

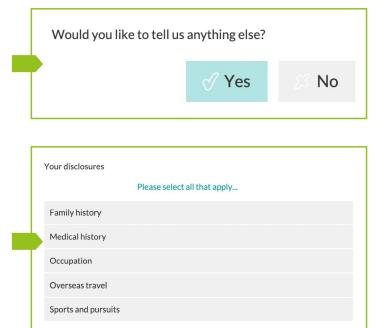
Step by step guide to:

## **Pre-underwriting**

When you log in to the Protection Platform, you are presented with "Start new application" and "Start new pre-sales underwriting". Selecting "Start new pre-sales underwriting" takes you through our shortened pre-sales application.

Once you've entered the basic information such as product, cover amount, date of birth, smoking status, height and weight, etc. you're presented with the following question:

When answered '**Yes'**, the following question is presented that focusses on key disclosure types you may wish to make:



Once you've chosen the appropriate disclosure type and answered all the questions that follow, you get your pre-sales decisions from the insurers. At this point, you can opt to select **'Covert to full application**'.

The prices below are **estimated** and can change at any time.

These prices only take into account the underwriting disclosures provided so far. To get a final price and decision please complete a full application.

Convert to full application

When selected, it takes you into the full PP application for your chosen product(s), at which point you answer all remaining application questions to get your full application decision from our panel of insurers. The following insurers will all be able to give an estimated price:



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