

Creating the right service – New Financial Underwriting calculator



When you choose Legal & General for your high net worth business, exceptional service applies throughout the process.

As part of our service for you and your clients Legal & General have introduced a new financial underwriting calculator. This aims to overcome the common perception that financial underwriting is often a barrier to the smooth and timely processing of protection applications. The personal financial underwriting calculator removes these barriers.

In conjunction with our new underwriting limits and evidence requirements, our aim is to promote an exceptional level of service that you and your clients expect as part of our high net worth package.

The calculator is easy to use and ensures that only relevant information is obtained. This is a significant improvement for advisers as you will know the financial underwriting decision for the application at point of sale. This removes the delay for you and your client that you may have previously experienced when sending the questionnaire and waiting for confirmation from underwriting.

The calculator will either accept or refer the application once completed. If an application is referred it summarises details of additional requirements.

If you would like to know more about the new financial underwriting calculator, please speak to your usual Legal & General contact.

Features of the calculator ensure that:

1. only relevant information is obtained;
2. drop down choices allow for improved quality of information;
3. an immediate automated financial underwriting decision is available upon completion of data: Accept, or Refer to underwriting for consideration;
4. the calculator does NOT decline any cases; and
5. where a decision is accepted the calculator will also confirm additional requirements where necessary.



For a full summary of evidence requirements, please refer to the Underwriting Guide, W11033.

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

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W11623 07/07 Approval Number: H79786

