

Telephone application service

Using the Bright Grey telephone application service is easy! Just follow the three steps below.

1

Log on to our online quote and apply service at www.brightadviser.co.uk

2

Once you've completed your quote you will need one of our data capture forms for telephone application. You can order these online at www.brightadviser.co.uk

3

Now retrieve your quote and select the telephone application option. Using your completed data capture form fill in the screens and submit your telephone application.

What happens next?

A nurse from Medicals Direct will contact your client on their preferred date and time. If your client can't take the call we'll rearrange to call back on the alternative date and time. The interview shouldn't take more than 30 minutes.

Once the interview is complete, Medicals Direct will immediately pass the information they have gathered to Bright Grey. A member of our team will contact you with a decision within 24 hours of us receiving that information. At this time we may accept the application, decline, defer or request additional medical evidence.

At the same time we'll send your client a copy of the answers they have given so that they can check that the information we have is accurate and complete. We'll ask them to confirm this by signing and returning a confirmation form to us. They must do this within 60 days for the application to remain valid. If they make changes to the information they've already given us, this may affect the decision we have made.

Our telephone application service is quick and easy to use, so why not give it a try?

To find out how to access the screens and get copies of the data capture form, please turn over.

Visit www.brightadviser.co.uk to quote and apply online.

What are the benefits of the system?

For you

- Ideal for advisers who don't have a lot of time.
- You can spend more of your time with clients.
- You don't have to ask the client difficult personal questions relating to their medical conditions.

For clients

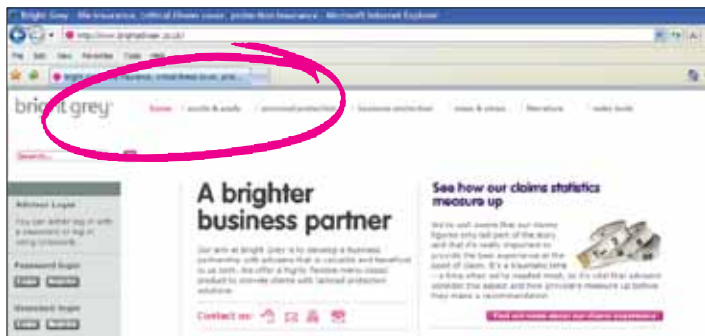
- It's more convenient because the client has chosen the best time to call.
- It's easier to disclose personal medical information to a nurse as they will know how to ask for additional information where it's needed.

How do I get to the right screen?

You can access the telephone application screens by using the links shown in the screenshot below.

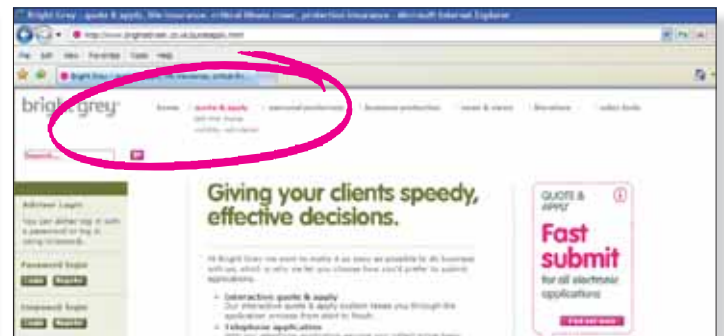
Bright adviser homepage

www.brightadviser.co.uk



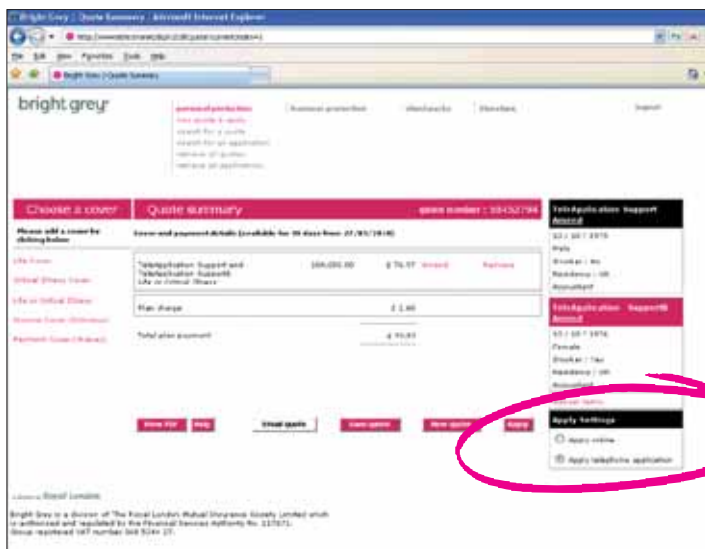
Quote and apply home page

www.brightadviser.co.uk/quoteapply.html



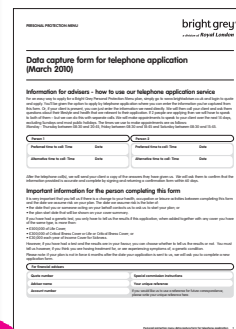
Quote screen

When you do the quote you'll be given the option to apply through interactive quote and apply or telephone application (see screenshot below).



How can I get hold of the data capture form for the telephone application service?

You can access the PDF by following the link on the quote and apply home page or you can request printed copies through our literature ordering page. This can be found at www.brightadviser.co.uk/literature



So why not log on and see how easy it is to use the telephone application service from Bright Grey.

Bright Grey is a division of The Royal London Group which consists of The Royal London Mutual Insurance Society Ltd and its subsidiaries. The Royal London Mutual Insurance Society Ltd provides life and pension products, is a member of the Association of British Insurers, is authorised and regulated by the Financial Services Authority No.117672 and is registered in England and Wales No.99064. The registered office is 55 Gracechurch Street, London, EC3V 0RL. Bright Grey is a member of IFA Promotion Ltd.

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