standard terms ✔ Immediate decision
Total price	£54.96 ⓘ	£38.55 ⓘ	£34.79 ⓘ	
Exclusions	Spine ⓘ	Spine ⓘ	Spine ⓘ	
Further details	ⓘ Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof			⌵
Back pain	Decision Non-standard terms Exclusions Spine ⓘ	Exclusions Spine ⓘ	Decision Non-standard terms Exclusions Spine ⓘ	
<a href="#">Policy Summary</a> ⌵ <a href="#">Sales resources</a> ⌵		<input type="button" value="Convert to application"/>		
This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.				

What do the decisions mean?

Decision	Definition
<b>Immediate decision</b>	Terms are available immediately with no further evidence required.
<b>Evidence required</b>	We require evidence, either from the client or their GP. Details of what evidence is required will show on the screen.
<b>Referred</b>	The case needs to be assessed by our Underwriting team before a decision is available.
<b>Postponed</b>	We are unable to offer cover until a specific date or treatment has occurred.

11. You can add a unique reference code to the quote. Click the **Add** link next to Your ref in the top left of the screen. A text box will appear where you can type in something you will remember. Click the tick mark to save it. You can use your reference to search for a case easily.



**Pre-sales decision** Our ref: EX00005301 Your ref: [Add](#) User Guide Quote

**Client details** Female: 15/12/1979 (Age: 44)

**Products and decisions**

**Income First**

Monthly benefit: £ 1,500 Premium option: Level guaranteed Indexation:  Yes Claim period: Full Until age: 60 years old

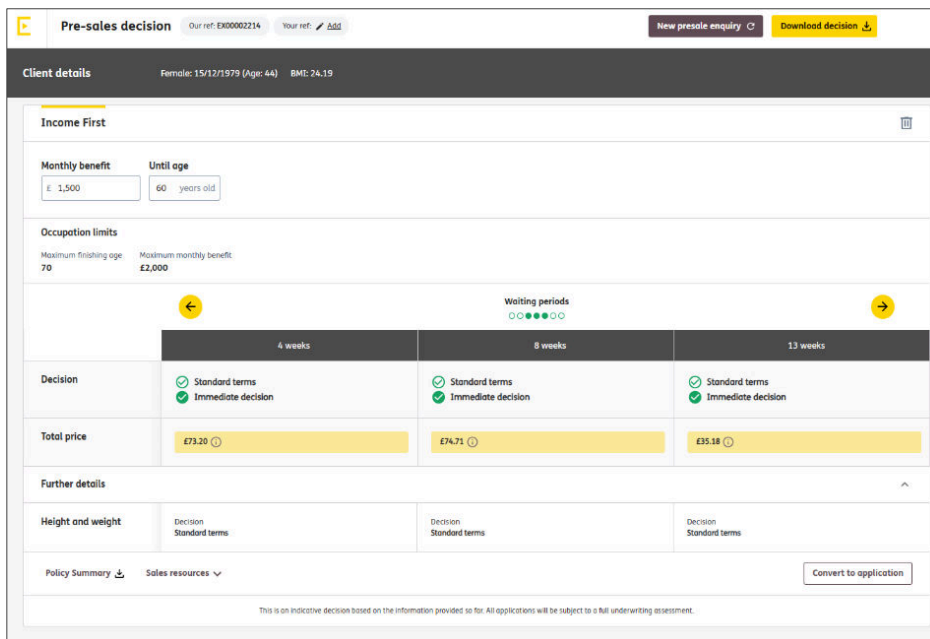
**Occupation limits**

Maximum finishing age: 70 Maximum monthly benefit: £1,650

12. If you would like a PDF of your pre-sales query you can click the yellow **Download decision** button at the top of the screen. You can also download the policy summary or go to our sales resources at the bottom of the page.

If you are finished with this query, you can click the Save and exit button at the top right to return to the dashboard or click the **New presale enquiry** button to begin a new quote.

If you'd like to continue with an application, click the **Convert to application** button at the bottom of the screen to move on.



**Pre-sales decision** Our ref: EX00002214 Your ref: [Add](#) [New presale enquiry](#) [Download decision](#)

**Client details** Female: 15/12/1979 (Age: 44) BMI: 24.19

**Income First**

Monthly benefit: £ 1,500 Until age: 60 years old

**Occupation limits**

Maximum finishing age: 70 Maximum monthly benefit: £2,000

**Waiting periods**

	4 weeks	8 weeks	13 weeks
<b>Decision</b>	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision	<input checked="" type="checkbox"/> Standard terms <input checked="" type="checkbox"/> Immediate decision
<b>Total price</b>	£73.20	£74.71	£35.18
<b>Further details</b>	Decision: Standard terms	Decision: Standard terms	Decision: Standard terms

[Policy Summary](#) [Sales resources](#) [Convert to application](#)

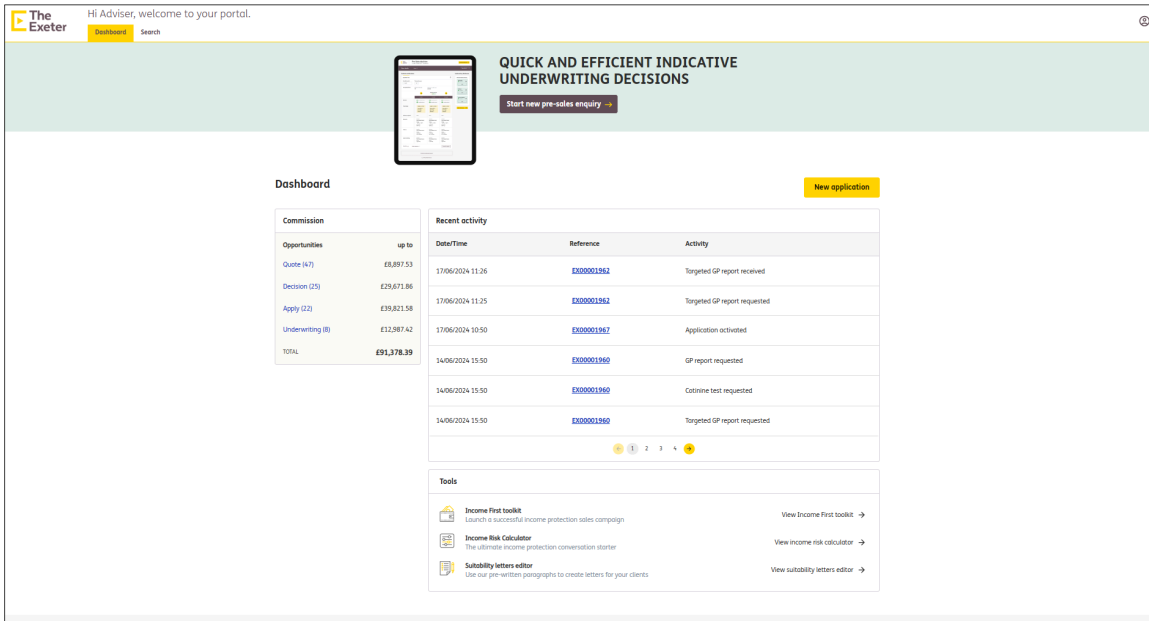
This is an indicative decision based on the information provided so far. All applications will be subject to a full underwriting assessment.

# Applying for cover

## Product information and quote screen

To start a new application, follow this process.

1. To start an application, you can click the yellow **New application** button on the dashboard, go into an existing quote, or search for an existing pre-sale enquiry.



Hi Adviser, welcome to your portal.

**QUICK AND EFFICIENT INDICATIVE UNDERWRITING DECISIONS**  
[Start new pre-sales enquiry](#)

**Dashboard** [New application](#)

Commission	up to
Opportunities	£8,897.53
Quote (47)	£23,672.86
Decision (23)	£39,821.58
Apply (22)	£12,987.42
Underwriting (8)	
<b>TOTAL</b>	<b>£91,378.39</b>

Date/Time	Reference	Activity
17/06/2024 11:26	<a href="#">EX00001951</a>	Targeted GP report received
17/06/2024 11:25	<a href="#">EX00001942</a>	Targeted GP report requested
17/06/2024 10:50	<a href="#">EX00001947</a>	Application activated
14/06/2024 15:50	<a href="#">EX00001960</a>	GP report requested
14/06/2024 15:50	<a href="#">EX00001960</a>	Catrine test requested
14/06/2024 15:50	<a href="#">EX00001960</a>	Targeted GP report requested

**Tools**

- [Income First toolkit](#)  
Launch a successful income protection sales campaign [View Income First toolkit](#) →
- [Income Risk Calculator](#)  
The ultimate income protection conversation starter [View income risk calculator](#) →
- [Subsidiary letters editor](#)  
Use our pre-written paragraphs to create letters for your clients [View subsidiary letters editor](#) →

- You'll be asked to enter client details. If you've converted a quote, details that you've entered previously will be already filled in. When you're done, click the **Submit information** button at the bottom of the screen.

**Client details**  
Please provide some additional information about your client

**Name**

Title First name Last name

**What is your client's gender?**

Male  Female

**Date of birth**

**Postcode**

**Have you smoked or used nicotine replacement products in the last 12 months?**

Yes  No

**How much did you earn in the last year?**

- Complete the product details or check they are correct if already filled in. When you've entered everything you want, the Underwriting questionnaire will appear on the right side of the screen. Click the **Get quote** button at the bottom right of the screen to see your quote.

**Products**

Application valid until 17 July 2014

**Underwriting**

Apply by starting underwriting

**Income First**

Monthly benefit	Premium option	Indexation	Policy term	Until age
<input type="text" value="£ 1,650"/>	<input type="text" value="Level guaranteed"/>	<input checked="" type="checkbox"/> Yes	<input type="text" value="years"/> or <input type="text" value="65 years"/>	

Claim period:     Waiting period:

Premium driven

**Commission details**

[+ Add a new product](#)

**Income First Toolkit** Explore the benefits of income protection to your client, including our income risk calculator, and case study videos.

[Discover more](#)

**Underwriting Questionnaire** ● Incomplete

- Height and Weight
- Alcohol and drugs
- Occupation and other details
- Travel and Residence
- Sports and Pastimes
- Personal Medical History
- Recent Medical History
- Other Medical History
- Family History
- Occupation
- AMBA
- Underwriting declaration

**Documents**

Income First Policy Summary

[Get quote](#)

- The screen will update with a quote and indicative decision based on the details you've put in so far. You can choose to see Premium driven cover for clients that have a specific budget by clicking the **Premium driven** option and typing in the monthly premium. Click **Get quote** again to update the screen and see the monthly benefit they can receive. Note: the premium will update to the nearest total if not an exact match.

**Products** Quotation valid until 14 August 2024 £29.99

**Income First** 🗑️

Monthly benefit 
 Premium option 
 Indexation  Yes
 Policy term  or  years
 Until age

Claim period 
 Waiting period

Standard terms
  Immediate decision
 Premium driven

Further details ▼

Commission details ▼

**Note:** For split deferred quotes, see the **Split deferred quotes** section of this document.

- The screen will also update if any evidence is required at any stage. It will show which evidence is needed and any exclusions on the policy.

Monthly benefit 
 Premium option 
 Indexation  Yes
 Policy term  or  years
 Until age

Claim period 
 Waiting period

? Evidence required
 Premium driven 
£27.86

**Evidence required**
Paramedical examination, Biochemistry and Haematology profile and lipids, Cotinine test, Targeted GP report

**Exclusions**
Spine - Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof

Further details ▼

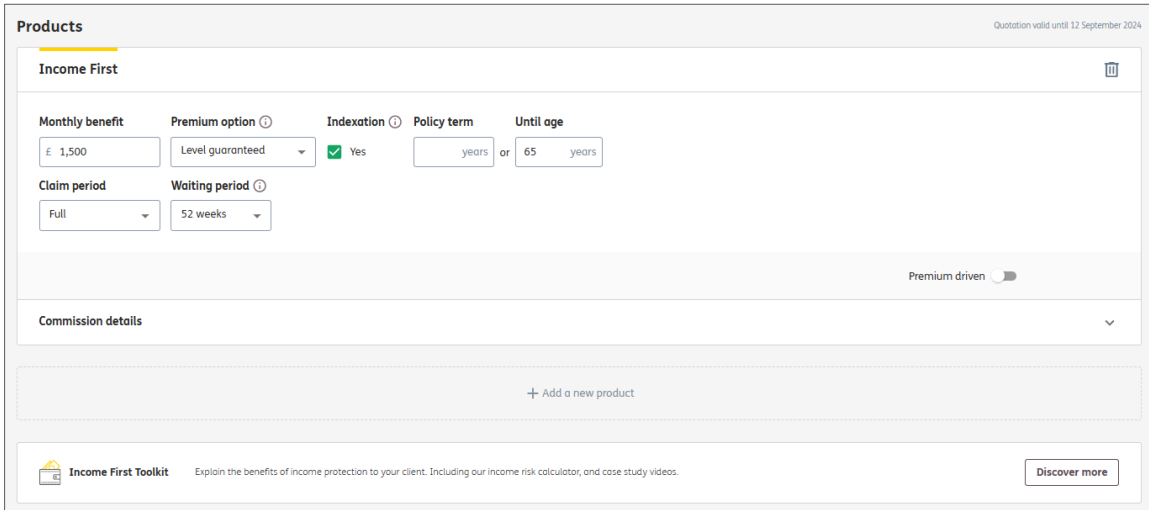
Commission details ▼

6. Under **Further details** you can see information on the full indicative decision, including ratings and exclusions.

Further details <span>^</span>	
<b>Evidence due to benefit amount</b>	Decision: <span style="float: right;">Evidence required</span>
<b>Build</b>	Decision: <span style="float: right;">Standard terms</span>
<b>Back ache</b>	Decision: <span style="float: right;">Non-standard terms</span>
	Exclusion: Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof
<b>Diabetes</b>	Decision: <span style="float: right;">Evidence required</span>
	Indicative rating: <span style="float: right;">+£9.80 ⓘ</span>
<b>Non Standard Decisions</b>	Decision: <span style="float: right;">Non-standard</span> <span style="float: right; border: 1px solid black; padding: 2px;">Indicative rating +75%</span>
Commission details <span>∨</span>	

## Split deferred quotes

1. If you want a split deferred quote, when you are adding the product details you can add a second product by clicking the Add a new product section underneath the product details.



**Products** Quotation valid until 12 September 2024


**Income First** 🗑️

Monthly benefit: £ 1,500  
 Premium option: Level guaranteed  
 Indexation:  Yes  
 Policy term: years or 65 years  
 Claim period: Full  
 Waiting period: 52 weeks

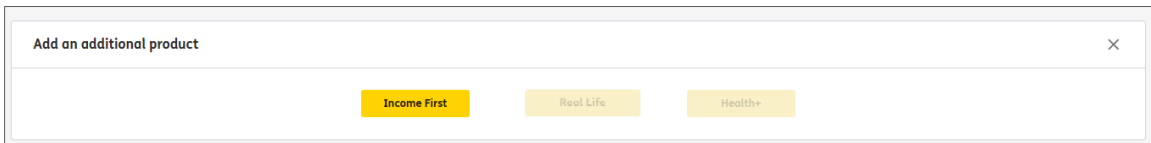
Premium driven

Commission details ▼

+ Add a new product

 **Income First Toolkit** Explain the benefits of income protection to your client. Including our income risk calculator, and case study videos. Discover more

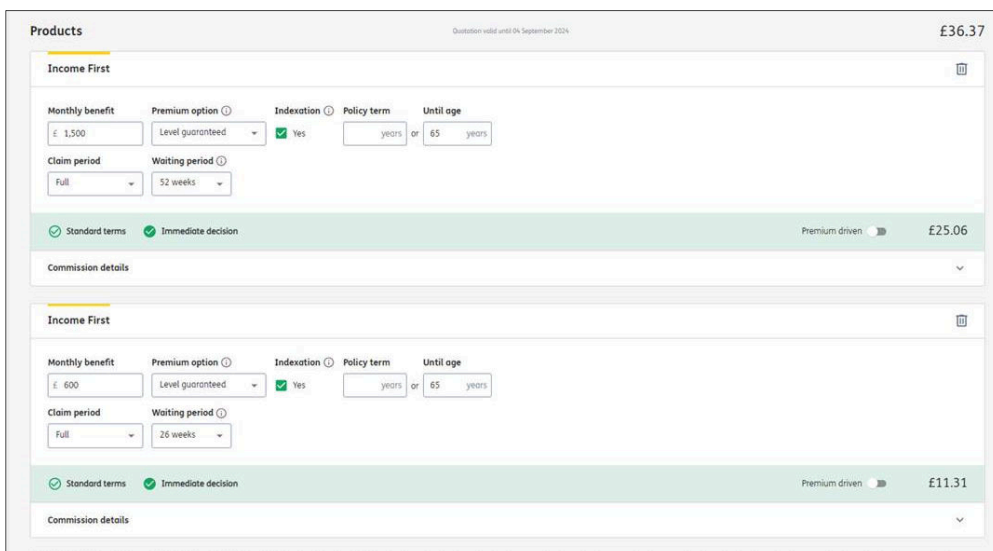
2. You'll be prompted to add an additional product. **Note:** only Income First is available.



**Add an additional product** ✕

Income First
Real Life
Health+

3. Input the details of the split payment and you'll be shown each product on the main screen and the total cost above them.



**Products** Quotation valid until 04 September 2024 £36.37

**Income First** 🗑️

Monthly benefit: £ 1,500  
 Premium option: Level guaranteed  
 Indexation:  Yes  
 Policy term: years or 65 years  
 Claim period: Full  
 Waiting period: 52 weeks

Standard terms  Immediate decision Premium driven  £25.06

Commission details ▼

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**Income First** 🗑️

Monthly benefit: £ 600  
 Premium option: Level guaranteed  
 Indexation:  Yes  
 Policy term: years or 65 years  
 Claim period: Full  
 Waiting period: 26 weeks

Standard terms  Immediate decision Premium driven  £11.31

Commission details ▼



## Underwriting Questionnaire

1. Click **Start** on any of the Underwriting Questionnaire sections to begin filling in details about your client. Each section will be marked as completed as you go. The list will include any disclosures you previously entered.

**Underwriting**

Apply by starting underwriting

**Underwriting Questionnaire** ● Incomplete ^

Height and Weight	<a href="#">Start</a>
Alcohol and drugs	<a href="#">Start</a>
Occupation and other details	<a href="#">Continue</a>
Travel and Residence	<a href="#">Start</a>
Sports and Pastimes	<a href="#">Start</a>
Personal Medical History	<a href="#">Start</a>
Recent Medical History	<a href="#">Start</a>
Other Medical History	<a href="#">Start</a>
Family History	<a href="#">Start</a>
Occupation	<a href="#">Start</a>
AMRA	<a href="#">Start</a>
Underwriting declaration	<a href="#">Start</a>





**Documents**

Quote illustration [↓](#) Income First Policy Summary [↓](#)

**Note:** You need to enter a value for each type of drink under ‘How many of the follow do you drink a week?’ for it to be marked as complete.

Underwriting Questionnaire > Alcohol and drugs

**How many of the following do you drink a week?**

<input style="width: 30px; height: 30px; border: 1px solid #ccc;" type="text" value="1"/>  Pints of beer, lager or cider	<input style="width: 30px; height: 30px; border: 1px solid #ccc;" type="text" value="0"/>  Glasses of wine	<input style="width: 30px; height: 30px; border: 1px solid #ccc;" type="text" value="0"/>  Measures of spirits	<input style="width: 30px; height: 30px; border: 1px solid #ccc;" type="text" value="0"/>  Other alcoholic drinks
---	--	--	---

---

**Have you ever been advised by a health professional to reduce your alcohol consumption?**

Yes
  No

---













**Have you ever taken drugs that were not prescribed by a doctor?**

Yes
  No





2. Once all sections of the Underwriting Questionnaire are complete you will either be able to proceed by clicking the **Get cover** button in the bottom right (shown below) or the application will go to manual underwriting.

### Underwriting

#### Underwriting Questionnaire ● Complete ^

Height and Weight	Edit 
Alcohol and drugs	Edit 
Occupation and other details	Edit 
Travel and Residence	Edit 
Sports and Pastimes	Edit 
Personal Medical History	Edit 
Recent Medical History	Edit 
Other Medical History	Edit 
Family History	Edit 
Occupation	Edit 
AMRA	Edit 
Underwriting declaration	Edit 

#### Documents

Quote illustration 	Application summary - Apply Test 
Acceptance offer 	Income First Policy Summary 

**Get cover** →

- If it goes to manual underwriting, you'll see the evidence required and the application status will show as Underwriting at the top of the screen.

Our ref: EX00005151

Your ref: ✎ Add

Underwriting

🔍 Test Case

Personal information ● Complete
Contact information ● Complete

### Income First

Monthly benefit

Premium option ⓘ

Age costed reviewable
▼

Indexation ⓘ

 Yes

Policy term

years
or
65
years

Claim period

2 Years
▼

Waiting period ⓘ

52 weeks
▼

🔍 Evidence required

Premium driven 
£27.86

Evidence required

Paramedical examination, Biochemistry and Haematology profile and lipids, Cotinine test, Targeted GP report

Exclusions

Spine - Any disease or disorder of, or any injury to, the spine, its intervertebral discs, joints, nerve roots, spinal cord or supporting musculature and ligaments and any neurological complications including any treatment and/or complications thereof

Further details

▼

Commission details

▼

4. You can check the status of your application by clicking the reference number on the dashboard to see the underwriting status.

Recent activity		
Date/Time	Reference	Activity
01/08/2024 15:26	<a href="#">EX00005151</a>	Biochemistry and Haematology profile and lipids requested
01/08/2024 15:26	<a href="#">EX00005151</a>	Cotinine test requested
01/08/2024 15:25	<a href="#">EX00005151</a>	Targeted GP report requested

5. This screen shows the requested evidence and when it was requested. Updates will appear here and on the dashboard to show when evidence is received, when it's been assessed and when a decision is made.

Underwriting status			
Targeted GP report	Awaiting	01/08/2024	15:25
Cotinine test	Awaiting	01/08/2024	15:26
Biochemistry and Haematology profile and lipids	Awaiting	01/08/2024	15:26

Products	£27.86
<small>Application valid until 28 January 2025</small>	
<b>Income First</b>	
<b>Monthly benefit</b> <input type="text" value="£ 5,000"/>	<b>Premium option</b> ⓘ <input type="text" value="Age costed reviewable"/>
<b>Indexation</b> ⓘ <input type="checkbox"/> Yes	<b>Policy term</b> <input type="text" value="years"/> or <input type="text" value="65"/> years
<b>Claim period</b> <input type="text" value="2 Years"/>	<b>Waiting period</b> ⓘ <input type="text" value="52 weeks"/>

## Completing the application

- Now you can complete the cover details by entering the bank details for Direct Debit, confirming the advice process and choosing the start date for the cover before clicking the **Start cover** button in the bottom right.

### Complete setup details


#### Payment details

Bank details

Name on the account	Account number	Sort code	Preferred collection day
<input checked="" type="radio"/> User Guide	<input type="text"/>	<input type="text"/>	<input type="text"/>

I confirm the following statements are true

- I have permission from the client to capture their bank details
- The client is the account holder and they are the only person required to authorise debits on the account.
- I have explained to the client that these bank details will be used to set up the direct debit, and for the required credit fraud and financial crime checks.



#### The Direct Debit guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Exeter Friendly Society Ltd will notify you 12 working days in advance of your account being debited or as otherwise agreed. If you request Exeter Friendly Society Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Exeter Friendly Society Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Exeter Friendly Society Ltd asks you to.
- I have explained The Exeter will only collect payments from a bank or building society account in the United Kingdom, Channel Islands, Isle of Man or Gibraltar and payments will be listed as 'EFS Limited' on statements.

### Advice

Did you give advice on this policy?

Yes  No

I confirm the following statements are true

Please confirm that you have:

- Authorisation to sell this product
- Confirmed that the products in this application meet your client's demands and needs
- Made your client aware of The Exeter's complaints procedure
- Provided your client with a copy of the Quotation, Acceptance Offer and Policy Document
- Reminded your client that a copy of their application will be sent to them, which they should check to confirm the information it contains is correct. If any of the information provided was not true or accurate at the point of application, we request that your client contacts us as soon as possible as it may invalidate their policy.

### Start cover

Choose your start date for all covers in this application

Income First - User Guide						£29.99 <sub>pm</sub>
Monthly benefit £1,226	Premium option Level guaranteed	Claim period Full	Until age 60	Indexation No	Waiting period 26 weeks	

Documents

[Income First Policy Summary](#)

**Note:** You can enter a future start date up to three months away. When you click on the calendar icon it will show you the available dates you can choose.

21 of 22

2. You'll be asked to review and confirm details. If anything is wrong you can click **Amend** on the section and update details. If everything is correct, click the **My client wishes to start this cover and I am ready to put it on risk** tick box at the bottom of the page and then you can click **Confirm**.

### Review and confirm details

#### Policy setup

**Bank details**

Name on the account: Test Smitty

Account number: [REDACTED]

Sort code: [REDACTED]

Preferred collection day: 14th of the month

**Advice**

Did you give advice on this policy? Yes

[Amend](#)

---

#### Income First - Test Smitty

Monthly benefit: £1,500

Premium option: Level guaranteed

Claim period: Full

Until age: 60

Indexation: No

Waiting period: 26 weeks

£35.64 p/m

**Start date**

I would like the policy to start: 15/08/2024

[Amend](#)

#### Underwriting - Test Smitty

- Height and Weight ▼
- Alcohol and drugs ▼
- Occupation and other details ▼
- Travel and Residence ▼
- Sports and Pastimes ▼
- Personal Medical History ▼

My client wishes to start this cover and I am ready to put it on risk.
 

[← Previous](#)
[Confirm →](#)

3. You'll reach the final page with the policy details and documentation you can download for your client. You'll also have a reminder to fix your client's benefit at no extra cost with details of the evidence that your client needs to submit within six months after the policy start date.

## Thank you

Your policy is now in force, here's your policy number and policy documents.

Test Smitty

**Income First - Test Smitty**

**Policy number** 15931344PI01

**Income First Policy Summary** [↓](#)

**Documents**

[Application summary - Test Smitty](#)
[Policy schedule](#)
[Direct debit](#)

**Fix your client's benefit**

With Income First, you can protect your client's monthly benefit against any unforeseen reduction in their earnings, providing valuable reassurance.

- ✓ The fixed benefit option enables you to fix your client's full monthly benefit, up to a maximum of £7,500 per month.
- ✓ It comes at no additional cost and can be added within 6 months of the policy start date.
- ✓ It can speed up and simplify the claims process, as there is no financial assessment required to receive a fixed benefit, as long as your client isn't receiving any other forms of income.
- ✓ Simply send us the financial evidence below and we will let you know if your client's benefit can be fixed.

EVIDENCE REQUIRED		
Employed	Self-employed	Company director
<ul style="list-style-type: none"> <li>Last three months' payslip or equivalent.</li> <li>Last P60.</li> </ul>	<ul style="list-style-type: none"> <li>Last three years' HMRC Self Assessment tax returns.</li> <li>Copies of the last three years of certified accounts.</li> </ul>	<ul style="list-style-type: none"> <li>Last three months' payslips or equivalent.</li> <li>Last three years' P60s.</li> <li>Last three years' HMRC Self Assessment tax returns.</li> <li>Copies of the last two years of certified company accounts.</li> </ul>

If your client is self-employed or a company director, we will fix a maximum of 120% of the lowest personal taxable income over the 3 year period. Please note that your client will need to be working 30 hours per week and under the age of 55 to receive a fixed benefit when they claim. Full details can be found in the Income First Policy Document.

[Back to dashboard →](#)