

Accepting an Underwriting Decision

- Once the Underwriters have made and published their decision on a referred application, this will update in the Adviser portal. For example, the status would show as 'Accepted – non standard' for a Special Terms offer. The 'Confirmation of Terms' letter will be available under 'My Documents' in the Adviser portal.

Tracking Overview - Adviser Portal

My applications (9)
My watchlist (0)

Last Name Application Application type Status

[Search](#)

Application	Life insured	Product	Premium	Initial com.	Status	Updated	Watch
PAP00000766	Mr Test Tuesday	Income Assured Enhanced	£32.50	£744.00	Accepted - Non Standard	07/12/2021	<input checked="" type="checkbox"/>

- Once you have spoken to your client and they are ready to proceed, you will be able to click on 'My Applications' and click on the relevant application number. You can then click 'retrieve' to carry on with the application journey.

Application details

Application

Reference	Agent code	Agent name	Submitted	ICRN	Delegated
PAP00000766 (Quote Application)	410000/001	Miss Natalie Little	05/12/2021		No

[Retrieve](#)

Client details

Mr Test Tuesday - PCI000XN2	
Gender	Male
Date of birth	01/05/1990
Occupation	Garage - Mechanic
Smoker status	Never used
Day phone	07580138059
Evening phone	-
Mobile phone	07580138059
Email	nats3107+4@gmail.com
Current address	Show

Commission details

Income Assured Enhanced - PR000002GS	
Commission style	014
Initial (Indemnity)	£744.00
Initial (Non Indemnity)	£0.00
Renewal	£0.00
Uplift	0.00%
Total commission % paid	200.00

Actions

Application activity		
Outstanding information		
Product	Requires	Expiration Date
Income Assured Enhanced - PR000002GS	Provide payment details	04/03/2022
Income Assured Enhanced - PR000002GS	Provide Start Date	04/03/2022

Documents

Application documents
Product documents

Policy details

Income Assured Enhanced - PR000002GS	
Policy holders	Mr Test Tuesday
Product	Income Assured Enhanced
Start date	-
Status	Revised terms
Initial quote	£32.50 per month
Final quote	£32.50 per month
Indexation	Level
Declined options	-
<i>Lives Insured</i>	
Client name	Mr Test Tuesday

- You will then be taken to the 'Decision' screen which shows the premium, cover amount, exclusions, and Adviser commission.

Decision

Application reference	PAP00000766	Total monthly premium
Coverage terms expiration date	04/03/2022	£32.50
		Application summary

Income Assured Enhanced £32.50 per month Revised terms [Confirmation of terms](#)

- Mr Test Tuesday
- Contract term To age 65
- Claim period Full term
- Deferred period 4 week(s)
- Monthly benefit of £1,365
- Income assured enhanced (annual escalating & no indexation)
- Fracture & hospitalisation benefit (annual escalating & no indexation)

Based on some of the answers provided for Mr Test Tuesday, their cover has had the following exclusion(s) applied

[Show more information](#)

The following exclusions apply

- Exclusion of "arthritis and any disease or disorder affecting the joints or restricting movement, and including any extra-articular complications of rheumatoid arthritis".

Adviser information

Initial commission of £684.00
Separate commission for My Extra Benefits of £60.00 will also be payable once the Contract is issued

By clicking continue you confirm that you have given the Member a copy of the Terms and conditions and Confirmation of terms, which form the contract between Cirencester Friendly and the Member, for any contracts the Member wishes to buy.

Back
Continue

- Upon clicking continue, you will be taken to the 'Payment Details' screen. Here you can check the payment details are correct before proceeding. You will be able to edit these if required.

Payment Details

Income Assured Enhanced [Edit](#)

Payer name	Mr Test Tuesday
Account Number	00000000
Sort Code	600541

Continue

- You will be able to see the completed Direct Debit Mandate along with the BACS rulings.

DD Confirmation



INSTRUCTION TO YOUR FINANCIAL INSTITUTION TO PAY BY Direct Debit

Cirencester Friendly Society, The Mallards, South Cerney, GL7 5TQ

FINANCIAL INSTITUTION NAME AND ADDRESS

NATIONAL WESTMINSTER BANK PLC

SERVICE USER NUMBER

REFERENCE NUMBER

Instruction to the Bank or Building Society

Please pay Cirencester Friendly Society Limited from the account detailed on this instruction, subject to the safeguards assured by the Direct Debit Guarantee.

I understand that this instruction may remain with Cirencester Friendly and, if so, details will be passed electronically to my Bank or Building Society

NAME OF THE ACCOUNT HOLDER

Test tuesday

BANK/BUILDING SOCIETY SORT CODE

600541

BANK/BUILDING SOCIETY ACCOUNT NUMBER

00000000

DATE

05/12/2021

Financial institutions may not accept DD instructions for some types of accounts.

Please check the payer's bank details are correct before proceeding. If you have made any errors when typing in their information, you can still go back by returning to the [Payment Details](#) page and correct item. We advise that you print and retain a copy of all Direct Debit related correspondence for your records.

If you are happy to proceed, please click continue.

Continue

- Now complete the 'Confirmation and Verification of Identity' on the applicant. You will need to tick the box to be able to click 'continue' and proceed further.

Confirmation and Verification of Identity

Please review the payment details below. You can edit the payment details by selecting 'Payment' in the navigation menu.

PR0000002GS - Income Assured Enhanced for Mr Test Tuesday

Payer name	Mr Test Tuesday
Account Number	00000000
Sort Code	600541
Address	Cirencester Friendly Society, Mutuality House, Cirencester, Gloucestershire, GL7 5TQ


I confirm the information above was obtained by me in relation to the third party

Continue

- Next is the 'start date' screen. You will be able to enter a start date, this must be today's date or a date in the future (within 90 days). **You will not be able to backdate a start date.**
- Once you have entered the start date and completed the marketing preferences, you will be able to press 'Issue my Contract'.

Start date

Income Assured Enhanced (PR0000002GS) for Mr Test Tuesday

Start Date 

Advice given? Yes No

Is the policy mortgage related? Yes No

Is this a replacement for another Cirencester Friendly plan? Yes No

Marketing Preferences

Can we keep in touch?
 With your permission we would like to keep you update with updates about your contract and Cirencester Friendly. We won't pass your personal information to any company that isn't part of Cirencester Friendly. If you are happy with this, please select your preferred option(s):

	Mr Test Tuesday
By Email	<input type="checkbox"/>
By Phone Call	<input type="checkbox"/>
By Text Message	<input type="checkbox"/>
By Mail	<input type="checkbox"/>
No Marketing	<input type="checkbox"/>

Documents are available in large print. Please check box if you require this option

	Mr Test Tuesday
<input type="checkbox"/>	<input type="checkbox"/>

Your selection isn't permanent
 If you change your mind at anytime please contact us on 0800 587 5098 or write to us as Mutuality House, The Mallards, South Cerney, Cirencester, Glos, GL7 5TQ. For further information on how we use your data, please view our [Privacy Statement](#).

Issue my policy

- Once you have issued the contract, you will see the confirmation that the contract is live.

- You will be able to see the type of contract, the name of the applicant, contract number, start date and the first payment date.

Confirmation

Thank you for submitting your Application. This contract is now live.

Contract	Life Insured	Contract number	Start Date	First payment date
Income Assured Enhanced	Mr Test Tuesday	PR0000002GS	10/12/2021	18/12/2021

We know how important this contract is to you. Please check carefully that the information you are providing is accurate and complete, as any errors or omissions may result in claims for benefit being disallowed. If you have any amendments or your circumstances have changed before the Start Date, please let us know.

Please keep your Contract number to hand should you need to contact us.

[Return to dashboard](#)

- At this point the Adviser portal status will update to 'issued – non standard terms'. The contract documents can be found in the 'my documents' section of the Adviser portal.

Tracking Overview - Adviser Portal

My applications (9)
My watchlist (0)

Last Name

Application

Application type All ▼

Status All ▼

[Search](#)

Application	Life insured	Product	Premium	Initial com.	Status	Updated	Watch
PAP00000766	Mr Test Tuesday	Income Assured Enhanced	£32.50	£744.00	Issued - Non Standard	07/12/2021	<input checked="" type="checkbox"/>

- The Member will receive an email asking them register for the Member portal, here they will be able to access their contract documents.