



# ANNUITIES – THE ELECTRONIC COMMON QUOTATION FORM

### DRIVING A BETTER RETIREMENT

### WHAT IS THE ELECTRONIC COMMON QUOTATION FORM?

The electronic common quotation form is a fully automated online version of the traditional common quotation request form.

The Annuity Detailed Quote service offers a full electronic representation of the Common Quotation Request Form with real time underwritten rates, agreed and approved by the major providers of enhanced annuities. Previously existing in paper form only, its aim is to simplify and speed up the process of retrieving rates from enhanced annuity providers for clients with health problems.

The form is intuitive with rich data capture and validation to ensure information is correctly formatted.

Our easy to use user interface allows you to process Annuity business more efficiently while saving you money.

### **FEATURES**:

#### **COMPREHENSIVE MEDICAL INPUTS**

The following medical conditions will be able to be added to the health questionnaire for annuitant and dependent: Heart, Diabetes, Stroke, Cancer, Multiple Sclerosis, Respiratory, Neurological and Other.

#### **ACTIVITIES OF DAILY QUESTIONNAIRE**

When major conditions are entered an additional Activities of Daily Living questionnaire is offered where impairments to key activities can be entered and associated with the conditions.

#### **GUARANTEED RATES**

Enhanced Providers offer fully guaranteed rates through the service that can be applied for without further underwriting. We are working with all the providers to return guaranteed rates in as many instances as possible.

"iPipeline is dedicated to offering excellent retirement planning solutions through innovative technology. Our enhanced service enables advisers to research and then select the best annuity product to suit their client, quickly and efficiently."

#### Ian Teague, Managing Director, iPipeline UK





### I CURRENTLY USE THE PAPER VERSION, WHY SHOULD I CHANGE TO ASSUREWEB'S ELECTRONIC FORM?

### SAVE TIME

The paper form can be very admin heavy and therefore time consuming to complete. Assureweb's electronic form removes all the manual processing.

#### SAFE AND SECURE

The electronic form means you only have to complete it once, with no need to post, fax or email and wait for responses. With one click you submit the form electronically and immediately you will receive fully guaranteed rates back from providers. Your quotes will be stored securely on Assureweb for up to 30 days. Everything is kept in one location with no risk of forms getting lost.

#### **SAVE MONEY**

Assureweb's Portal, and their Annuity service, is completely free of charge. At a time when other technology partners are charging monthly fees and/or per quote for their services, Assureweb's comprehensive offering may prove a welcome cost effective solution among advisers for all their clients' annuity needs.



For more information or to request free training: Call: 0345 408 4022 Email: <u>uk.customer.services@ipipeline.com</u>





### QUICK QUOTE SERVICE

The Annuity Quick Quote service provides you with an initial indication of the rates available by inviting you to enter basic information about your clients. The service will produce enhanced rates based on answers to the Smoker and Any Health Issues questions, however, these enhanced rates will be based on assumed conditions only as there are no detailed medical questions on the Quick Quote service. Should you wish to obtain to a full quote; the basic information can be carried forward into the Detailed Annuity Service by clicking on a button on the Quick Quote Results screen.

### **DETAILED QUOTE SERVICE**

The Annuity Detailed Quote service is an electronic representation of the Common Quotation Request Form (CQRF) which has been agreed and approved by the major providers of enhanced annuities. Previously existing in paper form only, its aim is to simplify and speed up the process of getting offer terms from enhanced annuity providers for those clients who qualify for their rates. All questions asked are relevant, and your client must provide full and accurate information about their health and lifestyle, as the amount of annuity income will be based on this.

### **UNDERWRITTEN QUOTES**

Fully underwritten quotes are available on the Detailed Quote service based on the health of the annuitant and dependent. In order to access the health questionnaire, you should enter 'Yes' to the "Any Health Issues" question on the Client Details screen.

Any healt	n issues *
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💿 Yes 🔘 No

🔿 Yes 🔘 No

If you enter 'Yes' further health and lifestyle questions will be available to determine the rates available. You should enter 'Yes' for smoker rates.





### ANNUITANT HEALTH "ACCORDION"

The Annuitant Health tab allows you to add all the medical condition categories that are applicable to your client. There are 9 medical condition categories: Cancer, Diabetes, Heart, High Cholesterol, Hypertension (High Blood Pressure), Multiple Sclerosis, Neurological, Respiratory, Stroke and Other.

Annuity C	omparison	- Detailed (	Quotes					
	Clear			Save				
Client Details	Annuitant Health	Contract Basis	Remuneration	Product Selection				
Add media Please use t list of catego however you completed in Please sele	Add medical conditions Please use the drop down list to add all the medical condition categories t list of categories shown. You can add multiple 'Other' conditions and multi however you should endeavour to complete all information as fully as pos- completed in all cases.							
Please sele Cancer Diabetes Heart High Choles Hypertensic Multiple Scl Neurologica Respiratory Stroke	ect a category ( sterol on (High Blood lerosis al	to add Pressure)		Save				

There will always be a Lifestyle pane at the top of the Accordion as this information is mandatory and must be completed in all cases. Smoker/height/weight/waist measurement/alcohol consumption questions can be found here.

A number of questions throughout the Annuitant health tab are optional; however you should endeavour to complete all the information as fully as possible to ensure providers can offer the best rate.

Annuity Co	Annuity Comparison - Detailed Quotes							
	Clear			Quote				
Client Details	Annuitant Health	Contract Basis	Remuneration	Product Selection				
Add medica Please use the list of categor however you completed in Please select	Add medical conditions Please use the drop down list to add all the medical condition categories that apply. You should ensure every condition is entered, at list of categories shown. You can add multiple 'Other' conditions and multiple Cancers if applicable (a maximum of 5 of each). A num however you should endeavour to complete all information as fully as possible to ensure providers can offer the best rate. There is completed in all cases.  Please select a category to add  Add category							
🛨 Lifestyle					À One or m	nore fields contai	n incomplete data	
Upon your first visit to the Annuitant Health tab, the Lifestyle pane will be highlighted red with a warning triangle highlighting that it contains one or more incomplete fields. To complete the pane, you must click on the plus symbol which will expand the pane to display all the available fields.								





🖃 Lifestyle	Valid data entered
* mandatory fields	
Currently smoking *	As it expands it will turn white, indicating that it is an active papel. If no medical conditions are applicable and you have
Previous smoking history	• Nev completed all the mandatory fields on the Lifestyle screen.
Manufactured cigarettes per day	vou can move forward by either clicking "Next" or on the
Cigars per day	actual tab you wish to visit.
Rolling tobacco per week	g 🔘 Grams 🔘 Ounces
Pipe tobacco per week	g 🛞 Grams 🔘 Ounces
Date started (continuously until present) *	
Date stopped *	
Alcohol consumption (units per week)	5
Height *	5 ft 10 in © Metric   Imperial
Weight *	10 st 5 Ib O Metric O Imperial
Waist measurement	32 in OMetric OImperial

Annuity Comparison - Detailed Quotes							
	Clear			Save			Quote
Client Details	Annuitant Health	Annuitant ADL	Contract Basis	Remuneration	Product Selection		
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🛨 Lifesty	le					<ul> <li>Image: A second s</li></ul>	Valid data entered
						, you dd turn alid	Ids contain incomplete data Quote

You can add as many categories as you wish at this point, including multiple cancers and multiple other conditions (a maximum of 5 each), however all panes will be highlighted red until they have been completed. You cannot move forward until these have either been completed or deleted. Any added condition categories can be deleted by clicking on the "delete this category" text located on the far right hand side of the pane.





## **MEDICATIONS**

Depending on the condition selected the medication entry will vary:

• mendeary fields Date of fire diagnoses  • (1/2013 Type 1 • Type 2 • Not known Nethod of control  • Type 1 • Type 2 • Not known Nethod of control  • Type 2 • Not known Nethod of control  • Type 2 • Not known	Diabetes					🖋 Valid	l data entered	l	
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If any data is entered on a line then the entire line is mandatory with the exception of the Date started field. You will not be able to move onto the next screen unless this data is either completed or the medications block removed. For Diabetes Previous Medications, the Date Ended field is mandatory.





### ACTIVITIES OF DAILY LIVING (ADL)

If a serious condition category (all except High Cholesterol and Hypertension) has been added in the Annuitant Health tab, you must complete an Activities of Daily Living questionnaire.

Annuity Compar	rison - Detailed Quotes			
	Clear	Save	Quote	Blank Data (
Client Annu Details Hea Activities of Dai	itant Annuitant Contro ADL	The ADL tab wil been added. Wh (excluding High	l only appear once a condition here details of any conditions Cholesterol and Hypertension	21 products available, 18 has
Note: The following * mandatory fields Please ensure that y Please indicate if the	new conditions have been ad you have added all conditions be ere are any issues with the follo	available based the activities of fore completing the following of wing activities * • Yes	on the impact the condition ha daily living. Juestions and then select all conditions which have le	d to each impairment.
Dressing	<ul> <li>Independent (include)</li> <li>Dependent, require</li> <li>Diabetes</li> </ul>	ding buttons, zips, laces, etc.) s full assistance	Needs help, but can do about half unaided	
Mobility	ility <ul> <li>Independent (needs no assistance)</li> <li>Wheelchair user - non-permanent</li> <li>In need of daily nursing care</li> <li>Diabetes</li> </ul>		<ul> <li>Walks with assistance (frame/stick, etc.)</li> <li>Wheelchair user - permanent</li> <li>Bedridden</li> </ul>	

You will first be asked to indicate if there are any issues with the activities. If you answer No, no further questions are applicable. If you answer Yes, you must answer each question relating to each impairment and where impairments exist, indicate which conditions (if any) have led to each impairment.





### **QUOTE INPUT DECLARATION**

This form displays all the information that was entered in the Detailed Quote.

Quote Details Products Not Quoting			
Provider and Product	Apply 🕜	Annual Annuity (£) Ø	Guaranteed Maturity Value (£) Ø
Partnership Pension Annuity	6	35530.80	
Legal & General Pension Annuity	6	35505.36	
Canada Life Lifetime Annuity		35198.28	
Primetime Retirement 5 Year Fixed Term Annuity	6	32250.00	653984.80
Primetime Retirement 6 Year Fixed Term Annuity	4	32250.00	653984.80
The Quete Input Declaration can be accessed from	APPLY vla tovider	29779.20	
the Comparison results page. It will include all the	vla ovider	1060.00	10001.00
quote and can be saved and printed.		1055.00	10001.00
Requote		Quote Ir	put Declaration

Some providers will require this to be printed and signed by the annuitant (and dependent if applicable) to confirm that the information entered is correct in order to proceed with the application. An insurer may also seek to obtain independent verification of this information from the client's doctor. If it is subsequently found that the questions were not answered accurately or completely then that could result in your client's income being reduced.

### PART SAVE

At any point during the entry of the quote request you can Part Save. For example, if you did not have all the client medical information, you can complete what you know and save the quote request to retrieve it at a later date from the 'Review Quotes and Apps' area.





Annuity Comparison - Detailed Quotes		
Clear	Save	Quote
Client Annuitant Annuitant Contract Basis	If you are unable to complete a with the relevant information to	screen o
Add medical conditions	successfully validate it, select "S which will save the quote reque	Save" st in its
Please use the drop down list to add all the medical co	current state.	
however you should endeavour to complete all information complete all information and cases.	ation as fully as possible to ensure providers can offer	the best rate. There is
Please select a category to add	gory	
± Lifestyle	🛷 Valid data en	tered
🛨 Diabetes	🛷 Valid data en	tered
Respiratory	À One or more fields contair	n incomplete data
* mandatory fields		
Respiratory/Lung disease conditions *	Date of first diagnosis *	
Chronic obstructive airways/pulmonary disease (COAD/COPD)		
Emphysema		
Bronchiectasis	mm/yyyy	
Pneumoconiosis (a type of lung disease related to occupation)		
Asbestosis disease		
Asthma	mm/yyyy	

Message f	rom webpage	×
4	Your comparative quote request has been saved. You may review this quote at any time in the 'Find My Quote & Apply' area.	You will receive confirmation the quote request has been saved.
	OK	2



The quote request can be retrieved for up to 30 days from the saved date. Simply use the "Find My Quote" on the left hand side of the screen to find the saved quote.





Туре	Request Date	Expiry Date*	Client Ref.	Client Name	Company & Product	Apply 🖻	View	Delete
CQ	04/05/2013 20:51	03/06/2013	75000	Mr Tom Banks	Annuity Comparison Detailed Quotes		<u>Saved</u>	
					Select "Sav quote and input.	ed" to vie continue	ew the with the	

Annuity Comparison - Detailed Quotes			
Clear	Save	Quote	Blank Data Capture Form
Client Annuitant Annuitant Contra Details Health ADI Basi	tct Remuneration Product Selection		21 products available, 18 products able to quote << Back Next >>
Add medical conditions Please use the drop down list to add all the medic list of categories shown. You can add multiple 'Oth however you should endeavour to complete all inf completed in all cases. Please select a category to add  Add	al condition categories ti rer' conditions and multiri ormation as fully as posi category	an then continue throu request completing th nation to obtain the ar arison quote.	ugh the ne do not fall into the nditions are optional, it should be
± Lifestyle		🛷 Valid data entered	
🛨 Diabetes		🛷 Valid data entered	🞇 delete this category
± Respiratory	\land One or	more fields contain incomplete data	💥 delete this category
			<< Back Next >>
Clear	Save	Quote	Blank Data Capture Form
	There is a lin needed to q complete a	nk to a blank form to ca uote, which allows the paper form before it is	apture all the data client to s entered into the

system.