

178% Indemnity Commission for Online Applications with a 2 year earnings period for life benefits.

Summary of Features

The Menu:

- Life Insurance (including Terminal Illness Cover).
- Life Insurance with Critical Illness Insurance.
- Critical Illness Insurance (Stand Alone).
- Income Protection Insurance.

Price Points:

- Competitive premiums – up to **40% cheaper (year 1)** than level premium protection plans*.
- 178% Indemnity Commission for Life/CI/IP benefits.
- **Two Year** Commission clawback period.
- “**Dual-Life**” approach rather than joint-life, effectively **twice the cover**.
- Free Children’s CI Cover

Administration Points:

- All benefits available via a single Application Form.
- Dual-Life cases available via a single Application Form.
- Product flexibility - a range of competitive protection benefits in one package to meet your clients changing needs.
- Life of Another option.
- 51 year maximum plan term (subject to maximum age of 70).
- **Electronic or paper applications.**

Key Points:

- Annually Costed Premiums.
- Annual review system.
- Loyalty Discounts.

*Source: The Exchange 03/12/08 for a male aged 34 next birthday, non smoker, and a female aged 34 next birthday, non smoker, £125K Level Term Assurance including Critical Illness Cover, 25 year term.

Quotes and Stationery:
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Life Insurance : Critical Illness Insurance : Income Protection