



Introduction

Welcome to Canada Life's online annuity quotation system for financial advisers. This has been designed to provide you with instant guaranteed standard and enhanced Personal Examples (quotes) for our Lifetime Annuity and Scheme Pension annuity products.

This quick start guide will introduce you to the system and explain how the process will work once a quote has been produced.

You will be able to produce the majority of quotes using this system.

Where more complex quotes are required, e.g. you need to calculate the premium required to provide a given level of income, please contact our

Annuity Support Team on **0845 300 3199** for assistance.

General

- You can navigate through the system using the tabs at the top of the page or the **Back / Next** buttons on the screen. These buttons will validate the data before moving on to the next page. Do not use the website browser buttons to navigate.
- Once a quote is produced, all medical and lifestyle information will be “locked”. If your client’s circumstances change, these details can still be updated by calling our **Annuity Support Team** on **0845 300 3199**.
- You will be able to save your completed quotes. Additionally you can save your client’s medical and lifestyle data before all the questions have been answered – this is a useful feature should you need to obtain more information from your client.
- Your client’s details can be retrieved using the system’s search facility.

Step 1

Once you have logged on to the annuity quotes system you will see the following screen. The **Proceed to medical questions** check box will appear if you confirm that either the first or second annuitant is an impaired life. Select this box to answer questions concerning your client’s medical condition(s) and lifestyle choices.

The screenshot shows a web form titled "First Annuitant Details" with the following fields and options:

- Title:**
- Forename:**
- Surname:**
- Birth date:** (dd/mm/yyyy). Radio buttons for "Date of Birth" (selected) and "Age".
- Sex:** Radio buttons for "Male" (selected) and "Female".
- Marital status:** (dropdown menu).
- What is your main residential postcode?:**
- Please tick if you are a non-UK resident:**
- Impaired Life:** Radio buttons for "Yes" (selected) and "No".
- Medical Questions:** (checkbox with a red square icon).

At the bottom right of the form, there are "Back" and "Next" buttons.

Step 2

For each impaired client you will need to answer a series of medical and lifestyle questions. Some conditions, diabetes for example, are identified with a **Yes/No** selection whilst others require a condition to be entered and **identified**. You will then need to click on any **conditions** shown in red on the right hand side of the screen to answer any follow up questions.

Mr John Smith

Please complete all of the following medical and lifestyle questions for Mr John Smith. Then click on the conditions shown in **red** on the right hand side of the screen to answer any follow up questions. You can stop and save your data and return to this screen at any time to complete the questions.
Please note that once a quote has been produced you will only be able to update the answers by calling us on 08457 22 62 32.

2 conditions identified

HYPERTENSION

DIABETES 2

Please enter your height and weight

Select unit of measurement Imperial Metric

feet inches

Select unit of measurement Imperial Metric

stones pounds

Do you smoke? Yes No

Do you have raised blood pressure? Yes No

Do you have raised cholesterol? Yes No

Have you had or do you currently have any of the following heart conditions or surgical interventions? Yes No

- heart attack
- angina (recurrent chest pain)
- irregular heart beat (arrhythmia)
- or any other heart problem
- heart bypass or angioplasty
- enlarged heart or heart failure
- problem with heart valve (valvular heart disease)

Have you had any form of stroke or brain haemorrhage? Yes No

Have you experienced any form of:

- cancer
- leukaemia
- hodgkins disease
- lymphoma
- brain or spinal tumour

Are you diabetic? Yes No

Do you have any of the following medical conditions? Yes No

- alzheimers
- parkinsons
- multiple sclerosis
- kidney failure
- liver complaint
- chronic respiratory conditions
- or any other condition

What was your last occupation before retirement? **Identify**

Cancel **Save** **Validate & Continue**

Step 3

After clicking on the identified illness you will need to answer some follow up questions to enable us to calculate a rate that reflects your client's condition. When completed click **OK** to return to the main health screen and select **Validate & Continue** to continue. The following is an example of the questionnaire require for diabetes.

DIABETES 2

When was the diabetes first diagnosed? eg mm/yyyy

What is your type of treatment?

Diet

Tablets

Insulin

How often do you monitor your blood glucose yourself?

Once a week or longer

2-3 time per week

Once a day

2-3 times per day

More than 3 times per day

Have you been admitted to hospital due to your diabetes? Yes No

When were you admitted to hospital? eg mm/yyyy

Do you have any of the following conditions as a result of your diabetes?

Problem with your eyes (retinopathy)

Proteinuria (albumin in urine) or kidney problem

Elevated blood pressure

Loss of sensation (in feet and toes)

None of the above

Step 4

Use this screen to select the type of annuity required, the purchase premium and details of any GMP requirements. If a wider range of GMP quote options are required please contact our **Annuity Support Team** on **0845 300 3199** who will be able to prepare a quote for you.

Client Details **Pension Information** **Annuity Options** **IFA Details**

Product Type

Please note that it is not possible to combine funds from different companies after the Pension Commencement Lump Sum has been paid.

How many Pension tranches do you wish to enter?

Pension(s)

Non Protected Rights amount	Protected Rights amount
<input type="text" value="£50,000.00"/>	<input type="text" value="£0.00"/>

GMP

Includes GMP Yes No

Step 5

This screen allows you to select the annuity options. The comparative quote feature will provide three additional quotes providing alternative escalation and guarantee periods. The example below shows how this will work.

- Quote requested** Monthly in advance, **5 year** guarantee period, level
- Comparative quotes** Monthly in advance, **5 year** guarantee period, linked to **RPI**
- Monthly in advance, no guarantee period, level
- Monthly in advance, no guarantee period linked to **RPI**

Client Details Pension Selection **Annuity Options** IFA Details

Escalation Type

Non Protected Rights portion 0%

Income Payments

Frequency Monthly

Timing of payments In Advance

First Payment Date (Optional) (dd/mm/yyyy)

Guarantee Period

Non Protected Rights portion 5 Years

Annuity Protection Yes No

Do you want a comparative quote? Yes No

Back Next

Step 6

This screen allows you to select your commission level. The normal commission rate for online annuity quotes is 1% for standard annuities and 3% for enhanced annuities. This screen will allow you to sacrifice commission to achieve a higher level of income.

Select **Quote Now** to generate the quotes.

Client Details Pension Selection Annuity Options **IFA Details**

Commission Details

Commission basis

Firm's usual amount

Lower amount

Nil

Please enter either a cash amount OR a percentage

Commission Cash 500

Commission % of Entitlement %

Quote Now

Back Next

Step 7

This screen shows the requested quote along with the three comparisons. Select the relevant boxes to save the quotes that you wish to keep. Click on the quote reference number to view a quote in more detail.

Comparative Quotes

Requested Quote						
Quote Ref.	Yearly Income	Payments	Life Basis	Gtee	Esc	Save
G006079A	£3,658.20	Monthly In Advance	Single	5	0	<input checked="" type="checkbox"/>

Other Options						
Quote Ref.	Yearly Income	Payments	Life Basis	Gtee	Esc	
G006080A	£2,472.12	Monthly In Advance	Single	5	RPI	<input type="checkbox"/>
G006081A	£3,681.36	Monthly In Advance	Single	0	0	<input checked="" type="checkbox"/>
G006082A	£2,484.00	Monthly In Advance	Single	0	RPI	<input type="checkbox"/>

For future retrieval of any quotes shown above, you will need to select and save them. You can view the quotes in full by clicking on the quote reference.

Step 8

This screen provides a more detailed view of the quote along with PDFs of the **Personal Example** and **Confirmation Schedule** for download or printing. Your client must check the **Confirmation Schedule** to ensure that it is correct. This screen also provides links to all the literature you need to purchase a policy, e.g. the application form, key features etc. Although an application form is needed, your client will not need to provide any further medical details.

If required, click the **Amend** button to go back and change the annuity options.

Quote Result

Quote Response Enhanced Rates

Your Quotation reference is: **G006079A**
Purchase price of: **£50,000.00**
Payment options: **Monthly In Advance**
Life Basis: **Single Life**
Guarantee for: **5 year(s) (Non-Protected Rights)**
Escalation of: **0% (Non-Protected Rights)**
Annuity protection: **Not applicable**
Total Income of: **£3,658.20**

[View Medical Confirmation](#)
[View Quote](#)

Enhanced Lifetime Annuity - Open Market Option

Quote specific literature

- [Lifetime Annuity & Scheme Pension Key Features Document](#)
- [Enhanced Lifetime Annuity Open Market Option Application Form, \(for use with an OMO from one company, i.e. PCLS paid by ceding scheme\)](#)
- [Your right to think over your options](#)

Other literature



- [Birth Certificate Verification Form](#)
- [Marriage Certificate Verification Form](#)
- [Enhanced Lifetime Annuity Policy Provisions](#)

Search facility

Previous quotes or partially saved medical details can be retrieved using the system's **search** facility. Completed quotes can be viewed by selecting the appropriate quote reference number or can be amended by selecting the **Amend** icon. Enhanced (ENH) and standard quotes (STD) are identified in the Type column. Partially saved records will not show a quote reference number.

Search

Search Results

Quote Ref.	Quote Date	Name	Birth Date	Purchase	Income	Type	Delete
G006079A 	11/11/11	Smith, J	10/10/46	£50,000.00	£3,658.20	ENH	<input type="checkbox"/>
G006081A 	11/11/11	Smith, J	10/10/46	£50,000.00	£3,681.36	ENH	<input type="checkbox"/>

Search Criteria

First Life Surname First Life DOB (dd/mm/yyyy)

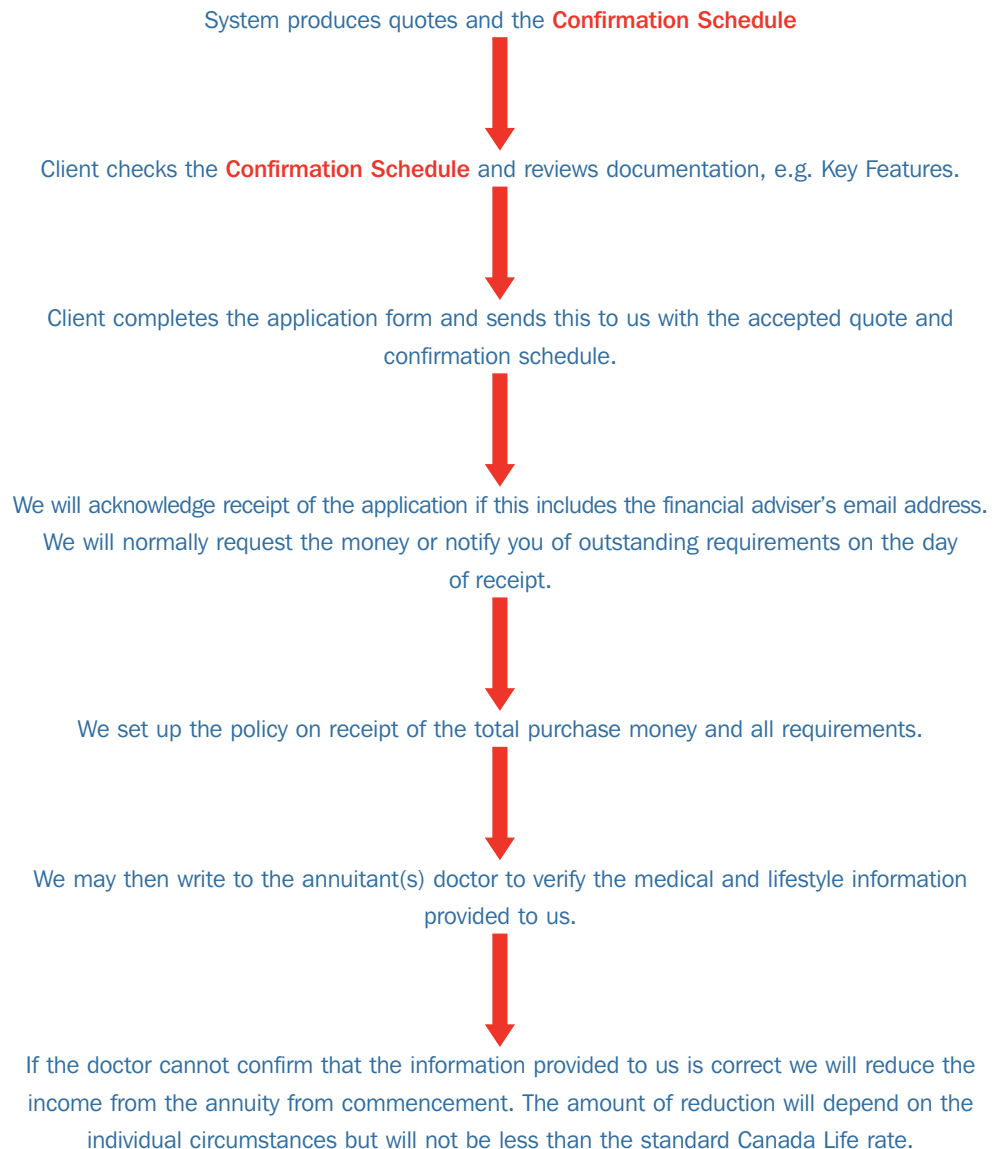
Quote Ref.

Date Range

Status

Search

Online enhanced annuity processing



Canada Life

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