



# Legal & General's simplified application service

**This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private investors or any other persons.**



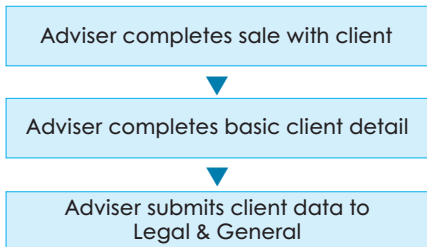
At Legal & General, we recognise the importance of your business. Our aim is to give you the support you need to make the most of every business opportunity and expand your business. Therefore, to make doing business with us easy, we are pleased to offer a simplified service for your protection application. This service will allow you to:

- 1 Reduce your time spent with the client filling in a full protection application. With only basic client details for you to fill in, a few minutes is all you will need.
- 2 Reduce your administration. You will only need to submit the client's basic details to Legal & General. We will do the rest for you.
- 3 Reduce your non-disclosure liability as there are no medical questions for you to complete. We will ask the client all the medical questions at an agreed time and date. This also means that you don't have to ask uncomfortable medical/lifestyle questions.

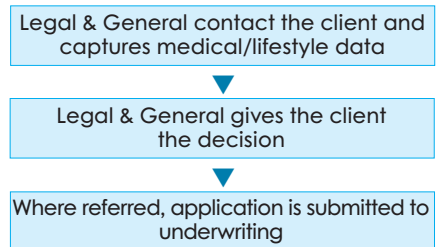
These benefits should enable you to see... [more clients, more sales, more commission.](#)

## Simplified application service

### Process managed by you



### Process managed by Legal & General on your behalf



## How does the process work?

### Step One

You submit the completed personal details of your client to us through our online application system.

### Step Two

We (Legal & General) will need to speak to your client to gather information, this includes information about their health and pastimes. We will contact your client at the agreed date and time stated on the form. If after five attempts over seven working days we are unable to speak to them we will ask you to contact them.

Where there are joint life applications, we will need to speak to both clients for information to complete the protection application.

### Step Three

Once we have completed our initial questions, depending on their circumstances, we will either:

- a) be in a position to start their policy (proceed to step five);
- b) need to obtain further information (proceed to step four); or
- c) for non-standard decisions we will notify you of the decision and await your instructions to proceed. Once these are received we will be in a position to start their policy (proceed to step five).

### Step Four

If we have requested additional information, once we have received and assessed it we will notify your client of the decision made, with copies to yourself.

### Step Five

Benefits under the policy start when the chosen policy start date has been reached and the first premium has been paid. Once the policy has started the policy documents will be sent to your client for safekeeping.

### Accidental death benefit certificate

While your client's application is being processed by underwriting, they will be eligible for our accidental death benefit. This benefit helps provide added peace of mind for the client while their application is being processed.

In the event of a claim, the benefit will only be paid out once. This will be either under the accidental death benefit or the protection policy itself. No further benefit will be payable.

For further information regarding the accidental death benefit terms and conditions, please refer to the accidental death benefit certificate. The certificate will be sent to the client upon request.

## Why Legal & General for life assurance?

The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. Over 6.5 million people rely on us for life assurance, pensions, investments and general insurance plans. The Legal & General Group is responsible for investing £287 billion worldwide (as at 30 June 2009) on behalf of investors, policyholders and shareholders.

## What marketing support is available?

**The following literature can be requested from your usual Legal & General contact.**

### **W12462**

OLP Connect Simplified Application Form

### **W12624**

What happens after your client applies?

### **W10821**

Helping us to help you  
(client facing flyer showing the process of the simplified application service)

### **W9852**

What happens after you apply  
(client facing flyer - what happens to the client's application once they have applied)

## Our products and proposition

We offer a comprehensive range of value for money protection products including the following:

- Level Term Assurance
- Mortgage Term Assurance (level and decreasing)
- Family and Personal Income Plans (FPIP)
- Critical Illness Cover
- Mortgage Critical Illness Cover (level and decreasing)
- Income Protection

Our products also offer the following features:

- Terminal illness cover
- Critical illness cover option
- Accidental death benefit (90 days cover)
- Waiver of payment option
- SmoothMove cover at no extra cost between exchange and completion (mortgage related products only)

Full terms and conditions of these products are detailed in our key features documents.

## Important Information

These protection products are available to UK residents only.

You must ensure the client tells us everything we ask for as all material facts are taken into account when we assess acceptance of their application, and in calculating the premium.

If they don't provide, or you misstate any information, it could affect payment of the benefit under the policy(ies). If you are not sure if any information is relevant please ensure they disclose it anyway. If they have provided information to us in the past, please ask them to disclose it again. As part of our administrative procedures we may request a report from your client's General Practitioner (GP) to check medical disclosures.

## How do the plans work?

We will pay out an amount of money if:

- The client dies, within the term.
- The client is diagnosed with a terminal illness, where life expectancy is less than 12 months, during the term chosen for the plan. Please note, that this is not valid in the last 18 months of the plan, or for plans of less than two years.
- The client becomes eligible for critical illness cover if this option is chosen.
- The client becomes eligible to claim a monthly benefit for income protection cover.

Terms and conditions apply.

## What cover is available?

We offer Level Term Assurance which means that the amount of money we pay remains the same throughout the term.

We offer Decreasing Term Assurance which means that a decreasing amount of benefit is available to help protect a repayment mortgage. This means that the amount of benefit we pay is designed to decrease approximately in line with the outstanding mortgage balance.

For FPIP, it will provide the client's family with a regular monthly benefit for the remainder of the term to help meet their daily living costs and maintain their standard of living.

Critical illness cover can be included in all the products listed above. Terms and conditions apply.

Income Protection is designed to provide you with a monthly benefit following incapacity and your chosen deferred period until you are fit to return to work, reach your selected end date or die whichever is the earliest.

## When can the cover start?

The benefits provided by the policy or policies will not start until we have assessed and accepted your client's application, they have agreed to any revised premium or revised policy conditions, the chosen start date has been reached, and the first premium has been paid.

We offer a free facility whereby life cover is provided between exchange and completion for mortgage related products.

This free life cover is provided for up to 90 days with the following conditions:

- The client is aged under 55 (the older life for joint cases) when they take out the mortgage protection plan.
- No other policies covering the same mortgage may be in force or applied for.
- The duty of disclosure continues until completion.
- The amount payable in the event of their death is the lowest of:
  - their proposed sum assured;
  - the amount of their loan; or
  - £300,000.

Please note free life cover can only commence after the client has been accepted on standard terms for one of our mortgage protection policies and we have received all of our requirements – for example, any health reports.

## How does the client benefit by using this service?

The quicker sales process we use for this service minimises the time both you and your client need to organise their policy and cover their mortgage and/or their family protection. The client also benefits from:

- competitive product range;
- short, clear data capture form;
- being contacted at a time to suit them; or
- potential decision there and then.

## Enquiries

### Call slots to the client

You will need to agree a time and date with your client for us to contact them.

**Monday to Friday** 10am to 1pm; 1pm to 4pm; 4pm to 6pm; 6pm to 8pm

**Saturday** 10am to 2pm

### Contact us

For example, any enquiries regarding applications that you have submitted for client contact, such as updating the contact time, or if your client would like to change their appointment date or time. For referred cases, please speak to your usual Legal & General contact.

**Telephone** 0845 073 0793\*

**Fax** 02920 432 548

**Email** [Landgmax@landg.com](mailto:Landgmax@landg.com)

**Post** Legal & General Assurance Society Limited,  
Protection Contact Centre, L&G Max, 4th Floor Knox Court,  
10 Fitzalan Place, Cardiff CF24 OTL

\*Monday to Friday 10am to 8pm, Saturday 10am to 2pm. Call charges will vary. We may record and monitor calls.

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