

eSelect quick points

For advisers only. Not for use with customers.

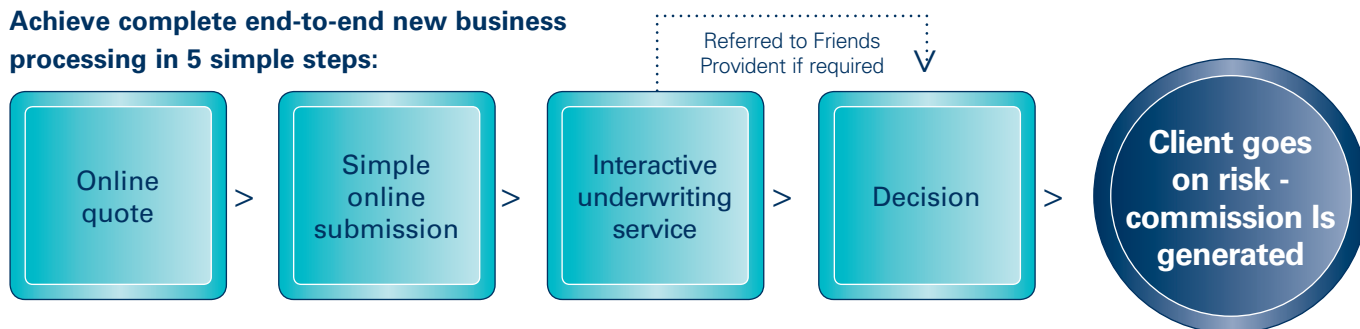
We believe in continually evolving our online services to better suit your needs...

Friends Provident doesn't believe in standing still. That's why since 2003 we have continued to look at ways to fine-tune, enhance and evolve our eSelect online services to meet your needs and your clients' needs.

What is eSelect?

eSelect is a highly interactive online system that offers you complete end-to-end new business submission for Income Protection, Life Cover, Life or Earlier Critical Illness Cover, Critical Illness Cover and Pension Contribution Protection Benefit. This facility has been designed to equip you with the tools to improve service to your clients, putting you in complete control.

Achieve complete end-to-end new business processing in 5 simple steps:



"I find eSelect superb! The flexibility it affords with commission/premium review, speed of response and decision, and an apparent bottomless pit of underwriting knowledge enabling easier paths to on risk means that Friends Provident can be considered at the top of the service list when advising my clients – pricing isn't bad either!"

Terry Fisher
Edward Charles

Key contacts

- To experience the benefits of eSelect and further online services we offer, please visit us at: www.friendsprovident.co.uk/ifa/eselect
- Alternatively, contact your FRIENDS representative for further information and assistance on our award-winning protection proposition:

Name:

Telephone:

Email:



We don't believe in standing still...

To ensure that eSelect meets the ongoing demands and needs of advisers, our dedicated development team is solely focused on strengthening the system's capabilities, and have been since the system launched in 2003. Here are some examples:

Award winning income protection available*

Our Income Protection product is available through eSelect, offering your clients a product with hospitalisation benefit included at no extra cost on all policies. When placing Income Protection business with FRIENDS you can rely on the support of our specialist Income Protection underwriting team, to give your clients a quick and appropriate decision.

* Finance & Technology Research Centre e-Excellence Ratings- Triple E- Income Protection.

Manage your back office with minimal effort

To keep you up-to-date with your clients' applications you have access to Event Manager on eSelect. Event Manager is an automated alert system that will inform you of key events in the application's journey. Once you have received the automated alert, it will inform you that a data file is ready to download. This file can be downloaded into your back office systems, keeping your systems up-to-date.

Keeping up to speed with your clients' needs

Once you have submitted your clients' details on eSelect you can make changes to their applications such as the start date or the plan details, within 90 days of either the start date or go-live date, whichever is earlier. If you need to change their personal or payment details such as address, bank account and payment dates, this can be done at any time during the life of the policy.

In 2009, over 60%** of cases received a decision on eSelect without any further evidence required.

**Based on eSelect* Life and/or CIC applications

Putting your clients on risk in a matter of minutes

If our interactive underwriting system can accept the application with no additional information, the policy can be created instantly. You can be confident that in many cases your clients can go on risk straight away and your commission will be generated immediately after. Remember, you also receive an enhancement of 10% on your commission rate for using eSelect.

Immediate decisions for ratings and exclusions

eSelect is able to ask relevant additional questions in response to client disclosures. This means that for many medical conditions, sports, pastimes, or occupations we are able to gather specific information to make a decision, even if that is a rating or exclusion.

Medical conditions, sports, pastimes or occupations

eSelect recognises over 6,500 different medical disclosures, and around 700 different sport and pastime disclosures. eSelect will ask relevant follow-up questions, to enable immediate acceptance wherever possible.

Balancing price with service

eSelect enables you to price match through commission sacrifice on Life Cover and Critical Illness cover*. This facility is completely automated and can be used to price match against a competitors quotation or to match a clients' budget. *Only available on Life and CIC cases and to those who are commission sacrifice enabled.

New to eSelect?

The eSelect demo offers you an interactive step by step guide on how to use the system. It has all the answers to your questions about eSelect. You'll witness how to put a complex case on risk at your own pace, meaning you'll have time to take notes or focus on particular aspects of the system. What's more, the demo is a hub of eSelect information, as it contains all relevant literature and guides.

"Great online system, so easy to use, interactive underwriting means that less clients need medical reports, screening, etc.

Easy access to underwriters to discuss an application."

David Waterworth
First Complete

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