

LifeQuote

Frequently Asked Questions



FREQUENTLY ASKED QUESTIONS

WHAT IS LIFEQUOTE?

Q. WHO ARE LIFEQUOTE?

A. LifeQuote has been designed to help advisers protect more clients and grow their protection business. Our guiding principle is to make it as easy as possible to provide a professional protection service that meets your client's needs. We do this by reducing the time you spend on administration by **around 3 hours on average for every application** you write, leaving you free to start offering more protection advice and to grow your other business areas.

We support you with real people who understand your needs and the concerns of your clients. Your designated Case Manager will work with you to tailor our services to meet your requirements. Our fully trained and audited team will handle all administrative functions for you, treating your clients with the same professionalism and care as you do.

This includes collecting underwriting information from your clients, chasing GP reports, medicals and other outstanding information with the aim of getting your clients covered without delay.

We keep in touch with you and your clients by phone, email and text, and you have full access to an online case tracking facility - so you never feel out of the loop.

LifeQuote are based in Chichester, West Sussex. For more information about the service please call us on 01243 791199 or visit www.lifequote.co.uk

Q. WHY LIFEQUOTE?

A. Adviser firms chose to work with LifeQuote because of the wide range of additional features and benefits they can offer you. In addition to being the UK's leading protection portal, they will look after all the time consuming application and administration requirements you currently have, freeing up your time to sell more.

LifeQuote is now also integrated into iPipeline's SolutionBuilder, IRESS XPLAN, IRESS The Exchange and 360.net so you can benefit from our application and administration service but still use your preferred protection portal.

Q. WHERE DO I FIND LIFEQUOTE ON THE INTERNET?

A. You will find LifeQuote at www.lifequote.co.uk

Q. CAN I TRUST LIFEQUOTE WITH MY PROTECTION BUSINESS?

A. LifeQuote are specialists in administering client applications through to completion on behalf of advisers, with their own sophisticated Protection portal for quotations. LifeQuote have been in business for over 25 years and process around 3,000 applications a month, having worked with over 1,500 advisers in 2018. We are currently entrusted with managing protection business for a range of mortgage specialists, wealth advisers and Advice Networks across the UK.

Adviser testimonials can be found here: <http://www.lifequote.co.uk/home/testimonials>

Case studies from major financial networks: <http://www.lifequote.co.uk/home/partners/>

Q. HOW DO I REGISTER TO USE LIFEQUOTE?

A. If you are part of a wider network we may already have you registered so please contact the Sales Support team on 01243 791199 to check.

For directly authorised firms there are several ways to register:

1. Register online for a 28 day free trial at <https://www.lifequote.co.uk/LQVegas/Temp28DayTrial.aspx>
2. Call the Sales Support team on: 01243 791199
3. Email us at: salesupport@lifequote.co.uk

4. Download and email the application to us: <http://www.lifequote.co.uk/home/media/1606/lifequote-application.pdf>
Email: newrequests@lifequote.co.uk

Once your LifeQuote Agency Application has been completed and returned we will complete due diligence checks and issue agreements. We will send you an email link with instructions on how to login within 48 hours. Once they have been issued and agreements confirmed we will then be able to process applications on your behalf. Please note: agreements must be in place before any commission is paid, but we can start to process applications if you would like us to.

Business is submitted under LifeQuote agencies for commission share arrangements. You take advantage of our model to receive competitive commission terms and the application and administrative service at no cost. You continue to own the client, as confirmed in the agreements, and we will never cross sell the customer.

If you are part of a wider network we will need to have an agreement in place with the network before we can process your applications. Please call us to find out if we already have an agreement in place with your network.

When registering online or by post you will also need to email us at salesupport@lifequote.co.uk to confirm you would like to use LifeQuote via IRESS or iPipeline.

Q. HOW LONG DOES REGISTRATION TAKE?

A. You will usually be able to use our system within 48 working hours after contacting us to register. Your login details will be emailed across to you and a full contract will be posted to you within around 5 working days.

Q. WHAT WILL THE LIFEQUOTE SYSTEM COST ME IF I REGISTER?

A. Provided you use LifeQuote's administration services there is no licence cost for advisers.

Q. IS THERE AN ADMINISTRATION COST PER TRANSACTION?

A. LifeQuote now has a range of business models to suit any adviser's requirements. For further details please contact salesupport@lifequote.co.uk or phone 01243 791199.

Q. IF I REGISTER TO USE LIFEQUOTE DO I HAVE TO USE THEM WHENEVER I PLACE PROTECTION BUSINESS WITH THE INSURERS?

A. No, you are free to use LifeQuote or place business with the insurers in whichever way suits you and your client best. However, we are sure the advantages and ease of using LifeQuote will negate the need to place business via the insurer's direct website. We estimate that by using our Apply and Administration services it will save an adviser **approximately 3 hours per application on average.**

Q. IF I USE LIFEQUOTE DOES THIS REPRESENT THE WHOLE OF MARKET?

A. The insurers available through LifeQuote are: Aegon, AIG, Aviva, British Friendly, Holloway Friendly, Guardian, Legal & General, LV=, One Family, Royal London, Scottish Widows, The Exeter, Vitality and Zurich.

Q. AS AN INDEPENDENT ADVISER I NEED TO HAVE ACCESS TO THE WHOLE OF MARKET. IF I USE LIFE QUOTE WILL THIS RESTRICT ME?

A. No, although the insurers available through LifeQuote are representative of the whole of market you will still be free to access the wider market.

QUOTING

Q. I ALREADY HAVE ACCESS TO THESE INSURERS: WHAT ARE THE BENEFITS OF USING LIFEQUOTE?

A. By offering many unique illustration solutions e.g. MultiQuote, Intelligent Protection, Custom Multi Benefit, LifeQuote can enhance the value per sale. Not just in the premium but also in the number of protection benefits sold.

Advisers using Custom Multi Benefit have averaged 3.7 benefits per client which is more than double the current average. Additionally, using the Application and Administration service we can take away much of the administration burden giving you more time to develop and grow your business.

You can source multi benefit quotes within seconds and furthermore, compare the results against the individual benefit costs.

Embedded into the LifeQuote Protection Portal is “Intelligent Protection” a tool incorporating a detailed protection fact-find, quote and apply software, helping you and your client prioritise your client’s protection needs and automatically generating a suitability text expressing your client's exact demands and needs.

Q. WHAT CAN I QUOTE AND APPLY FOR ON LIFEQUOTE?

A. You can quote and apply for the following or any combination of the following protection benefits:

- Multi-Benefits
- Level Life Protection
- Level Life and Critical Illness Protection
- Level Stand Alone Critical Illness
- Mortgage Life Protection
- Mortgage Life and Critical Illness Protection
- Mortgage Stand Alone Critical Illness
- Level Family Income Benefit
- Full Term Income Protection
- Short Term Income protection
- Business Protection - Key Person, Business Loan, Shareholder, Partnership & LLP
- Relevant Life Protection
- Over 50s with One Family
- Whole of Life
- Waiver of premium and Indexation options are fully available.

Q. WHAT DO YOU MEAN WHEN YOU REFER TO “MULTI BENEFITS”?

A. Most leading UK insurers will apply a discount when more than one protection benefit or policy is taken out under one account or plan. These multi benefits may include Life Insurance, Income Protection, Critical Illness cover and Family Income Benefits. The discounts applicable by taking multi benefit covers will often produce savings when compared to taking out individual protection plans.

Q. WILL LIFEQUOTE ALLOW ME TO SEARCH ON GUARANTEED PREMIUMS ONLY?

A. All premiums including Guaranteed and Reviewable are shown. Reviewable premiums are denoted with an asterisk *

Q. CAN I COMPARE COVER ON 2 SINGLE LIVES WITH A JOINT LIFE 1st DEATH COVER?

A. Yes, if you want to compare 2 x single life plans with joint life first death simply follow the following steps:

1. Input ‘Client details for all Quotes’ on the Quote Screen
2. Select the MultiQuote option and then the range of benefits your clients need
3. Select the ‘Quote Both,’ button LifeQuote will then work to give you the single life and joint life premiums and compare the difference for you.

Q. CREATING A SUITABILITY REPORT FOR MULTI BENEFIT COVER IS CHALLENGING: HOW WILL LIFEQUOTE ASSIST?

A. LifeQuote’s Intelligent Protection option allows you to tailor a protection solution based on your client’s needs and budget, select the product provider that best meets your client’s need and make sure of the LifeQuote Suitability Text to support your research.

Should you wish to create a Suitability Text using LifeQuote you will need to follow these steps:

1. Complete all three sections of 'Client Details' on the LifeQuote quote screen,
2. Select the Multi Benefit (Intelligent Protection) quote option
3. Build your clients protection needs based on priorities and budget
4. Select 'proceed'
5. The 'Suitability Text can now be found at the bottom of the screen
6. Simply 'Copy & Paste' to a word document and then tailor it further to meet your exact needs

Q. CAN I SUBMIT BUSINESS VIA LIFEQUOTE EVEN IF LIFEQUOTE CAN'T QUOTE IT?

A. Yes, if you can source the quote directly from the insurer (they must be on the LifeQuote panel) you can use LifeQuote's Submit Alternative Quote option to send us that quote for processing. The system will generate an email for you to attach the quote to and we can then continue as normal.

Q. WHAT SHOULD I SAVE AS PART OF MY EVIDENCE OF RESEARCH?

A. You will need to save the Illustration, KFD, Market Research Document and Suitability Text used. If you need any further literature you'll be able to find it in the Stationary Cupboard section of <http://www.lifequote.co.uk/cdrom/stationary/>

Q. CAN I SAVE DOCUMENTS TO MY PC?

A. Yes. All the documents produced by LifeQuote can be saved to your desktop, laptop or tablet exactly in the same way as you do now. Please note the Suitability Text will need to be copied and pasted into a word document or tablet note pad before saving.

Q. WILL USING LIFEQUOTE REQUIRE ME TO CHANGE MY SALES PROCESS IN ANY WAY?

A. No. Simply use LifeQuote in the same way as you use any other Portal, but we can offer more features at the same time.

APPLICATION AND ADMINISTRATION SERVICES

Q. HOW CAN LIFEQUOTE HELP ME, AND WHAT ARE THE ADVANTAGES OVER PROCESSING BUSINESS MYSELF?

- A.
- ▶ **LifeQuote can save you hours of time on each application.** By giving you a single, hassle free point of contact, we enable you to focus on providing more protection advice, while we handle the paperwork giving you more time to grow your protection business. We estimate saving you an average of **THREE** hours on average per application. This will be far longer for clients with complicated medical histories, and further medical requirements.
 - ▶ **LifeQuote will provide a premium administration service.** We support you with real people whose key role is to understand your Protection admin needs and the concerns of your clients. Your designated Case Manager will work with you to tailor our services to meet your requirements.
 - ▶ **We remove any burden of non-disclosure** from you with our non-disclosure guarantee, by accepting full liability. We record all phone calls to ensure any issue can be resolved quickly.
 - ▶ **We are open outside normal office hours**, so your clients don't need to take time off work to complete their applications and you don't need to work evenings and weekends.

Q. WHAT HAPPENS AFTER I'VE SUBMITTED AN APPLICATION TO LIFEQUOTE?

A. We will...

- ▶ Email you each time you submit an application to LifeQuote to acknowledge receipt.
- ▶ Call the clients on your behalf at the agreed time to complete and submit the application to the insurer.
- ▶ Manage all applicant, insurer, adviser and surgery liaison required to collect any further underwriting requirements.
- ▶ Chase up missing information, medical tests, financial evidence and GP reports so that you don't have to.
- ▶ Keep you fully updated with the progress of the application using your personal online Case Tracking system as well as by email.

- ▶ Obtain Acceptance Terms and place the policy on risk as instructed.
- ▶ Administer the commission share on your behalf, or invoice you for the fixed rate depending on the way you agree to pay for the LifeQuote service.
- ▶ Follow up any cancelled direct debits, premium lapses, address changes and anything else post completion.

We offer a premium service to your clients to keep them updated and enthusiastic about their financial purchases. Your clients will feel confident they are being taken care of, and will be happy to return to you for future business.

Q. WILL MY CLIENTS THINK THEY HAVE BEEN PASSED OFF TO A THIRD PARTY?

A. No. We quote your name and your companies name in all communication with your clients so that they see us as part of your company. In addition, you have a designated Case Manager who will progress all your applications. They will introduce themselves to all of your clients as their point of contact. Discussing your preferences with your dedicated LifeQuote Case Manager allows you to tailor the service we provide to one you feel suits your clients best. It is important that the adviser positions how the administration process will work as we find this improves the client engagement.

Q. WILL MY CLIENTS BE LOOKED AFTER?

A. Yes, we are experts in managing client Protection applications with over 25 years of experience. We record and monitor all of our calls and emails and our staff are audited to ensure a highly quality or service. Your clients will feel well looked after and happy to return to you for future business.

Q. IS THERE ANY DANGER OF LIFEQUOTE REBROKING MY BUSINESS?

A. LifeQuote will never contact them about any other product, re-broke your business or sell your clients data and this will be stipulated in contracts and agreements.

Q. HOW MUCH WORK DO LIFEQUOTE DO FOR ME?

A. LifeQuote completes all of the application and administration for your policies until they go on risk, and post completion. If you want to contact your clients, or check up with us then you can, but you don't need to. We take care of everything.

Q. HOW FAST WILL MY APPLICATIONS BE TURNED AROUND?

A. The turn-around time for applications varies between clients and is dependent on their medical background and disclosures. Healthier clients could complete within 24 hours whereas some will require GP reports, medicals or further information, which may take longer. The good news is there is no extra charge on applications which take longer, and we don't place any time limit on the more complex applications. For fee based arrangements please call our Sales Support team on 01243 791199 for more information on charges.

Q. HOW DO I APPLY TO AN INSURER VIA LIFEQUOTE?

A. After completing a quote using one of the LifeQuote illustration tools, you have 4 application options:

- ▶ Book your clients in for a Telephone Application with LifeQuote on a date and time convenient for them.
- ▶ Complete the application online via LifeQuote
- ▶ Send your client a link to the online application via LifeQuote for them to complete in their own time.
- ▶ Complete and return the paper application form to LifeQuote at the following address:
LifeQuote, Friars House, 52A East Street, Chichester, West Sussex, PO19 1JG

Q. WHAT IS LIFEQUOTE'S TELE-UNDERWRITING SERVICE?

A. This is a unique service offered by LifeQuote. Following receipt of an application a member of the LifeQuote team will then telephone your client at the prearranged time, to ask and record all the relevant medical questions and answers on the insurers on line system. This leads to a quicker underwriting decision and not only saves you time but also avoids you asking sensitive or intrusive medical questions of your client.

Q. HOW DOES A TELE-INTERVIEW CALL WORK?

A. We provide 2 hour time scales for our tele-interview calls, allowing clients suitable flexibility. We aim to call clients at least twice during their designated time slot to complete their application. We have gradually developed our process and have found the 2 hour slot the most effective for the majority of clients, some of whom are not able to commit to an exact time.

Although we provide a 2 hour slot for the client booking, the tele-interview generally takes around **20-30 minutes**. Whilst we take care to ensure your client is fully informed of our processes, it could be worthwhile reminding your client of these timescales prior to the call being completed.

Q. WHAT IF THE CLIENT MISSES A CALL?

A. We will try up to six times during various time slots to contact your client. We telephone all numbers, leave messages, email and send texts to ensure they know how to get in contact with us. We aim to call clients at least twice during their designated time slot to complete their application. Our service team and tele-underwriting department are available between 8am and 9pm weekdays and 9am and 12pm Saturdays. We will inform you if we are unable to reach your clients.

Q. IS THE APPLICATION FORM ON LIFEQUOTE GENERIC OR DOES IT REFLECT EACH OF THE PROVIDERS OWN APPLICATION FORMS?

A. If you select the option to complete the application form yourself, LifeQuote have built their own versions of each insurers online application forms to standardise the process for you and the insurer. The system identifies the insurer and includes any additional questions specific to that insurer. Should you elect to use LifeQuote's telephone application service then LifeQuote key directly into the product provider's online underwriting systems.

Q. CAN LIFEQUOTE GUARANTEE ACCURATE DISCLOSURE OF MY CLIENTS APPLICATIONS?

A. LifeQuote offer a disclosure guarantee whereby we take FULL responsibility for accurately asking and submitting all of the application questions. All of our calls are recorded and archived so they could be accessed if required if there was a dispute over the accuracy of a disclosure.

Q. WHAT HAPPENS AFTER I'VE SUBMITTED AN APPLICATION VIA LIFEQUOTE?

A. Once you've submitted an application to LifeQuote they'll take over everything for you including the chasing of all provider requirements such as GPR's and Medical Examinations.

You have one Case Manager in charge of all of your applications to whom you can stipulate your service preferences to. Upon submission of your first application, your personal Case Manager will contact you to discuss your preferences, and give you their contact details so you can contact them to check on your applications at any time.

Your Case Manager will personally introduce themselves to your clients whenever we receive a new application from you, to inform them we are working on your behalf, to place their policy on risk as quickly as possible and will be available via telephone and email for any queries they may have about their policy. Please note we will never offer any financial advice and will refer the client back to their adviser if we feel the client needs advice.

A copy of the Illustration, Online Application and Acceptance Terms (once available) will be available to download from the LifeQuote Case Tracking facility. A link for this can be found on the LifeQuote homepage once you have logged in.

Q. HOW CAN I CHECK THE PROGRESS OF MY APPLICATIONS?

A. You can check on the status of all of your applications in the 'Case Tracking' area of LifeQuote once you are registered. This will display an overview of each case, the entire history of every contact and all of the case documents including the illustration, application and terms. Alternatively, you or your paraplanners can call us for an update or to discuss your clients' applications.

Q. WHERE CAN I OBTAIN ALL MY RELEVANT DOCUMENTS?

A. In the 'Documents' section of the 'Case Tracking' facility – www.lifequote.co.uk/CaseTracking/

Q. WHO CAN I SPEAK TO ABOUT MY APPLICATIONS?

A. Your Case Manager will be available via email and telephone to discuss the progress of your applications at all times. Our Sales Support team will also be available for general queries on 01243 791199.

Q. WHAT HAPPENS IF THE INSURER CAN'T OFFER A PRODUCT TO MEET THE CLIENTS NEEDS OR THE PREMIUM CHANGES IN ANY WAY?

A. Once the application has been submitted to the chosen insurer they will underwrite in exactly the same way as they currently do. Once the insurer has made their decision this will be communicated to the LifeQuote admin team.

Should the acceptance terms differ in any way to the submitted application the LifeQuote team will contact you immediately so you can inform your client of the decision and look for alternative options for your client.

If the decision made by the insurer is not what you expected, you can either re-quote on the LifeQuote Portal and apply with another insurer, or use the completed online application available from your Case Tracking to complete a Decision-in-Principle and find out which insurer will offer the best decision upon acceptance. You are of course still able to place business wherever you wish and are not restricted to using LifeQuote.

CONTROL

Q. WHO OWNS THE CLIENT?

A. Your clients are **100%** yours. LifeQuote will never re-broke your business or sell your client's data and this will be stipulated in contracts and agreements.

Q. HOW MUCH CONTROL CAN I HAVE OVER MY APPLICATIONS?

A. You can trust us to look after all of your applications but we understand that you want to be sure we are providing a high quality service. You can check how your applications are progressing at any time using the case tracking facility or by contacting your Case Manager.

You are welcome to assist with any chasing or client contact as you wish although you should not need to. You can see evidence of all our chases and contacts in the history section of your online case tracking. Additionally, you can discuss any preferences you have with your personal Case Manager.

Q. CAN LIFEQUOTE PROCESS MULTIBENEFIT QUOTES?

A. Yes.

Q. CAN I CHANGE OR AMEND THE PRODUCT IF I WANT TO AFTER I HAVE PASSED IT TO LIFEQUOTE?

A. Simply contact your LifeQuote Case Manager and they will do this for you.

Q. WHAT HAPPENS IF I WANT TO SPEAK TO THE INSURER ABOUT MY CLIENTS APPLICATION MYSELF DURING THE APPLICATION PROCESS OR AFTER COMPLETION?

A. The real benefit is that the LifeQuote team are available to take care of your complete administration requirements, including insurer liaison during application and after completion. As part of our standard service we want to support any questions advisers may have on the policy, so simply contact your Case Manager and they will liaise with insurers to get the required information.

If you are part of a network and would like to discuss a policy with the insurer yourself, please contact your Case Manager and they will explain how you can do this.

Q. WILL LIFEQUOTE WORK ON MY PC, TABLET, IPAD or SMARTPHONE?

A. Yes. LifeQuote will work on any form of device.

Q. BY USING LIFEQUOTE WILL I LOSE MY INSURER SALES CONTACTS OR AGENCY ARRANGEMENTS?

A. No, LifeQuote have their own agencies with each of the insurers, supplying them with detailed information on which advisers are writing business through LifeQuote, so you can maintain any relationship you currently have with them.

Q. WHERE CAN I LEARN MORE ABOUT LIFEQUOTE?

A. You can call our Sales Support team between 9am and 5:30pm on 01243 791199, or take a look at our website www.lifequote.co.uk

OPTIONS:

Q. WHAT ADDITIONAL FEATURES DOES LIFEQUOTE HAVE TO AID MY SALES AND COMPLIANCE?

A. For advisers who use our services, LifeQuote provide complimentary tools to assist you with selling protection:

- ▶ 'Decision in Principle' tool, enables you to make pre-sales enquiries to multiple insurers by filling in some basic details about their health and lifestyle, without completing a full application. The insurer's underwriters will then return with an indication of terms they could offer your client based on the information provided, usually within 48 hours.
- ▶ 'Underwriter help-lines' information, accessible via the icon in the 'links' box, provides telephone numbers and email addresses for insurer pre-sales enquiry lines.
- ▶ 'Provider Comparison charts' provide an up-to-date comparison of parameters, benefits and limitations between different insurers' products.
- ▶ Critical Illness comparison charts give an 'at a glance' comparison of insurer CI policies which include conditions covered, additional benefits and services provided plus ABI ratings.
- ▶ 'Stationery cupboard' contains a wealth of insurer documents, Technical Guides and Key Features for all the insurers LifeQuote processes business for.
- ▶ Our many free videos provide LifeQuote training, product information and selling tips for advisers.

Q. BY USING LIFEQUOTE WILL I LOSE MY LOCAL INSURER SALES CONTACTS?

A. No, LifeQuote have set up a number of bespoke agencies and MI agreements with most of the insurers so you can maintain any relationship you currently have with them. This will also ensure that they can get the credit for any business you place with them.

Q. WHAT SUPPORT CAN I EXPECT TO RECEIVE FROM LIFEQUOTE?

A. LifeQuote has a dedicated Sales Support team to support you and help you maximise the potential LifeQuote can offer you, we can also run webinars to assist you. They are also available on 01243 791199 to answer any queries. User Guides and training videos are available on the website to help you with the process.

COMMISSION

Q. DOES THE PORTAL I USE CHARGE A FEE FOR USING LIFEQUOTE?

A. This will depend on your agency set up with LifeQuote. You will either have a commission share agreement or a fee based approach if part of a larger network or national IFA. Contact the Sales Support team for more information.

Q. IS THERE A CHARGE FOR CLIENTS WHO ABANDON THEIR POLICIES, OR ARE DECLINED?

A. This depends on the agreement. For commission share there is no cost for applications which abandon or are declined. We only benefit if your sale is successful so all our interests are aligned.

For fee-based applications there is a scale of charges depending on the work undertaken, and there may be a small charge for applications which do not proceed.

Q. WHAT RATE OF COMMISSION WILL I RECEIVE?

A. You will have access to LifeQuote's commission rates, which may be more than you currently receive if you are part of a smaller enterprise. For more information please take a look at our website

<http://www.lifequote.co.uk/home/commercial-terms/> or talk to the Sales Support team on 01243 791199.

Q. WHY DOES THIS COMMISSION RATE DIFFER FROM THE RATE PAYABLE, PLACING BUSINESS DIRECTLY WITH THE PROVIDERS?

A. The level of commission paid allows for all system, transaction and administration costs in using LifeQuote. The savings in your administration costs and time, together with the ability to write increased levels of business per client particularly through multi benefit cover, will quickly allow for greater income opportunities.

Q. HOW DO I RECEIVE MY COMMISSION?

A. Commissions will be paid to you via LifeQuote on the 14th and 28th of each month. If we are charging you a fee we will either issue an invoice monthly or set up a flexible DDM.

Q. AM I ABLE TO REBATE ALL OF MY COMMISSION IF I CHARGE A FEE?

A. Yes, LifeQuote has created a model specifically designed to help Advisers who wish to rebate all commission. In these cases, should you wish to use the LifeQuote application and administration services we will also charge a fee. For further details please email salesupport@lifequote.co.uk

Q. HOW DO I CONTACT LIFEQUOTE FOR SYSTEM SUPPORT / COMMISSION QUERIES?

A. Call 01243 791199 or email salesupport@lifequote.co.uk. Lines are open Monday to Friday 9am to 5:30 pm.

Q. HOW ARE LIFEQUOTE PAID?

A. LifeQuote receives a pre-negotiated percentage of commission in exchange for their application and administration services. We also can work on a fee based service for national adviser firms and networks.

Q. WHAT CAN'T LIFEQUOTE DO?

A. LifeQuote is continually evolving but can't currently support Convertible Term or any form of Group Risk. However, you'll still be able to quote and apply for these products as you do at the moment.

If you have any more questions please contact the Sales Support Team on **01243 791199**.

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