

Requesting Quotes - Income Protection

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For Income Protection, you must either select the age at which the cover ceases, or specify a term of cover, by clicking either the **Cease** or the **Term** buttons. In the example below, **Cease** had been chosen so you must indicate the age of the client when the benefit is due to cease (**Cease Age**). The required **Monthly Benefit Amount** the client wishes to receive can be entered, in whole number of pounds.

However, if this field is left empty, each provider will return a quote showing the maximum benefit based on the clients annual earnings.

Various **Deferment Period** options are available – you may select one or more of these by clicking the appropriate one(s) to make you highlighted up to a maximum of three. Any more than this number and an error will be displayed. This will give comparison quotes for the deferred periods selected. (Note that not all providers cater for all of the deferment options).

The screenshot shows the 'Income Protection' form in the Webline system. The 'Product details' section includes: 'Quote for' with 'Life one' selected; 'Driven by Cease age or Term' with 'Cease' selected; 'Cease age' set to '60 years'; 'Premium frequency' with 'Monthly' selected; 'Stepped benefit' with 'No' selected; 'Monthly benefit amount' set to '£'; and 'Deferment period(s) required' with '13 weeks' selected. The 'Product features' section includes: 'Increasing benefit?' with 'No' selected; 'Guaranteed' with 'Yes' selected; 'Include Guaranteed Age Costed' with 'No' selected; and 'Reviewable' with 'Yes' selected. The 'Results' sidebar shows 'Client A £100,000 10 yrs' and 'Apply' buttons for 'Quick Commission', 'Back', and 'Next'.

If the annual earning has not been recorded for a client, once the **Next** button is selected on the Income Protection input page, a message will appear:

The dialog box is titled 'Annual Earnings for Client A'. It contains the text: 'Income protection requires a value for annual earnings. Please enter annual earnings for Test Client:'. Below this is an input field with '£' to its left. A callout bubble points to the input field with the text: 'Record the client's annual earnings and click OK.' At the bottom are 'OK' and 'Cancel' buttons.