

A guide to our income protection and life insurance



Contents

More cover for more of your clients	03
Mix and match with multi-benefit plans	04
Income First and Real Life – what’s new?	05
A closer look at Income First	06
A closer look at Real Life	07
Introducing our new protection portal	08
Why choose The Exeter?	09
Member benefits	10

More cover for more of your clients

Our insurance just got even better. Our new multi-benefit plans let you mix and match our income protection and life insurance products – giving more of your clients access to our award-winning cover.

Income First provides valuable income protection across a wide range of occupations – and now includes an option to fix 100% of your clients' benefit up front, up to £7,500. What's more, our life insurance product, Real Life, now covers clients with full bills of health right through to those with more serious or multiple health conditions.

You can also build and buy cover on our protection portal. You may have more digital options, but we still offer the same excellent service and underwriting expertise you'd expect from The Exeter. Let's take a look.

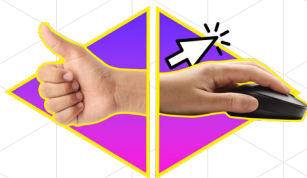
Mix and match with multi-benefit plans

Got clients who'd benefit from our award-winning income and life insurance? Well, we're now more available than ever before. Our multi-benefit plans are:



Flexible

By combining our Real Life and Income First products, you can build cover to suit more of your clients, and more of their needs.



Easy to assemble

You can build and buy multi-benefit plans on the portals.



They're full of features

We've upgraded our life insurance and income protection products. You'll find they're more affordable and more suited to more of your clients.



More available

Our plans cover people with no pre-existing health conditions, right through to those with serious or multiple health conditions.

Income First and Real Life – what's new?

We've also got new improvements to our life and income insurance to shout about.

Income First improvements



Improved fixed benefit option – you can now fix 100% of your clients' benefit up to £7,500 by providing financial evidence within six months of their policy start date.



Reduced residency requirement – we've changed our residency requirement to a period of two years, down from three.

Real Life improvements



We now cover clients with minimal pre-existing health conditions right through to those with serious or multiple health conditions.



New beneficiary nomination option means that clients can select who they'd like to receive their benefit as part of the application.



Real Life is now available as **joint or dual life cover** – offering you and your clients more flexibility.



Forward-thinking **joint life separation option** ensures your clients are protected after any relationship breakups.



Waiver of premium is automatically included for members who have an income protection policy with us. The waiver also applies to joint policies.

A closer look at **Income First**

- ▶ **Income First** offers award-winning cover for people in a wide range of jobs and risk levels.
- ▶ **Premium options** – with both level and age-costed premiums available, you'll meet your clients' needs whether they're after premium certainty or cheaper premiums in the early years of their policy.
- ▶ **Flexibility for client budget and needs.** With a wide range of waiting periods (day 1 and 1, 4, 8, 13, 26 or 52 weeks) and long and short claims periods, you can build the right level of cover for your clients' needs and budget. What's more, they can change cover as life changes. For example, having a baby or taking on a bigger mortgage.
- ▶ **Employer change promise.** If your client changes jobs, new employers may restrict sick pay. Our employer change promise means we may pay their benefit before their waiting period finishes if they make a claim.
- ▶ We base claims on an **'own occupation' definition.** This means we pay out if illness or injury prevents your clients from doing their own occupation, not any occupation.
- ▶ Your clients can **fix 100% of their benefit** up to a maximum of £7,500. Which is handy for clients with fluctuating incomes.
- ▶ **Pragmatic underwriting approach.** There are no routine medical requirements for your clients up to the age of 42. And we don't ask about working at heights.



A closer look at **Real Life**

- ▶ **Cover more of your clients** – our life insurance covers clients with minimal pre-existing health conditions, right through to those with serious or multiple pre-existing conditions.
- ▶ **Real Life is available as joint or dual life** – offering more flexibility for you and your clients.
- ▶ **Joint life separation option** so your clients are protected after any relationship breakups.
- ▶ **Beneficiary nomination option** lets clients select who they'd like to receive their benefit as part of the application. Without the need for trustees.
- ▶ **Digital and human support** at pre-sale to help set client expectations early.
- ▶ **Greater flexibility** with the introduction of increasing cover, guaranteed insurability options and a redundancy premium holiday.
- ▶ **Substantial 'early claim payment' limit of £50,000** to cover funeral expenses or assistance in dealing with probate. This is higher than some in our sector.



Introducing our new protection portal

Our new protection portal gives you instant underwriting decisions for most income protection and life insurance cases. You can get quotes and apply all from one place, and all with one application.



Portal benefits include:

Improved user experience – there's no back-and-forth between screens to change details. After entering a few basic client details, everything is managed from one screen and the quote is updated as you enter details.

Instant underwriting decisions – in most cases, you'll know immediately what terms we'll offer your client based on the information provided. And you can get a quote online anytime for both income protection and life insurance.

No re-keying information – all the details you enter for the quote will automatically carry through when you convert your quote to an application.

Intuitive underwriting questionnaire – you can complete each section individually, entering details in any order (whatever works best for you and your client).

Managing client expectations – details of ratings and exclusions are shown alongside medical evidence requirements. So, your clients know what to expect.

Get multiple quotes at once – from the main screen, you can quote for multiple products and carry them through to application for all products at once.



Fancy the full tour? Book a demo or register at multibenefit.the-exeter.com

Why choose **The Exeter?**

Here are just some of the reasons advisers choose us to protect their clients.



Mutuality

As a mutual, we focus on delivering for you, your clients and our members.



Longevity

We've been offering income protection to our members since 1888.



Key income protection player

We're a top five income protection writer by premium in the market.



Committed to advisers

Our new protection portal makes it easier than ever to do business with The Exeter and protect your clients.



Claims history

We paid an average 93% of income protection claims in the last 10 years.



HealthWise

Our member benefits app offers a range of free services including remote GP appointments, annual health checks and more.



Expert and friendly teams

We regularly win awards for our service delivery, underwriting, claims and distribution.

Member benefits



HealthWise for members with Real Life



Unlimited **remote GP** consultations per year.



2x **second medical opinion** consultations per year.



1x **health MOT kit** per year for policyholders only.



6x **lifestyle and nutrition** consultations per year.



6x **registered dietitian** consultations per year.



Repeat NHS and private prescriptions with no in-app charges for prescriptions, fit notes or referrals.

HealthWise for members with Income First



Unlimited **remote GP** consultations per year.



2x **second medical opinion** consultations per year.



6x **physiotherapy sessions** a year.



1x **health MOT kit** per year for policyholders only.



6x **mental health support** consultations a year.



6x **lifestyle and nutrition** consultations per year.



6x **registered dietitian** consultations per year.



Repeat NHS and private prescriptions with no in-app charges for prescriptions, fit notes or referrals.

Members with a multi-benefit plan will default to Income First HealthWise benefits.

For more information, please visit our website:
the-exeter.com

The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.



MKTG170