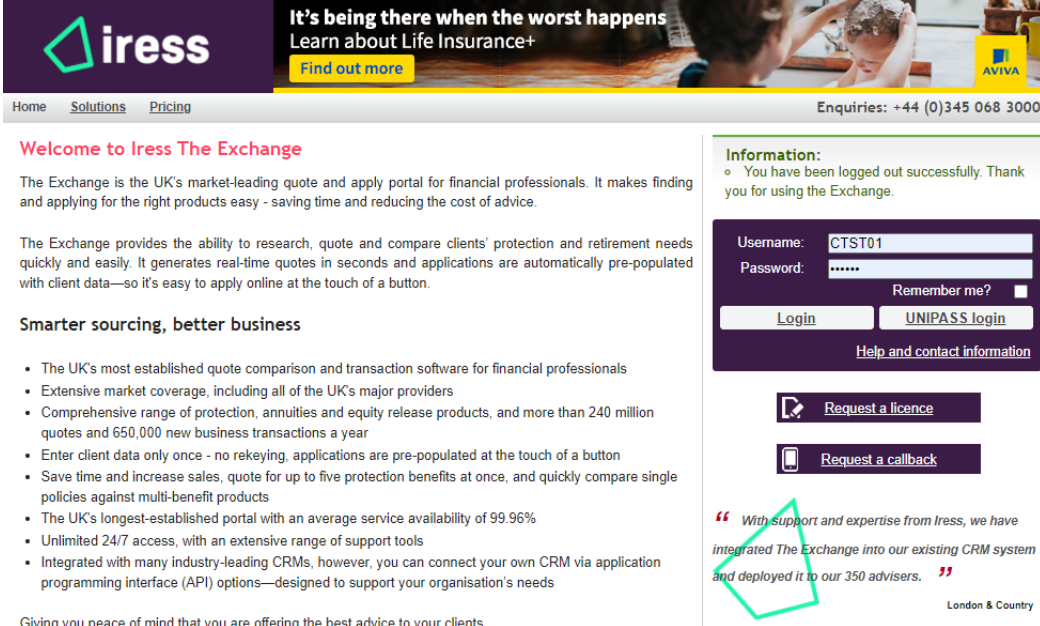


Creating an application via a 3rd party portal (IRESS)

- Log into the IRESS portal



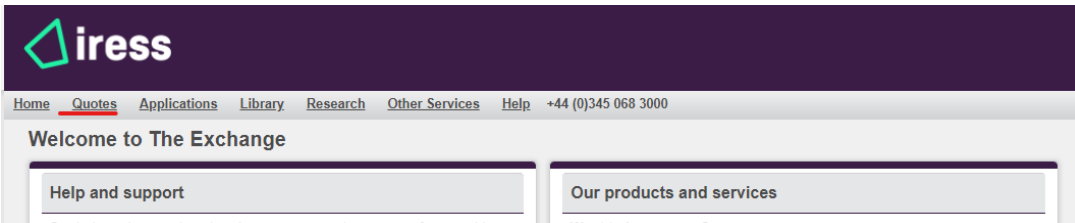
The screenshot shows the IRESS portal homepage. At the top left is the IRESS logo. To its right is a banner with the text "It's being there when the worst happens" and "Learn about Life Insurance+" with a "Find out more" button. Below the banner is a navigation menu with "Home", "Solutions", and "Pricing". On the right side, there is a contact number: "Enquiries: +44 (0)345 068 3000".

The main content area is titled "Welcome to Iress The Exchange". It contains several paragraphs of text describing the portal's capabilities, such as providing real-time quotes and being integrated with various CRMs. A list of features is provided under the heading "Smarter sourcing, better business".

On the right side of the page, there is a login section. It includes an "Information" box stating "You have been logged out successfully. Thank you for using the Exchange." Below this is a login form with fields for "Username" (containing "CTST01") and "Password" (containing "*****"). There is a "Remember me?" checkbox and two buttons: "Login" and "UNIPASS login". A link for "Help and contact information" is also present.

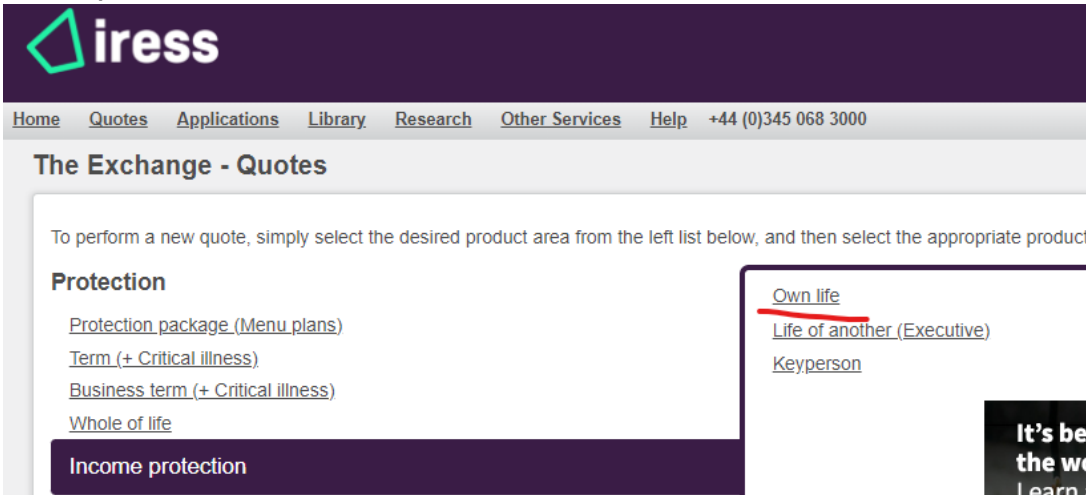
Below the login form are two buttons: "Request a licence" and "Request a callback". At the bottom right, there is a quote from a client: "With support and expertise from Iress, we have integrated The Exchange into our existing CRM system and deployed it to our 350 advisers." followed by "London & Country".

- Once you have logged into the IRESS portal, you will need to select 'Quote'.



The screenshot shows the "Quotes" page in the IRESS portal. The navigation menu includes "Home", "Quotes", "Applications", "Library", "Research", "Other Services", and "Help". The main heading is "Welcome to The Exchange". Below this, there are two main sections: "Help and support" and "Our products and services".

- You will then see the below screen, click 'Income Protection' and then 'Own life'.
- You will then follow the quote journey, you can work through the tabs (client details, policy details and commission). You will need to complete all required fields (including * mandatory fields).



The screenshot shows the "The Exchange - Quotes" page. The navigation menu is the same as in the previous screenshot. The main heading is "The Exchange - Quotes". Below this, there is a paragraph of text: "To perform a new quote, simply select the desired product area from the left list below, and then select the appropriate product".

There are two main sections for product selection:

- Protection**
 - [Protection package \(Menu plans\)](#)
 - [Term \(+ Critical illness\)](#)
 - [Business term \(+ Critical illness\)](#)
 - [Whole of life](#)
 - [Income protection](#)**
- Own life**
 - [Own life](#)
 - [Life of another \(Executive\)](#)
 - [Keyperson](#)

At the bottom right, there is a partial view of the banner from the previous screenshot: "It's being there when the worst happens" and "Learn a...".

You are here: Income protection Client & policy details

Own life Quote reference

Client details Policy details Commission

* denotes mandatory items [Clear client details](#)

Client details

Title

First name

* Last name

Sex Male Female

Smoker Yes No i

* Date of birth

Age next birthday 32

* Occupation i

Additional information

Provide additional information? Yes No

* Height ft ins OR cms

* Weight st lbs OR kgs

Waist ins OR cms

- You will need to enter the required cover details (including the * mandatory fields).

Client details Policy details Commission

* denotes mandatory items

Policy details

Premium frequency Monthly Annually

Quotation based on Benefit Premium

Plan structure Single deferred period Multiple deferred periods

Benefit type Amount Maximum i

Benefit frequency Monthly Weekly

* Monthly amount (£)

* Annual earned income including dividends (£)

Annual dividend income (£)

Deferred period Months Weeks

Period in months 0 1 2 3 6 12 24

Policy term In years To age

* Age (years)

State pension age 68 years

Policy options

Benefit escalation Level RPI AWE Fixed

Policy features Insure for non-receipt of state benefit

Include guaranteed insurability option

* Premium type Guaranteed Reviewable i

Employment status Employed Self-employed Dual-employed

* Payment period To end of contract term Short payment plans

* Shortest acceptable (months)

- Once the clients' details and policy details have been completed, in the final tab you will be required to complete the commission details.

Client details Policy details Commission

Please enter the required **Commission** details: * denotes mandatory items

Commission

Terms Initial Initial and renewal Level Renewal Nil

Initial

Include indemnity Yes No

Initial type required Maximum Fixed % of entitlement % of LAUTRO

Renewal

Renewal type required Renewal requires a type of Maximum only

- Once completed, at the bottom of the commission tab, you will need to click the 'quote' button.

iress It's being there when the
Learn about Life Insurance
Find out more

Home Quotes Applications Library Research Other Services Help +44 (0)345 068 3000

You are here: Income protection Client & policy details

Own life Quote reference

Client details Policy details Commission

Please enter the required **Commission** details: * denotes mandatory items

Commission

Terms Initial Initial and renewal Level Renewal Nil

Initial

Include indemnity Yes No

Initial type required Maximum Fixed % of entitlement % of LAUTRO

Renewal

Renewal type required Renewal requires a type of Maximum only

Provider List (W)

Select all Deselect all

1 provider able to

Cirencester Friend

Quote later My preferences e-ID GET QUOTE ▶





- You will be provided with a list of quote results. This will include all products/cover that we can provide based on the details you have provided. To apply for one of the results provided, click 'apply' next to the required product.

Own life - Quote results ⓘ

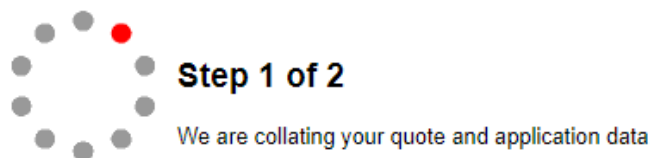
Comparison (4) Unsuccessful quotes (8) Quote input

Quote produced for **Mr Test Friday**, obtained on **14/01/2022**, for **Whole of Market**. Transaction Number **8169645**.

Standard rate 🔍 Compare

Provider / Product	Premium (p.m.)	Annualised benefit	Premium type	Payment period	Deferred period	Cover period	Commission (initial)	
<input type="checkbox"/>  Income Assured Enhanced (Pure)	£11.13	£11,466	G AR	397 months paid p.m.	6 months	To age 65	£267.12	APPLY
Features: GI DB BG SO LB HW HB RW TI FA CB TR								
<input type="checkbox"/>  My Earnings Protected – Escalating	£19.29	£12,012	G AR	397 months paid p.m.	6 months	To age 65	£462.96	APPLY
Features: GI DB BG SO LB HW HB RW TI FA CB TR								
<input type="checkbox"/>  Income Assured Enhanced (Holloway)	£22.26	£11,466	G AR	397 months paid p.m.	6 months	To age 65	£534.24	APPLY
Features: GI DB BG SO LB HW HB RW TI FA CB TR								
<input type="checkbox"/>  My Earnings Protected – Level	£26.06	£12,012	G	397 months paid p.m.	6 months	To age 65	£515.99	APPLY
Features: GI DB BG SO LB HW HB RW TI FA CB TR								

- Once you've clicked apply, you will see the below messages:



Step 2 of 2

Your application request has been securely prepared. Please click the button below to proceed to the Provider's site where you can complete the application.

[Proceed to Provider](#)

- Next click on the 'proceed to provider' button, this will take you to the apply journey on our Adviser portal. Some of the data will be prepopulated, however some data will still need completing (ie medical questions).