

## Essential Protection Comparison Report



Your Reference: Davies

Date Requested: 13/03/2020

Date Printed: 13/03/2020

Clients: Mr Gavin Davies, a Male smoker, born on 05/09/1977, employed  
Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

### Benefits selected:-

- Decreasing Term Assurance (Mortgage Protection): Joint life - 1st death event, £120000 life cover, policy duration is 11 years, premiums are guaranteed, policy interest rate for cover 8%
- Level Term Assurance: Joint life - 1st death event, £100000 life cover, policy duration is 12 years, premiums are guaranteed

Quotation basis: Benefited

Premium frequency: Monthly

Commission: Full, Indemnified

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Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

## Quote Details:

Provider / Product	Total Premium	DTA Joint life Life only 11 years	LTA Joint life Life only 12 years	Commission
⚠ Legal & General Multi Discount	£34.16	£14.51	£19.65	£796.93
⚠ LV= FPP Menu	£36.75	£16.29	£20.46	£773.81 *
⚠ Aviva Multi-Product	£37.34	£15.83	£21.51	£819.99 *
Aegon Personal Protection	£38.43	£16.50	£21.93	£922.06
⚠ VitalityLife Essentials Plan	£40.45	£17.94	£22.51	£910.02
⚠ Scottish Widows Multi Benefit	£40.52	£18.29	£22.23	£988.07
⚠ AIG Your Life Plan	£40.65	£17.55	£23.10	£845.25 *
⚠ VitalityLife Essential Wellness Optimiser Lite	£41.36	£18.84	£22.52	£821.29
⚠ Royal London Personal Menu Plan	£41.66	£15.47	£23.59	£884.19 *
⚠ Zurich Life	£42.98	£17.38	£25.60	£1028.08 *
⚠ VitalityLife Essentials Vitality Optimiser Lite	£43.48	£19.83	£23.65	£871.94
⚠ VitalityLife Mortgage Plan Lite	£43.49	£19.84	£23.65	£872.18

⚠ The Provider has returned notes to accompany this quote. Please refer to the results screen for more details.  
Further commission details are available. Please refer to the results screen for more details.

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Clients: Mr Gavin Davies, a Male smoker, born on 05/09/1977, employed  
Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

## Decreasing Term Assurance (Mortgage Protection):

Joint life - 1st death/event, £120000 life cover, policy duration is 11 years, premiums are guaranteed, policy interest rate for cover 8%

Provider / Product	Premium	Premium Type	Premium Based on Occupation	Premium Frequency	Life Cover	Policy Duration	Policy Interest Rate	TPD	Low Start Plan
Legal & General Multi Discount	£14.51	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
Royal London Personal Menu Plan	£15.47	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
Aviva Multi-Product	£15.83	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
LV= FPP Menu	£16.29	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
Aegon Personal Protection	£16.50	Guaranteed	No	Monthly	£120000	11 years	10.0%	None	No
Zurich Life	£17.38	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
AIG Your Life Plan	£17.55	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
VitalityLife Essentials Plan	£17.94	Guaranteed	No	Monthly	£120000	11 years	7.0%	None	No
Scottish Widows Multi Benefit	£18.29	Guaranteed	No	Monthly	£120000	11 years	8.0%	None	No
VitalityLife Essential Wellness Optimiser Life	£18.84	Guaranteed	No	Monthly	£120000	11 years	7.0%	None	No
VitalityLife Essentials Vitality Optimiser Life	£19.83	Guaranteed	No	Monthly	£120000	11 years	7.0%	None	No
VitalityLife Mortgage Plan Lite	£19.84	Guaranteed	No	Monthly	£120000	11 years	10.0%	None	No

The Provider has returned notes to accompany this quote. Please refer to the results screen for more details.

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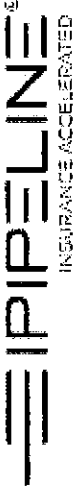
## Level Term Assurance:

Joint life - 1st death/event, £100000 life cover, policy duration is 12 years, premiums are guaranteed

Provider / Product	Premium	Premium Type	Premium Based on Occupation	Premium Frequency	Life Cover	Policy Duration	Indexation	TPD	Low Start Plan
Legal & General Multi Discount	£19.65	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
LV= FPP Menu	£20.46	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
Aviva Multi-Product	£21.51	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
Aegon Personal Protection	£21.93	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
Scottish Widows Multi Benefit	£22.23	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
VitalityLife Essentials Plan	£22.51	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
VitalityLife Essential Wellness Optimiser Life	£22.52	Guaranteed	No data	Monthly	£100000	12 years	Level	None	No
AIG Your Life Plan	£23.10	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
Royal London Personal Menu Plan	£23.59	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
VitalityLife Essentials Vitality Optimiser Life	£23.65	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
VitalityLife Mortgage Plan Lite	£23.65	Guaranteed	No	Monthly	£100000	12 years	Level	None	No
Zurich Life	£25.60	Guaranteed	No	Monthly	£100000	12 years	Level	None	No

The Provider has returned notes to accompany this quote. Please refer to the results screen for more details.

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Your Reference: Davies

Date Requested: 13/03/2020

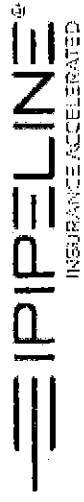
Date Printed: 13/03/2020

Clients: Mr Gavin Davies, a Male smoker, born on 05/09/1977, employed  
Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

## Products Not Quoting:

Provider and Product	Details
Guardian Protection Builder without Child CI	Unable to display the quote as the Provider was unable to provide all benefits requested. We are unable to provide a quote for this combination of benefits
Guardian Protection Builder with Child CI	Unable to display the quote as the Provider was unable to provide all benefits requested. We are unable to provide a quote for this combination of benefits
AIG CIC Start Critical Illness with Term Assurance	Multi Benefit quotes are not supported
AIG CIC Start Critical Illness with Term Assurance	Mortgage Protection is not supported
AIG Instant Life	Multi Benefit quotes are not supported
AIG KEY3	Critical Illness cover must be included
AIG Life Start Term Assurance	Multi Benefit quotes are not supported
AIG Life Start Term Assurance	Mortgage Protection is not supported
AIG Your Life Plan Income Protection 2 year payment	Income Protection must be included
Aviva Multi-Product 2 year IP/Core CI	Income Protection must be included Income Protection must be included
Aviva Multi-Product 2 year IP/Upgraded CI with Child Upgrade	Income Protection must be included Income Protection must be included
Aviva Multi-Product 2 year IP/Upgraded CI/No Child Upgrade	Income Protection must be included Income Protection must be included
Aviva Multi-Product Living Costs IP/Core CI	Income Protection must be included Income Protection must be included
Aviva Multi-Product Living Costs IP/Upgraded CI with Child Upgrade	Critical Illness cover must be included Critical Illness cover must be included
Aviva Multi-Product Living Costs IP/Upgraded CI/No Child Upgrade	Critical Illness cover must be included Critical Illness cover must be included
Aviva Multi-Product Upgraded CI with Child Upgrade	Critical Illness cover must be included Critical Illness cover must be included

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Provider and Product	Details
▲ Aviva Multi-Product Upgraded CI/No Child Upgrade	Critical Illness cover must be included Critical Illness cover must be included
▲ Aviva Simple Life Insurance	Multi Benefit is not supported
▲ Canada Life - Life Insurance	Multi Benefit Mode is not supported
▲ Legal & General CI (Standard + Child CI Extra)	Mortgage Protection is not supported
▲ Legal & General CI (Standard + Child CI Extra)	Multi Benefit quotes are not supported
▲ Legal & General CI (Standard)	Mortgage Protection is not supported
▲ Legal & General CI (Standard)	Multi Benefit quotes are not supported
▲ Legal & General CI Extra	Mortgage Protection is not supported
▲ Legal & General CI Extra	Multi Benefit quotes are not supported
▲ Legal & General CI Extra (+ Child CI Extra)	Mortgage Protection is not supported
▲ Legal & General CI Extra (+ Child CI Extra)	Multi Benefit quotes are not supported
▲ Legal & General Decreasing CI (Standard + Child CI Extra)	Multi Benefit quotes are not supported
▲ Legal & General Decreasing CI (Standard)	Multi Benefit quotes are not supported
▲ Legal & General Decreasing CI Extra	Multi Benefit quotes are not supported
▲ Legal & General Decreasing CI Extra (+ Child CI Extra)	Multi Benefit quotes are not supported
▲ Legal & General Decreasing Life	Benefit is not supported
▲ Legal & General Decreasing Life + CI (Standard + Child CI Extra)	Benefit is not supported
▲ Legal & General Decreasing Life + CI Extra	Benefit is not supported
▲ Legal & General Decreasing Life + CI Extra (+ Child CI Extra)	Benefit is not supported

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Clients: Mr Gavin Davies, a Male smoker, born on 05/09/1977, employed  
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Provider and Product	Details
Legal & General Family Income Benefit	Benefit is not supported
Legal & General Family Income Benefit	Benefit is not supported
Legal & General Family Income Benefit + CI Extra	Benefit is not supported
Legal & General Family Income Benefit + CI Extra	Benefit is not supported
Legal & General Family Income Benefit + CI (Standard + Child CI Extra)	Benefit is not supported
Legal & General Family Income Benefit + CI (Standard + Child CI Extra)	Benefit is not supported
Legal & General Family Income Benefit + CI Extra (+ Child CI Extra)	Benefit is not supported
Legal & General Family Income Benefit + CI Extra (+ Child CI Extra)	Benefit is not supported
Legal & General Family Income Benefit CI (Standard + Child CI Extra)	Mortgage Protection is not supported
Legal & General Family Income Benefit CI (Standard + Child CI Extra)	Multi Benefit quotes are not supported
Legal & General Family Income Benefit CI (Standard)	Mortgage Protection is not supported
Legal & General Family Income Benefit CI (Standard)	Multi Benefit quotes are not supported
Legal & General Family Income Benefit CI Extra	Mortgage Protection is not supported
Legal & General Family Income Benefit CI Extra	Multi Benefit quotes are not supported
Legal & General Family Income Benefit CI Extra (+ Child CI Extra)	Mortgage Protection is not supported
Legal & General Family Income Benefit CI Extra (+ Child CI Extra)	Multi Benefit quotes are not supported
Legal & General Life	Benefit is not supported

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 Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

Provider and Product	Details
Legal & General Life + CI (Standard + Child CI Extra)	Benefit is not supported
Legal & General Life + CI Extra	Benefit is not supported
Legal & General Life + CI Extra (+ Child CI Extra)	Benefit is not supported
Legal & General Mortgage CI (Standard + Child CI Extra)	Multi Benefit quotes are not supported
Legal & General Mortgage CI (Standard + Child CI Extra)	Mortgage Protection is not supported
Legal & General Mortgage CI (Standard)	Multi Benefit quotes are not supported
Legal & General Mortgage CI (Standard)	Mortgage Protection is not supported
Legal & General Mortgage CI Extra	Multi Benefit quotes are not supported
Legal & General Mortgage CI Extra	Mortgage Protection is not supported
Legal & General Mortgage CI Extra (+ Child CI Extra)	Multi Benefit quotes are not supported
Legal & General Mortgage CI Extra (+ Child CI Extra)	Mortgage Protection is not supported
Legal & General Mortgage Life	Benefit is not supported
Legal & General Mortgage Life	Benefit is not supported
Legal & General Mortgage Life + CI (Standard + Child CI Extra)	Benefit is not supported
Legal & General Mortgage Life + CI (Standard + Child CI Extra)	Benefit is not supported
Legal & General Mortgage Life + CI Extra	Benefit is not supported
Legal & General Mortgage Life + CI Extra	Benefit is not supported
Legal & General Mortgage Life + CI Extra (+ Child CI Extra)	Benefit is not supported
Legal & General Mortgage Life + CI Extra (+ Child CI Extra)	Benefit is not supported



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Provider and Product	Details
▲ Legal & General Multi Discount + CI (Standard + Child CI Extra)	Critical Illness must be included Critical Illness must be included
▲ Legal & General Multi Discount + CI Extra	Critical Illness must be included Critical Illness must be included
▲ Legal & General Multi Discount + CI Extra (+ Child CI Extra)	Critical Illness must be included Critical Illness must be included
▲ Legal & General Multi Discount Income Protection (1 year)	Income Protection must be included Income Protection must be included
▲ Legal & General Multi Discount Income Protection (1 year) + CI Extra	Income Protection must be included Income Protection must be included
▲ Legal & General Multi Discount Income Protection (2 year)	Income Protection must be included Income Protection must be included
▲ Legal & General Multi Discount Income Protection (2 year) + CI (Standard + Child CI Extra)	Income Protection must be included Income Protection must be included
▲ Legal & General Multi Discount Income Protection (2 year) + CI Extra	Income Protection must be included Income Protection must be included
▲ Legal & General Multi Discount Income Protection (2 year) + CI Extra (+ Child CI Extra)	Income Protection must be included Income Protection must be included
▲ Legal & General Rental Life Insurance	Benefit is not supported
▲ Legal & General Rental Life Insurance	Benefit is not supported
▲ Legal & General Rental Multi Discount	Family Income Benefit or Income Protection must be included Family Income Benefit or Income Protection must be included
▲ Legal & General Rental Multi Discount (2 year IP)	Income Protection must be included Income Protection must be included
▲ Legal & General Rental Multi Discount Income Protection (1 year)	Income Protection must be included Income Protection must be included
▲ LV= Family Income Assurance Plan	Multi Benefit quotes are not supported
▲ LV= FPP Menu 1 year IP plan	Income Protection must be included

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**Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed**








Provider and Product	Details
▲ LV= FPP Menu 2 year IP plan	Income Protection must be included
▲ LV= FPP Menu Personal Sick Pay (Budget IP)	Income Protection must be included
▲ LV= FPP Menu Personal Sick Pay (Full IP)	Income Protection must be included
▲ Old Mutual Wealth Protect Fixed Term	Mortgage Protection is not supported
▲ Old Mutual Wealth Protect Fixed Term	Multi Benefit quotes are not supported
▲ Old Mutual Wealth Protect Rolling Term	Mortgage Protection is not supported
▲ Old Mutual Wealth Protect Rolling Term	Multi Benefit quotes are not supported
▲ Royal London Personal Menu Plan - Enhanced Child CI	Critical Illness cover must be included Critical Illness cover must be included
▲ Royal London Personal Menu Plan - Enhanced Child CI 1 year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan - Enhanced Child CI 2 Year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan - Enhanced Child CI 5 year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan - No Child CI	Critical Illness cover must be included Critical Illness cover must be included
▲ Royal London Personal Menu Plan - No Child CI 1 year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan - No Child CI 2 Year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan - No Child CI 5 year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan 1 year IP	Income Protection must be included Income Protection must be included
▲ Royal London Personal Menu Plan 2 year IP	Income Protection must be included Income Protection must be included

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Clients: Mr Gavin Davies, a Male smoker, born on 05/09/1977, employed  
 Mrs Sarah Davies, a Female non-smoker, born on 21/09/1975, employed

Provider and Product	Details
 Royal London Personal Menu Plan 5 year IP	Income Protection must be included Income Protection must be included
 The Exeter Managed Life	Input selection not supported
 VitalityLife Essential Wellness Optimiser Short Term IP	Income Protection must be included
 VitalityLife Mortgage Plan Short Term IP	Income Protection must be included
 Zurich Life & CI	Critical Illness cover must be included
 Zurich Life & CI Select	Critical Illness cover must be included
 Zurich Life & CI Select with Child	Critical Illness cover must be included

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# PERSONAL QUOTE.

**This quote is valid until 11/06/2020 and should be read with your policy summary.**

**PERSONAL QUOTE FOR:** Mr Gavin Davies, date of birth 5 September 1977, Smoker  
and Mrs Sarah Davies, date of birth 21 September 1975, Non Smoker\*

\*Legal & General's definition of a non-smoker is someone who during the last 12 months has not smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements.

**INITIAL AMOUNT OF DECREASING LIFE INSURANCE:** £120,000.00

**LENGTH OF POLICY:** 11 years

Your monthly premium is £14.51.

**(This premium may change when we have assessed your application.)**

The amount of cover will reduce over the policy term. An interest rate of 8.0% is used to calculate the amount of cover payable on a claim at any point in the future up to the end of the policy. This policy may therefore only be suitable for loans with an average mortgage interest rate of up to and including 8.0%.

**Please remember that this policy is not a savings or an investment policy and has no cash value unless a valid claim is made.**

As you have selected more than one policy you are eligible for a discount. This discount has been taken into account in the premium(s) displayed. If you were to reduce the number of policies you have you will no longer be eligible for the same level of discount. You will not lose the discount if the number of policies you have reduces because one of them reaches the end of its term or you make a claim.

If you keep your policy for 11 years then the total amount of premium you will have paid will be £1,915.32 This assumes that your premium has remained unchanged and will not change in future. If this is not the case, the actual amount you will have paid over the term of the policy will be different from that shown. This figure may be different from what you will have paid if your premium has changed as a result of:

- changing or increasing your policy.

## HOW MUCH COMMISSION IS PAYABLE?

The amount of commission payable will depend on the size of your premium and the length of the policy term. It will be paid for out of the premiums.

**COMMISSION PAYABLE**

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £335.30 immediately, and then from month 48, £0.36 each month until the end of the policy.

Quote Date: 13/03/2020

Date Printed: 13/03/2020

ERA / 8884108 / 015 / 01 / SI/ 0.00 / 0.00



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**Legal & General Assurance Society Limited**

Registered in England and Wales No. 00166055

**Registered office:** One Coleman Street, London EC2R5AA

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# PERSONAL QUOTE.

**This quote is valid until 11/06/2020 and should be read with your policy summary.**

**PERSONAL QUOTE FOR:** Mr Gavin Davies, date of birth 5 September 1977, Smoker  
and Mrs Sarah Davies, date of birth 21 September 1975, Non Smoker\*

\*Legal & General's definition of a non-smoker is someone who during the last 12 months has not smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements.

**AMOUNT OF LIFE INSURANCE:** £100,000.00

**LENGTH OF POLICY:** 11 years

Your monthly premium is £19.17.

**(This premium may change when we have assessed your application.)**

**Please remember that this policy is not a savings or an investment policy and has no cash value unless a valid claim is made.**

As you have selected more than one policy you are eligible for a discount. This discount has been taken into account in the premium(s) displayed. If you were to reduce the number of policies you have you will no longer be eligible for the same level of discount. You will not lose the discount if the number of policies you have reduces because one of them reaches the end of its term or you make a claim.

If you keep your policy for 11 years then the total amount of premium you will have paid will be £2,530.44 This assumes that your premium has remained unchanged and will not change in future. If this is not the case, the actual amount you will have paid over the term of the policy will be different from that shown. This figure may be different from what you will have paid if your premium has changed as a result of:

- changing or increasing your policy.

## HOW MUCH COMMISSION IS PAYABLE?

The amount of commission payable will depend on the size of your premium and the length of the policy term. It will be paid for out of the premiums.

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**Life Insurance**

Application number: AN09394496

**COMMISSION PAYABLE**

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £443.00 immediately, and then from month 48, £0.48 each month until the end of the policy.

Quote Date: 13/03/2020

Date Printed: 13/03/2020

ERA / 8884108 / 014 / 01 / SI/ 0.00 / 0.00



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# PERSONAL QUOTE.

**This quote should be read with your policy summary.**

**PERSONAL QUOTE FOR:** Mr Gavin Davies, date of birth 5 September 1977, Smoker  
and Mrs Sarah Davies, date of birth 21 September 1975, Non Smoker\*

\*Legal & General's definition of a non-smoker is someone who during the last 12 months has not smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements.

**INITIAL AMOUNT OF DECREASING LIFE INSURANCE:** £120,000.00

**LENGTH OF POLICY:** 11 years

Your monthly premium is £19.76.

The amount of cover will reduce over the policy term. An interest rate of 8.0% is used to calculate the amount of cover payable on a claim at any point in the future up to the end of the policy. This policy may therefore only be suitable for loans with an average mortgage interest rate of up to and including 8.0%.

**Please remember that this policy is not a savings or an investment policy and has no cash value unless a valid claim is made.**

As you have selected more than one policy you are eligible for a discount. This discount has been taken into account in the premium(s) displayed. If you were to reduce the number of policies you have you will no longer be eligible for the same level of discount. You will not lose the discount if the number of policies you have reduces because one of them reaches the end of its term or you make a claim.

If you keep your policy for 11 years then the total amount of premium you will have paid will be £2,608.32 This assumes that your premium has remained unchanged and will not change in future. If this is not the case, the actual amount you will have paid over the term of the policy will be different from that shown. This figure may be different from what you will have paid if your premium has changed as a result of:

- changing or increasing your policy.

## HOW MUCH COMMISSION IS PAYABLE?

The amount of commission payable will depend on the size of your premium and the length of the policy term. It will be paid for out of the premiums.



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**Decreasing Life Insurance**

Policy number:

**COMMISSION PAYABLE**

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £456.63 immediately, and then from month 48, £0.49 each month until the end of the policy.

Quote Date: 13/03/2020

Date Printed: 13/03/2020

ERA / 8884108 / 015 / 01 / SI/ 0.00 / 0.00



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# PERSONAL QUOTE.

**This quote should be read with your policy summary.**

**PERSONAL QUOTE FOR:** Mr Gavin Davies, date of birth 5 September 1977, Smoker  
and Mrs Sarah Davies, date of birth 21 September 1975, Non Smoker\*

\*Legal & General's definition of a non-smoker is someone who during the last 12 months has not smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements.

**AMOUNT OF LIFE INSURANCE:** £100,000.00

**LENGTH OF POLICY:** 11 years

Your monthly premium is £26.32.

**Please remember that this policy is not a savings or an investment policy and has no cash value unless a valid claim is made.**

As you have selected more than one policy you are eligible for a discount. This discount has been taken into account in the premium(s) displayed. If you were to reduce the number of policies you have you will no longer be eligible for the same level of discount. You will not lose the discount if the number of policies you have reduces because one of them reaches the end of its term or you make a claim.

If you keep your policy for 11 years then the total amount of premium you will have paid will be £3,474.24 This assumes that your premium has remained unchanged and will not change in future. If this is not the case, the actual amount you will have paid over the term of the policy will be different from that shown. This figure may be different from what you will have paid if your premium has changed as a result of:

- changing or increasing your policy.

## HOW MUCH COMMISSION IS PAYABLE?

The amount of commission payable will depend on the size of your premium and the length of the policy term. It will be paid for out of the premiums.

Alice Lamy 4

Life Insurance

Policy number:

**COMMISSION PAYABLE**

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £608.21 immediately, and then from month 48, £0.66 each month until the end of the policy.

Quote Date: 13/03/2020

Date Printed: 13/03/2020

ERA / 8884108 / 014 / 01 / SI/ 0.00 / 0.00



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Applicants: Mr Gavin Davies and Mrs Sarah Davies  
Application Ref: AN09394496  
Agent Ref: G and S Davies  
Date: 13 March 2020

# Protection Application Details



## **Important Customer Information**

- You must answer the application questions truthfully and accurately. This is to help ensure Legal & General can pay valid claims.
- The questions must only be answered by the person(s) to be insured.
- Around one in ten applications will be checked by obtaining information from your doctor, either before or shortly after your policy has started

### **Your medical information**

Legal & General follow a strict confidentiality code about all medical information you give them, or which they get from any additional medical report. This is held securely and access is limited to authorised individuals who need to see it.

### **Genetic Testing**

The only genetic test result which you will need to tell us about is one for Huntington's disease, and you will only need to tell us about this when the total life insurance you have or are buying is over £500,000.

## Policy Details

- First Client  
    **Mr Gavin Davies**
- Second Client  
    **Mrs Sarah Davies**

These are the things you asked for:

**For Mortgage Protection**

**For : Applicant Mr Gavin Davies and Applicant Mrs Sarah Davies**

**Product: Mortgage Decreasing Life Insurance**

**Policy Interest Rate: 8%**

**Benefits:**

- **Permanent and Total Incapacity No**
- **Children's Critical Illness Extra No**
- **Legal & General GP24 No**
- **Waiver None**

Sum Assured	Term	Premium	Proposed Start Date
<b>£120,000.00</b>	<b>11 years</b>	<b>£19.76 pm</b>	<b>20/03/2020</b>

**Premium will be payable at Guaranteed rates**

**Other policy owner: None**

**For Family Protection**

**For : Applicant Mr Gavin Davies and Applicant Mrs Sarah Davies**

**Product: Life Insurance**

**Benefits:**

- **Conversion Option No**
- **Permanent and Total Incapacity No**
- **Children's Critical Illness Extra No**
- **Legal & General GP24 No**
- **Waiver None**



Sum Assured	Term	Premium	Proposed Start Date
£100,000.00	11 years	£26.32 pm	20/03/2020

Premium will be payable at **Guaranteed rates**

Other policy owner: **None**

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Quotation Date  
13/03/2020

Application Submission Date  
13/03/2020

## **Client Information**

- First Client Name  
**Mr Gavin Davies**
- Sex  
**Male**
- Date of Birth  
**05/09/1977**
- During the last 12 months have you smoked any cigarettes, cigars, a pipe or used nicotine replacements?  
A simple medical test may be required to check your answer.  
If you've smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements at all in the last 12 months you need to answer 'Yes - regularly' or 'Yes - occasionally'.  
  
**Yes - regularly**
- Correspondence Address  
**7 Wentwood Place  
Risca  
NEWPORT  
NP11 6RJ**
- Home Address  
**7 Wentwood Place  
Risca  
NEWPORT  
NP11 6RJ**
- Phone  
**Work phone no.  
Home phone no. 01633619546  
Mobile phone no. 07940479024**
- Email address  
**gavindavies6672@aol.co.uk**
- It may be necessary for us to contact you to discuss your application; this might include discussing matters of a sensitive nature. Are you happy for us to contact you in this event?  
**Yes**
- Preferred method of contact
- Preferred contact date
- Preferred contact time



- Doctor's Details  
**For The Attention Of The GP  
Wellspring Medical Centre  
Park Road  
Risca  
Newport  
NP11 6BJ**
  - Doctor's Phone No.  
**01633 612438**
  - Is this address outside of England, Scotland, Wales or Northern Ireland?  
**No**
- 

## **Replacement Policy Information**

- Are any of the policies on this application replacing an existing policy or policies held with Legal & General?  
**No**
- 

## **Employment Information**

- Employment Status  
**Full time employee**
- 

## **Work, Total Cover & Travel**

- It's very important that you answer every question truthfully and accurately to ensure all valid claims are paid. If you don't it could mean a claim may not be paid and your policy may be amended or cancelled. Legal & General won't always write to your doctor to confirm your answers. Please confirm you have read this statement by clicking this box. **Yes**
- Do you work in any of the following?  
15 metres is the height of a typical 3 storey house.  
If Yes, tick all that apply. If No, tick 'None of the above'.  
Outside at heights over 15 metres (50ft) for more than 5 hours during a typical week **No**  
The Armed Forces or as a member of the Armed Forces Reserves **No**  
Flying as a pilot or member of a flight crew (this does not include cabin crew or flying in the Armed Forces) **No**  
Motor car sport driving or motorcycle sport riding **No**  
Offshore in the oil, gas or fishing industry **No**  
As a full time barman, barmaid or landlord in a public house **No**  
Underwater or underground, for example mining, tunnelling **No**  
None of the above **Yes**
- Do you have any existing cover on your life for family or mortgage purposes?

No

- During the last 2 years have you spent more than 90 consecutive days in Africa, the Caribbean, Russia, Thailand or Ukraine?

The Caribbean includes Antigua, Bahamas, Barbados, Bermuda, Cuba, Dominican Republic, Grenada, Haiti, Jamaica, Trinidad and Tobago and its other islands.

No

- During the next 2 years do you intend to spend more than 30 consecutive days outside the UK?

Please ignore travel as a member of the Armed Forces.

In this context UK includes England, Scotland, Wales and Northern Ireland.

No

---

## **Leisure Activities**

- Not including your occupation, do you regularly take part in any of the following activities, or do you intend to do so within the next 6 months?

If Yes, tick all that apply. If No, tick 'None of the above'.

Flying (other than as a fare-paying passenger) **No**

Hang gliding or paragliding **No**

Motor car sport driving or motorcycle sport riding **No**

Mountaineering or rock climbing **No**

Parachuting, sky diving or BASE jumping **No**

Underwater diving **No**

None of the above **Yes**

---

## Lifestyle

- Height (without shoes)  
Height Metric: 1.68m Height Imperial: 5ft 6in
  - Weight (in indoor clothes)  
Weight Metric: 73kg Weight Imperial: 11st 7lb  
What is your trouser size? Please select nearest size.  
34ins = 86cms
  - How many cigarettes do you smoke on average each day?  
If you don't smoke cigarettes daily, please enter 0.  
0
  - During the last 5 years have you used any of the following?  
- Recreational drugs other than cannabis, for example cocaine, ecstasy, heroin  
- Methadone  
- Anabolic steroids not prescribed by a doctor  
We'll only use the answer to this question to assess your application and at claim stage. Therefore there are no 'legal implications' in answering yes to this question.  
No
  - How often do you drink alcohol?  
On special occasions only
  - Have you ever been told by a health professional that you should reduce the amount of alcohol you have because you were drinking too much?  
You may ignore being told this on one occasion provided it was before age 25.  
No
  - Have you ever?  
Been referred to or been seen by an alcohol specialist No  
Attended or been advised to attend an alcohol support group No  
Been told that you have any liver damage which may have been caused by alcohol No  
None of the above Yes
-

## Health - Ever

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway. There's no need to tell us about the same condition more than once in this application.
  - Have you ever:
    - had diabetes or a heart condition, for example angina, heart attack, heart valve problem, heart surgery?  
No
    - had a stroke, mini stroke, transient ischaemic attack (TIA), brain haemorrhage or surgery to your blood vessels?  
Please ignore varicose veins unless there's ulceration present.  
No
    - had cancer, Hodgkin lymphoma, Non-Hodgkin lymphoma, leukaemia, a melanoma or a brain tumour?  
No
    - been admitted overnight to hospital or referred to a psychiatrist for mental illness, anorexia or bulimia?  
No
    - tested positive for HIV, or are you waiting for the result of an HIV test?  
No
-

## Health - Last 5 years

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
  - Apart from anything you've already told us about in this application, during the last 5 years have you seen a doctor, nurse or other health professional for:
    - raised blood pressure, raised cholesterol or condition affecting blood or blood vessels, for example anaemia, excess sugar in the blood, blood clot, deep vein thrombosis?  
No
    - any condition affecting your kidneys, bladder or prostate, for example blood or protein in the urine, kidney or bladder stones?  
No
    - any neurological condition, for example multiple sclerosis, Parkinson's disease, epilepsy, fits?  
No
-

## Health - Last 2 years

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
  - Apart from anything you've already told us about in this application, during the last 2 years have you seen a doctor, nurse or other health professional for:
    - any condition affecting your stomach, oesophagus or bowel, for example Crohn's disease, ulcerative colitis?  
Please ignore diarrhoea, food poisoning, sickness or vomiting, stomach bug or upset, provided no hospital investigation was advised or completed.  
No
    - any condition affecting your gall bladder, liver or pancreas, for example hepatitis, fatty liver?  
No
    - any condition affecting your lungs or breathing, for example asthma, emphysema, sleep apnoea, sarcoidosis?  
Please ignore hay fever.  
No
    - lupus, fibromyalgia, gout or any type of arthritis?  
No
    - anxiety, depression or stress that's required treatment or counselling, or chronic fatigue syndrome?  
No
    - a growth, lump, polyp or tumour?  
No
    - chest pain, palpitations or irregular heartbeat?  
paralysis, numbness, persistent tingling or pins and needles?  
memory loss?  
No
-



## Health - Continued

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
  - Apart from anything you've already told us about in this application, do you have any medical condition or symptom that:
    - you're waiting to be seen at or attending hospital for?  
No
    - your doctor or nurse told you to see them about during the next 3 weeks?  
Please ignore consultations for repeat prescriptions.  
No
  - During the last 3 months have you had any of the following?
    - unexplained bleeding, weight loss, lump or growth
    - unexplained changes with walking, movement or mobility, numbness or tingling, mental functioning, or changes to your vision
    - mole or freckle that's bled or changed in appearance
    - a cough that's lasted for 3 weeks or more
    - any other symptom that you may see a health professional about for the first timeNo
-



## **Family History**

- Have any of your natural parents, brothers or sisters, before the age of 60, had any of the following?  
If Yes, tick all that apply. If No, tick 'None of the above'.  
Please answer in relation to the family members above that you know about. If you don't know about any of these relatives, answer 'Don't know'.  
Heart attack, Angina, Stroke or Type 2 Diabetes **No**  
Cancer of the bowel (colon) **No**  
Myotonic Dystrophy **No**  
Polycystic Kidney Disease **No**  
Huntington's Disease **No**  
Alzheimer's Disease **No**  
None of the above **Yes**  
Don't know **No**
-

- Second Client Name  
**Mrs Sarah Davies**
- Sex  
**Female**
- Date of Birth  
**21/09/1975**
- During the last 12 months have you smoked any cigarettes, cigars, a pipe or used nicotine replacements?  
A simple medical test may be required to check your answer.  
If you've smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements at all in the last 12 months you need to answer 'Yes - regularly' or 'Yes - occasionally'.  
  
**None at all**
- Correspondence Address  
**7 Wentwood Place  
Risca  
NEWPORT  
NP11 6RJ**
- Home Address  
**7 Wentwood Place  
Risca  
NEWPORT  
NP11 6RJ**
- Phone  
**Work phone no.  
Home phone no. 01633619546  
Mobile phone no. 07943813701**
- Email address  
**gavindavies6672@aol.co.uk**
- It may be necessary for us to contact you to discuss your application; this might include discussing matters of a sensitive nature. Are you happy for us to contact you in this event?  
**Yes**
- Preferred method of contact
- Preferred contact date
- Preferred contact time
- Doctor's Details  
**For The Attention Of The GP**



**Wellspring Medical Centre  
Park Road  
Risca  
Newport  
NP11 6BJ**

- Doctor's Phone No.  
**01633 612438**
  - Is this address outside of England, Scotland, Wales or Northern Ireland?  
**No**
- 

## **Replacement Policy Information**

- Are any of the policies on this application replacing an existing policy or policies held with Legal & General?  
**No**
- 

## **Employment Information**

- Employment Status  
**Part time employee**
- 

## **Work, Total Cover & Travel**

- It's very important that you answer every question truthfully and accurately to ensure all valid claims are paid. If you don't it could mean a claim may not be paid and your policy may be amended or cancelled. Legal & General won't always write to your doctor to confirm your answers.  
Please confirm you have read this statement by clicking this box. **Yes**
- Do you work in any of the following?  
15 metres is the height of a typical 3 storey house.  
If Yes, tick all that apply. If No, tick 'None of the above'.  
Outside at heights over 15 metres (50ft) for more than 5 hours during a typical week **No**  
The Armed Forces or as a member of the Armed Forces Reserves **No**  
Flying as a pilot or member of a flight crew (this does not include cabin crew or flying in the Armed Forces) **No**  
Motor car sport driving or motorcycle sport riding **No**  
Offshore in the oil, gas or fishing industry **No**  
As a full time barman, barmaid or landlord in a public house **No**  
Underwater or underground, for example mining, tunnelling **No**  
None of the above **Yes**
- Do you have any existing cover on your life for family or mortgage purposes?  
**No**



- During the last 2 years have you spent more than 90 consecutive days in Africa, the Caribbean, Russia, Thailand or Ukraine?  
The Caribbean includes Antigua, Bahamas, Barbados, Bermuda, Cuba, Dominican Republic, Grenada, Haiti, Jamaica, Trinidad and Tobago and its other islands.  
**No**
  - During the next 2 years do you intend to spend more than 30 consecutive days outside the UK?  
Please ignore travel as a member of the Armed Forces.  
In this context UK includes England, Scotland, Wales and Northern Ireland.  
**No**
-

## **Leisure Activities**

- Not including your occupation, do you regularly take part in any of the following activities, or do you intend to do so within the next 6 months?

If Yes, tick all that apply. If No, tick 'None of the above'.

Flying (other than as a fare-paying passenger) **No**

Hang gliding or paragliding **No**

Motor car sport driving or motorcycle sport riding **No**

Mountaineering or rock climbing **No**

Parachuting, sky diving or BASE jumping **No**

Underwater diving **No**

None of the above **Yes**

---

## **Lifestyle**

- Height (without shoes)  
**Height Metric: 1.6m** **Height Imperial: 5ft 3in**
  - Weight (in indoor clothes)  
**Weight Metric: 102kg** **Weight Imperial: 16st 0lb**
  - During the last 5 years have you used any of the following?
    - Recreational drugs other than cannabis, for example cocaine, ecstasy, heroin
    - Methadone
    - Anabolic steroids not prescribed by a doctor

We'll only use the answer to this question to assess your application and at claim stage. Therefore there are no 'legal implications' in answering yes to this question.

**No**
  - How often do you drink alcohol?  
**On special occasions only**
  - Have you ever been told by a health professional that you should reduce the amount of alcohol you have because you were drinking too much?  
You may ignore being told this on one occasion provided it was before age 25.  
**No**
  - Have you ever?
    - Been referred to or been seen by an alcohol specialist **No**
    - Attended or been advised to attend an alcohol support group **No**
    - Been told that you have any liver damage which may have been caused by alcohol **No**
    - None of the above **Yes**
-

## **Health - Ever**

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway. There's no need to tell us about the same condition more than once in this application.
  - Have you ever:
    - had diabetes or a heart condition, for example angina, heart attack, heart valve problem, heart surgery?  
**No**
    - had a stroke, mini stroke, transient ischaemic attack (TIA), brain haemorrhage or surgery to your blood vessels?  
Please ignore varicose veins unless there's ulceration present.  
**No**
    - had cancer, Hodgkin lymphoma, Non-Hodgkin lymphoma, leukaemia, a melanoma or a brain tumour?  
**No**
    - been admitted overnight to hospital or referred to a psychiatrist for mental illness, anorexia or bulimia?  
**No**
    - tested positive for HIV, or are you waiting for the result of an HIV test?  
**No**
-

## **Health - Last 5 years**

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
  - Apart from anything you've already told us about in this application, during the last 5 years have you seen a doctor, nurse or other health professional for:
    - raised blood pressure, raised cholesterol or condition affecting blood or blood vessels, for example anaemia, excess sugar in the blood, blood clot, deep vein thrombosis?  
**No**
    - any condition affecting your kidneys or bladder, for example blood or protein in the urine, kidney or bladder stones?  
**No**
    - any neurological condition, for example multiple sclerosis, Parkinson's disease, epilepsy, fits?  
**No**
-



## Health - Last 2 years

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
- Apart from anything you've already told us about in this application, during the last 2 years have you seen a doctor, nurse or other health professional for:
- any condition affecting your stomach, oesophagus or bowel, for example Crohn's disease, ulcerative colitis?  
Please ignore diarrhoea, food poisoning, sickness or vomiting, stomach bug or upset, provided no hospital investigation was advised or completed.

No

- any condition affecting your gall bladder, liver or pancreas, for example hepatitis, fatty liver?

Yes

Please select from this list. Only select other when you cannot find a match.

### Gall Bladder Condition

Has this been described or diagnosed as malignant, cancerous, pre-malignant or cancer in-situ?

Malignant or cancerous No

Pre-malignant No

Cancer in-situ No

None of the above Yes

Are you waiting for an operation or surgery for this?

No

Are you waiting for any investigations or any further treatment?

No

Have you ever had an operation or surgery for this?

Yes

Are you fully recovered? (this means no treatment, discharged from any further review and not under any follow up)

Yes

Have you another condition or illness to tell us about under this heading?

No

- any condition affecting your lungs or breathing, for example asthma, emphysema, sleep apnoea, sarcoidosis?  
Please ignore hay fever.

No

- lupus, fibromyalgia, gout or any type of arthritis?

No

- anxiety, depression or stress that's required treatment or counselling, or chronic fatigue syndrome?

Yes

Please select from this list.

### Anxiety

Have you ever been admitted to hospital as an inpatient for one night or more for this condition?

No

Have you ever been treated by a psychiatrist or psychiatric nurse?

No

Have you ever tried to harm yourself or planned to harm yourself in any way?

**No**

Do you still have symptoms of this condition?

**No**

Are you currently taking medication for this condition, or participating in talking therapy such as cognitive behavioural therapy (CBT) or counselling?

CBT is a combination of cognitive therapy that helps with thinking processes such as unwanted thoughts, attitudes and beliefs (called cognitive processes), and behavioural therapy that focuses on behaviour in response to those thoughts.

**Yes**

Have you claimed any government benefits, allowance or credits due to disability or illness, or retired early due to this condition?

**No**

In total, how much time off your normal work or daily activities have you had for this condition in the last 12 months?

**0 weeks 0 days**

Have you another condition or illness to tell us about under this heading?

**No**

- a growth, lump, polyp or tumour?  
**No**
  - chest pain, palpitations or irregular heartbeat?  
paralysis, numbness, persistent tingling or pins and needles?  
memory loss?  
**No**
-



## Health - Continued

- When answering the following questions, if you're unsure whether to tell us about a medical condition, please tell us anyway.
  - Apart from anything you've already told us about in this application, do you have any medical condition or symptom that:
    - you're waiting to be seen at or attending hospital for?  
Please ignore attendance related to pregnancy or infertility.  
**No**
    - your doctor or nurse told you to see them about during the next 3 weeks?  
Please ignore consultations for repeat prescriptions and pregnancy.  
**No**
    - During the last 3 months have you had any of the following?
      - unexplained bleeding, weight loss, lump or growth
      - unexplained changes with walking, movement or mobility, numbness or tingling, mental functioning, or changes to your vision
      - mole or freckle that's bled or changed in appearance
      - a cough that's lasted for 3 weeks or more
      - any other symptom that you may see a health professional about for the first time**No**
-

## **Family History**

- Have any of your natural parents, brothers or sisters, before the age of 60, had any of the following?  
If Yes, tick all that apply. If No, tick 'None of the above'.  
Please answer in relation to the family members above that you know about. If you don't know about any of these relatives, answer 'Don't know'.  
Heart attack, Angina, Stroke or Type 2 Diabetes **No**  
Cancer of the bowel (colon), breast or ovary **No**  
Myotonic Dystrophy **No**  
Polycystic Kidney Disease **No**  
Huntington's Disease **No**  
Alzheimer's Disease **No**  
None of the above **Yes**  
Don't know **No**
-



## Direct Debit Details

- Account Name **G Davies**
- Account Number **90057908**
- Sort Code **206064**
- Products Included

Product	Premium
<b>Mortgage Decreasing Life Insurance</b>	<b>£19.76 pm</b>

- Preferred Premium Collection Date **25**  
Please note that we cannot guarantee to make the first premium collection on this date but we will endeavour to do so. We may collect the first two premiums together. If this date falls on a weekend or a bank holiday we will collect your premium on the next working day.



## **The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Legal & General Assurance Society Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Assurance Society Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Legal & General Assurance Society Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Legal & General Assurance Society Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



## **Direct Debit Details**

- Account Name **G Davies**
- Account Number **90057908**
- Sort Code **206064**
- Products Included

Product	Premium
<b>Life Insurance</b>	<b>£26.32 pm</b>

- Preferred Premium Collection Date **25**  
Please note that we cannot guarantee to make the first premium collection on this date but we will endeavour to do so. We may collect the first two premiums together. If this date falls on a weekend or a bank holiday we will collect your premium on the next working day.



## **The Direct Debit Guarantee**

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Legal & General Assurance Society Ltd will notify you five working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Assurance Society Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by Legal & General Assurance Society Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
  - If you receive a refund you are not entitled to, you must pay it back when Legal & General Assurance Society Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.





## **Application Details**

**You, the Agent, are responsible for ensuring that your customers read the information below, make sure they are happy with the details you have provided so far and accept the statement of consent.**

**You should also ensure that your customers read the Personal Quote and Policy Summary for the products.**

## **Declaration**

**This Declaration must be read by Mr Gavin Davies and Mrs Sarah Davies before proceeding with this application.**

- The information given in this application has been provided truthfully and accurately.
- We agree to immediately inform Legal & General in writing if there are any changes to any answers given on the application before the policy starts.
- We are aware that the information provided will form part of the legal relationship between us and if any of it is found to be incorrect it may mean that a claim is not paid or the policy(ies) is amended or cancelled.
- We are UK residents
- This contract will be governed by the law of England and Wales.

**We consent to Legal & General processing the lifestyle and health information that We have provided so they can assess our application in accordance with their Privacy Policy. We also consent to Legal & General sharing this information, where necessary, with the reassurers referenced in the Privacy Policy.**

**For all applicants**

Declaration read and agreed

Mr Gavin Davies

Mrs Sarah Davies



# PERSONAL QUOTE.

**This quote should be read with your policy summary.**

**PERSONAL QUOTE FOR:** Mr Gavin Davies, date of birth 5 September 1977, Smoker  
and Mrs Sarah Davies, date of birth 21 September 1975, Non Smoker\*

\*Legal & General's definition of a non-smoker is someone who during the last 12 months has not smoked any cigarettes, cigars, a pipe, used e-cigarettes (whether or not they contain nicotine), or used nicotine replacements.

**AMOUNT OF LIFE INSURANCE:** £100,000.00

**LENGTH OF POLICY:** 12 years

Your monthly premium is £27.62.

**Please remember that this policy is not a savings or an investment policy and has no cash value unless a valid claim is made.**

If you keep your policy for 12 years then the total amount of premium you will have paid will be £3,977.28 This assumes that your premium has remained unchanged and will not change in future. If this is not the case, the actual amount you will have paid over the term of the policy will be different from that shown. This figure may be different from what you will have paid if your premium has changed as a result of:

- changing or increasing your policy.

## HOW MUCH COMMISSION IS PAYABLE?

The amount of commission payable will depend on the size of your premium and the length of the policy term. It will be paid for out of the premiums.

Amended 2

Life Insurance

Policy number: 0235762192

**COMMISSION PAYABLE**

Legal & General will pay commission to the individual or firm responsible for setting up your policy with us worth £648.87 immediately, and then from month 49, £0.69 each month until the end of the policy.

Quote Date: 16/03/2020

Date Printed: 17/03/2020

ERA / 8884108 / 014 / 01 / SI/ 0.00 / 0.00



[www.legalandgeneral.com](http://www.legalandgeneral.com)



**Legal & General Assurance Society Limited**

Registered in England and Wales No. 00166055

**Registered office:** One Coleman Street, London EC2R5AA

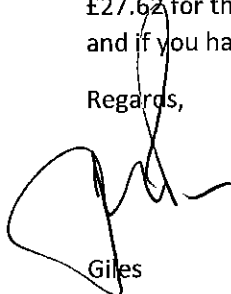
We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

16<sup>th</sup> March 2020

Dear Gavin and Sarah,

Further to our conversation earlier I can confirm that my error has been amended with Legal and General and the family protection has been amended to a term of 12 years as per the research and our conversations. You confirmed to me that you were happy with the new monthly payment of £27.62 for this policy, an increase of £1.30 per month. Please accept my apologies for the mix up, and if you have any questions or queries please do not hesitate in getting in touch.

Regards,

A handwritten signature in black ink, appearing to be 'Giles', written over the printed name 'Giles'.

Giles

Mr G & Mrs S Davies  
7 Wentwood Place  
Risca  
Newport  
NP11 6RJ

16th March 2020

Dear Mr & Mrs Davies

### **Life Insurance – Legal & General**

Further to our discussions, this letter confirms the details and the personal recommendation I have made. You should keep it in a safe place together with the Client Agreement and Initial Disclosure Document I gave to you.

I have provided you with documentation that explains my status as an adviser, the services I offer, how I am remunerated and the information about you that we keep in our records.

Life Insurance is a type of insurance policy that pays out a lump sum following the death of anyone covered by the policy during the policy term.

### **Your Demands and Needs**

A summary of your requirements follows:

- You require a lump sum of £100,000 in the event of death in order to provide financial assistance for your children in the event of either of your deaths.
- You require cover for a period of 12 years in order to provide financial assistance for the time that they are likely to be financially dependant on you. You do not expect to provide financial assistance past this period.
- You have a monthly budget of upto £50 for both insurance policies with which to purchase life assurance.
- You require any premiums to remain level throughout the term of the policy because you want to be certain of the monthly payments.
- You require cover to start on 20<sup>th</sup> March to match your other policy and your new re-mortgage which is starting on the same day.
- When keying this into the Legal and General system I incorrectly keyed the term as 11 years not 12 as required. This incorrectly gave a monthly premium of £26.32. You confirmed to me that you understood that this was an error and that you were happy with the correct premium for the correct term of £27.62 as set out in this report. Legal and General has been updated and the term has been changed to 12 years.

### **Existing Policies**

Your existing protection arrangements are as follows: NONE, the box below details the proposed new policy.

<b>Owner</b>	<b>Provider</b>	<b>Policy Type</b>	<b>Benefit</b>	<b>Term</b>	<b>Premium</b>
Sarah Davies, Gavin Davies	Legal & General	Term Protection	£100,000.00	12 years	£27.62

You have had insurance in the past with Aviva but this is now cancelled as you felt that it did not reflect your needs, Gavin has death in service through the Ambulance Service where he is a paramedic, but you did not want to rely on this. Sarah does not have cover through work.

### Recommendation

Based on your objectives, I recommend the following policy:

<b>Provider</b>	Legal & General
<b>Cover type</b>	Term Protection (Level)
<b>Person/s covered</b>	Gavin & Sarah Davies
<b>Payment Basis</b>	1st Death
<b>Amount of cover</b>	£100,000.00
<b>Term of cover</b>	12 years
<b>Initial Monthly Premium</b>	£27.62
<b>Commencement</b>	20 <sup>th</sup> March
<b>Additional features and options</b>	

I have recommended this policy because combined with the mortgage insurance policy that you are taking out at the same time, Legal and General offered the lowest premium. We did discuss looking at policies with different insurers rather than keeping both policies with the same insurer, however you confirmed to me that you wanted the policies to be with the same insurer so that in the event of having to make a claim the process would be easier and far less stressful for the surviving partner.

Following a review of your income and expenditure, this recommendation is affordable to you, both now and in the foreseeable future and is within your specified budget.

- At no time during or at the end of the term does this policy provide a surrender or encashment value. If you stop paying premiums your cover will cease. If the policy pays out your cover will cease.
- I have advised you that the level of cover would need to be reviewed regularly to ensure that it continues to meet your requirements.
- Underwriting by the provider may result in a premium higher than illustrated.
- I advised you that taking out this type of contract is optional and is not a requirement of your mortgage.
- I explained to you the importance of disclosing all material information asked for in the application form. Failure to do so could mean that benefits are not paid under the policy.
- A 'Cancellation Notice' will be sent to you detailing how to cancel this policy should you change your mind. If you cancel at any other time, your cover will end and you won't get anything back. Full details of your cancellation rights are detailed in the accompanying product information.
- You should take care not to cancel any existing arrangements until cover has commenced under the new plan.

### **Premium Type**

The premiums on this recommended policy are guaranteed and will remain the same throughout the full term of the policy.

### **Indexation**

To protect against rises in the cost of living I also recommended that you index link your benefit. This would mean that the amount of cover and the premium you pay will both go up each year in line with inflation. After discussion you decided not to include this option.

I have advised you that the level of cover would need to be reviewed regularly to ensure that it continues to meet your requirements.

### **Waiver of Premium**

I recommended that you include waiver of premium benefit at an additional cost per month. This provides that in the event you are unable to work due to sickness or disability for a period of 26 weeks Legal & General will pay the premiums to the plan on your behalf. You have decided not to include this benefit.

### **Trusts**

I recommended that your policy be placed in a trust so that, in the event of death, the proceeds from the policy can be paid to your chosen beneficiaries rather than to your legal estate. You have declined this recommendation because you already have a detailed will in place which states your requirements on death and you do not want to change these arrangements.

Failure to place the policy in trust may result in the proceeds passing to the wrong individuals, potential delays in payment due to the probate process and the possibility of an increased Inheritance Tax bill. It is also recommended that additional trustees are appointed where appropriate to facilitate the payment of any proceeds under all circumstances.

Trusts are a very complex legal subject. I can provide you with standard insurance company trust documents and these may be suitable for your circumstances. We would recommend you seek your own legal advice in this area.

### **Important Documents**

I have given you the following documents prepared by Legal & General in relation to my recommendation:

- Illustration
- Key Features Document
- Policy Conditions

It is essential that you read these documents in conjunction with this letter and raise with me any aspects you do not fully understand or have questions about. These documents will also provide details of any of the risks and disadvantages associated with this policy so it is important that you read and understand these prior to this policy commencing.

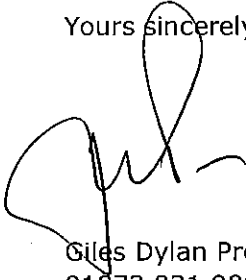
### **Charges and Fees**

For providing recommendations and arranging this cover, you have agreed for us to receive commission from the product provider which is a percentage of the total annual premium minus Insurance Premium Tax (IPT) and any Policy Administration Fees (where applicable).

For arranging this plan, we will receive £648.87 immediately, followed by £0.69 each month from month 48.

Thank you for your business and if you have any questions please do not hesitate to get in touch.

Yours sincerely



Giles Dylan Preece

01873 831 988

[breakthroughmortgages@live.co.uk](mailto:breakthroughmortgages@live.co.uk)

Mr G & Mrs S Davies  
7 Wentwood Place  
Risca  
Newport  
NP11 6RJ

13th March 2020

Dear Mr & Mrs Davies

### **Life Insurance – Legal & General**

Further to our discussions, this letter confirms the details and the personal recommendation I have made. You should keep it in a safe place together with the Client Agreement and Initial Disclosure Document I gave to you.

I have provided you with documentation that explains my status as an adviser, the services I offer, how I am remunerated and the information about you that we keep in our records.

Life Insurance is a type of insurance policy that pays out a lump sum following the death of anyone covered by the policy during the policy term.

### **Your Demands and Needs**

A summary of your requirements follows:

- You require a lump sum of £120,000 in the event of death in order to cover your outstanding mortgage balance.
- You require cover for a period of 11 years in order to cover your outstanding mortgage term.
- You have a total monthly budget of a maximum of £50 with which to purchase life assurance.
- You require any premiums to remain level throughout the term of the policy because you want to be certain of the monthly payments.
- You require cover to start on 20<sup>th</sup> March because you want it to tie in with the re-mortgage which is expected to complete then.

### **Existing Policies**

Your existing protection arrangements are as follows: NONE, the box below details the proposed new policy.

<b>Owner</b>	<b>Provider</b>	<b>Policy Type</b>	<b>Benefit</b>	<b>Term</b>	<b>Premium</b>
Sarah Davies, Gavin Davies	Legal & General	Term Protection	£120,000.00	11 years	£19.76

You have had insurance in the past with Aviva but this is now cancelled as you felt that it did not reflect your needs, Gavin has death in service through the Ambulance Service where he is a paramedic, but you did not want to rely on this. Sarah does not have cover through work.



## Recommendation

Based on your objectives, I recommend the following policy:

<b>Provider</b>	Legal & General
<b>Cover type</b>	Term Protection (Decreasing Term)
<b>Person/s covered</b>	Gavin & Sarah Davies
<b>Payment Basis</b>	1st Death
<b>Amount of cover</b>	£120,000.00
<b>Term of cover</b>	11 years
<b>Initial Monthly Premium</b>	£19.76
<b>Commencement</b>	20 <sup>th</sup> March 2020
<b>Additional features and options</b>	

I have recommended this policy because combined with the family insurance policy that you are taking out at the same time, Legal and General offered the lowest premium. We did discuss looking at policies with different insurers rather than keeping both policies with the same insurer, however you confirmed to me that you wanted the policies to be with the same insurer so that in the event of having to make a claim the process would be easier and far less stressful for the surviving partner.

Following a review of your income and expenditure, this recommendation is affordable to you, both now and in the foreseeable future and is within your specified budget.

- At no time during or at the end of the term does this policy provide a surrender or encashment value. If you stop paying premiums your cover will cease. If the policy pays out your cover will cease.
- I have advised you that the level of cover would need to be reviewed regularly to ensure that it continues to meet your requirements.
- Underwriting by the provider may result in a premium higher than illustrated.
- I advised you that taking out this type of contract is optional and is not a requirement of your mortgage.
- I explained to you the importance of disclosing all material information asked for in the application form. Failure to do so could mean that benefits are not paid under the policy.
- A 'Cancellation Notice' will be sent to you detailing how to cancel this policy should you change your mind. If you cancel at any other time, your cover will end and you won't get anything back. Full details of your cancellation rights are detailed in the accompanying product information.
- You should take care not to cancel any existing arrangements until cover has commenced under the new plan.

### **Premium Type**

The premiums on this recommended policy are guaranteed and will remain the same throughout the full term of the policy.

### **Indexation**

To protect against rises in the cost of living I also recommended that you index link your benefit. This would mean that the amount of cover and the premium you pay will both go up each year in line with inflation. After discussion you decided not to include this option.

I have advised you that the level of cover would need to be reviewed regularly to ensure that it continues to meet your requirements.

### **Waiver of Premium**

I recommended that you include waiver of premium benefit at an additional cost per month. This provides that in the event you are unable to work due to sickness or disability for a period of 26 weeks Legal & General will pay the premiums to the plan on your behalf. You have decided not to include this benefit.

### **Trusts**

I recommended that your policy be placed in a trust so that, in the event of death, the proceeds from the policy can be paid to your chosen beneficiaries rather than to your legal estate. You have declined this recommendation because you already have a detailed will in place which states your requirements on death and you do not want to change these arrangements.

Failure to place the policy in trust may result in the proceeds passing to the wrong individuals, potential delays in payment due to the probate process and the possibility of an increased Inheritance Tax bill. It is also recommended that additional trustees are appointed where appropriate to facilitate the payment of any proceeds under all circumstances.

Trusts are a very complex legal subject. I can provide you with standard insurance company trust documents and these may be suitable for your circumstances. We would recommend you seek your own legal advice in this area.

### **Important Documents**

I have given you the following documents prepared by Legal & General in relation to my recommendation:

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- Key Features Document
- Policy Conditions

It is essential that you read these documents in conjunction with this letter and raise with me any aspects you do not fully understand or have questions about. These documents will also provide details of any of the risks and disadvantages associated with this policy so it is important that you read and understand these prior to this policy commencing.

### **Charges and Fees**

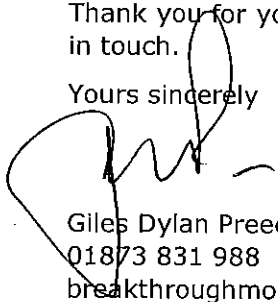
For providing recommendations and arranging this cover, you have agreed for us to receive commission from the product provider which is a percentage of the total annual

premium minus Insurance Premium Tax (IPT) and any Policy Administration Fees (where applicable).

For arranging this plan, we will receive £456.63 immediately, followed by £0.49 each month from month 48.

Thank you for your business and if you have any questions please do not hesitate to get in touch.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Giles Dylan Preece', written over the typed name and contact information.

Giles Dylan Preece

01873 831 988

[breakthroughmortgages@live.co.uk](mailto:breakthroughmortgages@live.co.uk)