



Customer Service Processing Times – New Business

This document is designed to help you understand the service times that you and your customers can expect for certain transactions you may have with us.

Protection Plans

Below is an outline of the service process depending on the underwriting requirements on a plan.

Protection Plans		
Underwriting Requirement	Service Process and Customer Experience	Tips
Adviser inputs plan on ePOS and no medical is required	<ul style="list-style-type: none"> The plan will be accepted instantly or after 2 hours (depending on the amount of cover and the customer's age). Plan will either be accepted at standard rates or need special terms – see note below. Once we receive the CAB and the instruction to issue the plan the welcome pack will be sent to the customer within 24 hours. 	The CAB can be e-scanned, faxed, emailed or posted.
Adviser inputs plan on ePOS and PMA report is required	<ul style="list-style-type: none"> Underwriting assessment will happen within 2 hours and determine if PMA (Private Medical Attendance) report is required. We need the CAB to issue the PMA. The PMA is posted to the customer the day after we receive the CAB. It typically takes 3 weeks for Irish Life to receive back a completed PMA. It helps if the customer contacts their GP to remind them about the PMA 5 days after their GP receives it. Plan will either be accepted at standard rates or special terms – see note below. 	<p>The sooner you get the CAB to us, the faster the process will be for your customer.</p> <p>Remind your customer to contact their GP to speed up the PMA.</p>
Adviser inputs plan on ePOS and medical is required	<ul style="list-style-type: none"> An email will go to the adviser on the same day to say a medical is required. The adviser contacts the customer to let them know. The paperwork is posted to the doctor next day. The customer calls the doctor to make an appointment and attends. On average it takes 10 working days for us to receive the medical information. 75% of cases will be assessed by underwriting on the same day, the remainder next day. Plan will either be accepted at standard rates or special terms – see note below for times. 	

Important note - Standard Rates/Special Terms

If the plan is accepted at standard rates we notify the adviser immediately. Once we have an issue date for the plan, the Welcome Pack will be sent within 24 hours.

If special terms are required the special terms letter is available on My Biz the same day once the plan is inputted by 2pm. The special terms need to be signed and dated by the customer and returned to Irish life. The Welcome Pack will then be issued within 24 hours once we have an issue date for the plan.

Savings and Investment Plans

Below is an outline of the service process for new savings and investment plans. It is important to note the new money laundering requirements for savings and investment plans – you can view these at www.bline.ie/compliance_help.html

Plan Type	Service Process and Customer Experience	Tip
All Savings and Investment Products e.g. Pinnacle, Signature, Signature 2, Dual Bond.	<ul style="list-style-type: none"> Application is received either by Paper or Electronically. If there is a Special Arrangement in place please note instructions clearly on the application. (Please enclose appropriate sign off from your Account Manager) Quality check and money laundering check by new business team the same day application is received. An email is sent to Broker/Account Manager for any outstanding requirements within 24 hours of receiving CAB or paper application. If a cheque is received with application it must be lodged to our accounts by 3 pm for plan to issue next day. Unit Price will be given on the date that we receive all requirements. Once the plan is issued the Welcome Pack will be posted the next day. 	<p>To speed things up make sure that the funds chosen, commission, & investment allocation are clearly stated.</p> <p>The sooner you get the application form/ CAB to us, the faster the process will be for your customer.</p>

Pension Plans

Plan Type	Service Process and Customer Experience
All Pension Plans	<ul style="list-style-type: none"> If the proposal and all requirements are received before 2pm, your business will issue same day. Requirements received up to 2pm will be reviewed same day. Once we have all requirements we will issue the plan same day and the Welcome Pack will be posted the next day.
ARF / AMRF top ups	<ul style="list-style-type: none"> Updated to system same day once all requirements received before 2pm (including source of investment certificate) If the money is received before 2pm the plan will issue same day. Once the plan has issued the Welcome Pack will be posted the next day.
Transfers	<ul style="list-style-type: none"> Updated to system same day once all requirements received before 2pm (including money and transfer-in forms)
SP and AP top ups	<ul style="list-style-type: none"> Updated to system same day once all requirements received before 2pm (including money)

Please note:

Everything received after 2pm will be reviewed the following day. These service levels apply from 1st January to 1st September only, service levels will be extended during pension season