



Consumers estimate the cost of Life Insurance to be on average

**394%**

higher than the actual cost



## PREQUO® RISK REPORTS

EASILY ENGAGE YOUR CUSTOMERS IN THE PROTECTION JOURNEY

PreQuo Risk Reports provide an easy way for advisers and clients to view what the client's protection risks are if they do not have cover in place. As well as providing highly accurate indicative premiums based on the client's individual needs.

### KICKSTART PROTECTION CONVERSATIONS QUICKLY AND EASILY

Collecting a few pieces of information, we can generate a helpful sales aid report for a client to make them aware of specific premiums for Life, Life & Critical Illness, Income protection or a combination, along with risk statistics from government resources.

### GROW YOUR PROTECTION SALES

Risk reports help raise the importance of protection to your clients and allow you to reconnect with customers in your back books who have no protection in place.

Clients are often overwhelmed by the influx of information they receive during their protection journey. PreQuo Risk Reports are displayed in a simple format and are free from insurance jargon to help your clients gain a better understanding of the protection they need and so you can easily engage them in the protection conversation.

### PRODUCT CAPABILITIES AND BENEFITS

- Prove to your clients just how affordable protection is.
- Sales aid for your clients to take away and discuss with family/dependents.
- Generates premiums for Life, Life & Critical Illness, Income Protection, or a combination, along with risk statistics from government resources.
- Quick, personalised, indication of cost based on the client's individual circumstances.
- Provides an unbiased solution where an indicative cost for cover is generated using values across multiple providers.
- Simple UI
- Accurate data based on iPipeline's Whole of Market figures.
- A range of reports are available, targeting specific groups of clients for example, renters, self-employed and re-mortgage.
- Custom, branded reports are available.
- We'll supply you with a URL to be implemented on your website, CRM or on email links.



1/5

of the UK population would not be financially secure if their household's main earner was unable to work

## EXAMPLES OF PREQUO RISK REPORTS

### HOW YOU WOULD PAY YOUR RENT & BILLS IF YOU WERE OFF WORK DUE TO LONG-TERM ILLNESS OR DISABILITY?

First Name Last Name  
30/07/2015

Your rent is £550 a month, your bills are £300 a month and you have £2,550 in savings.

You have a 6 in 10 chance of being off work sick for longer than 2 months

You need £500 to cover your monthly outgoings

Your savings will only last you 3 months

Statutory sick pay is only £356 per month

#### YOUR MONTHLY SHORTFALL IS £494

**Short Term Income Protection**  
2 year benefit payment period

Protect your rent from **£10/month**

Protect your rent & bills from **£23/month**

**Income Protection**  
Benefit payment until 65th birthday

Protect your rent from **£18/month**

Protect your rent & bills from **£48/month**

To find out more about protecting yourself against the unexpected, contact your Letting Agent or Financial Adviser.

**KEY:** Income Protection: Keep up with your rent payments and other financial commitments if you are off work sick due to long-term illness or disability.

Disclaimer: This document is not a quote or an offer of insurance and is not intended to replace the advice of your financial adviser. Inductive costs for cover have been calculated on the following basis: 10 years of cover, 10% of your salary, 10% of your bills, and 10% of your mortgage. The amount and type of cover recommended by your financial adviser may vary based on their assessment of your needs and the costs of the cover. The likelihood of each scenario has been calculated based on industry and pipeline data. Where there is not enough information to calculate these risks, no details will be given.

Private & Confidential

### WHAT EMPLOYEE BENEFITS ARE YOU MISSING OUT ON BEING SELF EMPLOYED?

First Name Last Name  
30/07/2015

Being self-employed can give you many benefits and the freedom to be your own boss. But have you considered the employee benefits that you are missing out on:

Benefits	Employee Benefit Types			Self Employed
	Premium	Average	Basic	
Statutory Sick Pay	£92.05/week	£92.05/week	£92.05/week	Not provided
Income Protection	Long Term	Short Term	Not provided	Not provided
Critical Illness	3 x Salary	2 x Salary	Not provided	Not provided
Life Insurance	4 x Salary	3 x Salary	2 x Salary	Not provided

You should consider your risks and the options you have to protect yourself:

**Life Insurance**

You have a 1 in 10 chance of dying in the next 25 years

Get cover from: **£17/month**

**Income Protection**

You have a 3 in 10 chance of being off work sick for 2+ months

Get cover from: **£55/month**

**Life Insurance & Critical Illness Cover**

You have a 2 in 10 chance of suffering a serious illness or dying in the next 25 years

Get cover from: **£93/month**

**Life Insurance, Critical Illness Cover & Income Protection**

You have a 6 in 10 chance of being off work sick for 2+ months, suffering a serious illness or dying in the next 25 years

Get cover from: **£148/month**

To find out more about protecting yourself against the unexpected contact your Financial Adviser

**KEY:** Life Insurance: Nominee receives a lump sum to settle your mortgage if you die.  
Income Protection: Keep up with your mortgage payments if you are off work sick due to long-term illness or disability.  
Critical Illness Cover: Receive a lump sum to cover medical expenses or pay off your mortgage if you are diagnosed with a critical illness.

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Private & Confidential

### PROTECT YOUR ESTATE FROM INHERITANCE TAX AND YOURSELF FROM CASHING IN YOUR INVESTMENTS

First Name Last Name & First Name Last Name  
30/07/2015

Have you considered how much inheritance tax your family will have to pay or how you would pay your bills if you were unable to work due to illness or disability without cashing in on your investments?

Your estimated total estate value: **£750,000**  
 Your inheritance tax free allowance: **£650,000** (Married couple)  
 Potential inheritance tax liability: **£100,000**  
 Likely inheritance tax bill: **£40,000** (40% standard rate)

**Whole of Life**  
Expenses £10,000

Give your family breathing space

Get cover from: **£55/month**

**Whole of Life**  
Inheritance Tax £40,000

Settle your families inheritance tax bill

Get cover from: **£128/month**

**Income Protection**

You have a 5 in 10 chance of being off work sick for 2+ months

Get cover from: **£45/month**

To find out more about how to protect your estate and investments, contact your Financial Adviser

**KEY:** Whole of Life: Ensure your inheritance tax bill is settled when you die.  
Income Protection: Don't look to liquidate your assets if you're off work sick due to long-term illness or disability.

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