SYNAPTIC WEBLINE

USER GUIDE
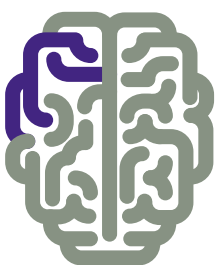
SYNAPTIC
WEBLINE

Version 1.1

Contents

1 Introduction

This you guide will show you how to obtain multiple protection quotes and apply electronically.
The products that can be quoted and applied for, using this software are as follows:

Standalone Products:
- Level Term Assurance
- Decreasing Term Assurance
- Convertible Term Assurance
- Critical Illness Cover
- Family Income Benefit
- Income Protection
- Whole of Life
- Business Protection

Multi benefit quotations:
- Level Term Assurance
- Decreasing Term Assurance
- Income Protection
- Family Income Benefit
- Waiver of Premium

No saving is required when using Webline – auto save will be done at each stage of the process. Therefore if a quote has been obtained but the product hasn't been applied for, it can be found easily at a later date (see section 8 of the guide).

2 Logging into Webline

Webline can be accessed via the Synaptic Software Limited website.

Go to the Synaptic website – www.synaptic.co.uk and scroll down the screen until you find the 'log in' option.
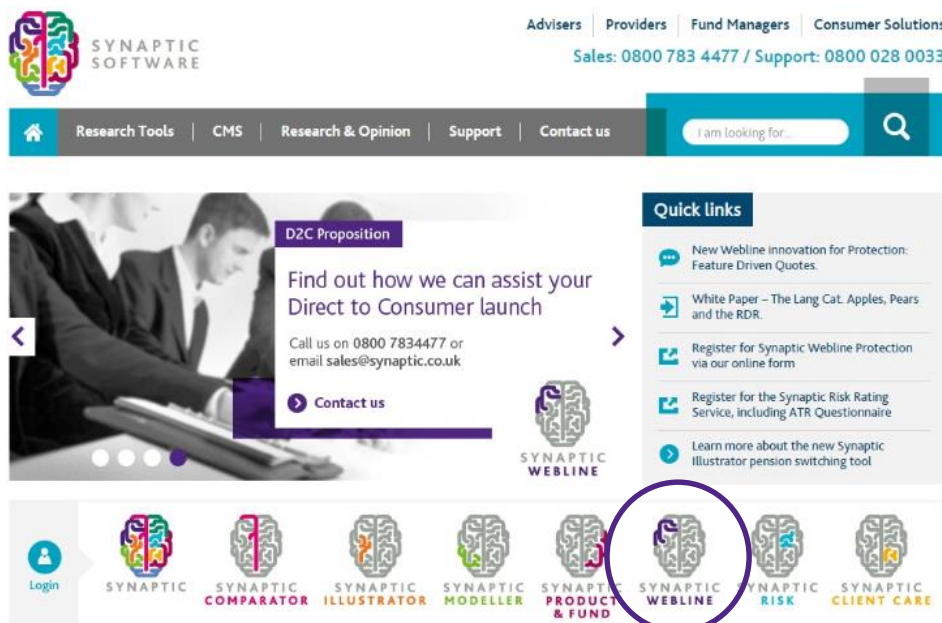
Click on Synaptic. This will take you to the Synaptic login page as shown next.

SYNAPTIC

Welcome

Please enter your security details. Unauthorised access could lead to prosecution.

User Name

Password

Sign In

Forgotten your password?

Unipass
forget passwords

Click here to sign in with a Unipass certificate

Once you have signed in, you can access Webline from the Webline tab.

| Clients | Modeller | Comparator | **Webline** | Product & Fund | Settings ▼ |

🔍 Search Clients... ⊗

⚙ Webline

Synaptic Webline

Webline is an online, comparative life quotation system committed to providing innovative technology solutions to help intermediaries better manage their bus

Webline Annuities →

Click here to open Webline Annuities in a new window and do a quotation for the current client.

Webline Protection →

Click here to open Webline Protection in a new window and do a quotation for the current client.

Quote History →

Click here to open Webline in a new window and view the quote history for the current client.

Account Details ✎

Edit your account details for Webline.

Click on **Webline Protection ->** to start.

For any annuity quotes and setting up your agency codes and preferred panel if applicable, you will need to use **Webline Annuities** tab, this will open another window in your browser and take you Webline version 1, which you guide you should have received as part of your licence package.

The Webline home page will now appear as shown below:

You have three attempts to put your password in correctly. If on the third attempt, the password is entered incorrectly, the system will be locked and you will be unable to attempt a further log in for 5 minutes.

If you have completely forgotten your password, speak to your administrator and they will be able to amend your password. If you use an administrator licence, you will need to call the Support Desk on 0800 028 0033 and request a password change.
Once a new password is issued, you will need to wait to until the end of the 30 minute lock out period before trying to log in again.

3 Client Details Standalone Products - Requesting Quotes

Complete the client details. The name field will do an automatic search as you start typing the name and if you have previously entered the client details, any matches will be found and drop down list under the name field will display the found details.

NB: Note that as well as client name, their date of birth and smoker status is also shown, helping you to ensure that you are looking at the right client. Either select an existing client or finish typing the client's forename and surname in full and tab or click to the next field.

If typing new client details, the occupation will need to be selected from the Webline list. Once again, start typing the client's occupation and a drop down list will be displayed with matches. If you cannot find a suitable match, select **unknown occupation** and the quote will be based on a non-hazardous occupation. **Annual earnings** is an optional field unless dealing with Income Protection. Please enter a number greater than 0. The **Gender** status can be selected by simply clicking on the relevant button and then the chosen option will be highlighted. The **Smoker** status is changed by clicking the grey box to the left of "No".
The **E-mail address** is an optional field.
Complete "Client A" details and then record the partner as "Client B" as required. Once completed, use the **next** button (the right facing arrow) or select **Products** in the left hand menu to proceed to the next screen.

NB: When logging into Webline Protection via Synaptic, client details already added to Synaptic will be pulled through to Webline. Client details can be searched within Synaptic and once located, you can proceed to Webline Protection and client details are pulled through without having to rekey.

4 Requesting Quotes

The Product Selection screen will now display. You can either select to quote standalone products or Multi Benefit Products. Each journey will be described in this guide.

4.1 Common Buttons

There are a number of buttons on the various quote screens which work in the same way on the different product types:

If you are producing quotes for each client of a couple and also a joint quote, use the **Quote for** buttons at the top of the page to select who you are producing the quote for.

By selecting **Premium** from this page, the **Death Benefit Amount (£)** will change to **Premium Amount (£).**

When adding **Term Length** either type in the required term or use the up and down arrows. This will increase or decrease the term by one year per click. To increase/decrease the number of years in larger increments, hold the **Control** key down whilst clicking the arrows.

Critical Illness cover is set to "No" by default - click the small grey box to change this to "Yes" if Critical Illness cover is to be included as shown here:

Clicking the **Choose**… button allows you to select up to *three* CIC options from a selection menu:

Critical Illness Options

Select up to 3 options

CIC Only	Yes
CIC & TPD (Any Occupation)	No
CIC & TPD (Own Occupation)	No
CIC & TPD (Suited Occupation)	No
TPD Only (Any Occupation)	No
TPD Only (Own Occupation)	No
TPD Only (Suited Occupation)	No
Comprehensive	Yes

Up to three options can be selected. Once finished, select **Close**.

Close

Change the required options to "**Yes**". Click the "**Close**" button to save the options, and close this box. The chosen options will then appear as shown below (**CIC Only** and **Comprehensive** have been selected in this example):

Include Critical Illness Cover? Yes *CIC Only, Comprehensive* Choose...

You may make further changes to these options by clicking "**Choose…**" again.

Once all the fields on this page have been entered, use the **next** button at the bottom of the page or click on **Results** on the left hand menu.

On each Product page, there will be a **Quick Commission** button (in the bottom right corner). This enables you to amend the percentage of commission that you want to include on the quotes. This can be used to sacrifice commission. Firstly, choose the **Initial Type** of commission that you will receive:

Amend the **Initial Rate (%)** and **Renewal Rate (%)** if required and click Apply. **Reset** will change the % back to 100%.

If this is being used, please ensure that any quotes printed from Webline are checked to ensure that this sacrifice has been taken into account, before being given to your client.

The following pages will show where the input screen for the product is different to the one shown above.

4.2 Standalone Products

Select **Standalone Products**, for Multi Benefit Products refer to section 4

Select the product(s) to be quoted on. Click into the box at the far right of the line to select the product. When a product type is selected a counter will be displayed allowing you to enter the number of quotes required for each product type. For example, you may wish to do two single life quotes for the client and partner and a joint quote. Therefore, you would need to use the counter to change the number to three separate requests.

If you require a quote for each of the products listed, simply tick **All Products**. This will create one quote for each product type.

If more are needed, simply hover over the product and the counter will be displayed which will allow you to increase the number (maximum = nine).   You may need to use this number in the following situation:

Mr A and Mrs A require life cover and critical illness cover. As an adviser you want to check the following scenarios:

1) Life cover for Mr A (no CIC)
2) Life cover for Mrs A (no CIC)
3) Life cover joint (no CIC)
4) Life cover and CIC – comprehensive and TPD own occupation for Mr A
5) Life cover and CIC – comprehensive and TPD own occupation for Mrs A
6) Life cover and CIC joint – comprehensive and TPD own occupation
7) Life cover and CIC for Mr A – TPD any occupation and TPD suited occupation
8) Life cover and CIC for Mrs A – TPD any occupation and TPD suited occupation
9) Life cover and CIC joint – TPD any occupation and TPD suited occupation

Therefore the counter for life cover will need to show nine. Select the **next** button to move to the quote details input screens.

4.2.1 Product Details

A separate screen is available for each type of product selected. If you have requested more than one quote for a product they will be numbered on the left hand side of the screen.
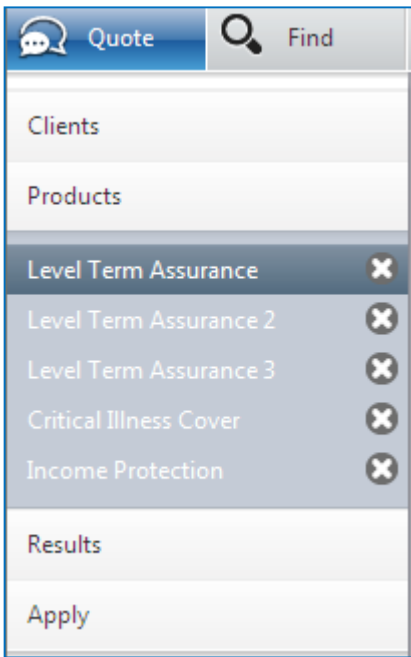
The cross next to each of the products, gives the ability to remove that particular product from this list.

4.2.2 Decreasing Term Assurance

In this screen, a **Decreasing Term** quote has been selected, which will be denoted by a blue highlight on the left side. For this quote a **mortgage interest rate** must be entered – note that this figure must be a whole number (decimals are not allowed).

Enter the **Mortgage Interest Rate %.** Only whole numbers can be entered.

4.2.3 Family Income Benefit

The next example shows a **Family Income Benefit** quote – in this case, you must enter the **annual death benefit** amount that's being requested (whole number of pounds). If the quote is to include CIC, enter as shown previously in this you guide.

Record the **Annual Death Benefit Amount (£).**

4.2.4 Income Protection

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).

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

4.2.5 Whole of Life

The Whole of Life quote screen example below, you have chosen to quote based on the Benefit to be received – so **Benefit** is highlighted. This then allows you to select from one of four different **Benefit Types – Standard** has been chosen here. The **Benefit Amount (£)** and **Growth Rate** percentage must also be given. The **Target Fund Value (£)** is chosen if the **Target** is selected as the Benefit Type.
There is also the option, as displayed, for joint life cover to choose whether **First Life** or **Last Survivor** cover is required.

NB: Please note that Convertible Term Assurance, Whole of Life and Business Protection cannot be quoted as Multi Benefit and if any of these have been chosen, they will be displayed as individual quotes.

4.3 Multi Benefit Products

The Multi benefit quotation steps follow the same journey as the Standalone Products with few changes to the navigation.

Start the Multi Benefit quote after filling in the client details by selecting the **Multi Benefit Products** tab.

Select the different benefit types you would like the quotation on by clicking into the box at the far right of the line to select the product. When a product type is selected a counter will be displayed allowing you to enter the number of quotes required for each product type. For example, you may wish to do two single life quotes for the client and partner and a joint quote. Therefore, you would need to use the counter to change the number to three separate requests. Each benefit count has a range from 0 to 4.

Please note that you can only select a maximum of 4 benefits in any combinations and Waiver of Premium is not counted as benefit. For example you can choose 2 level terms and 2 decreasing terms and Waiver of Premium or just 2 level terms and 2 decreasing terms or 1 of each benefit and Waiver of Premium.

The benefits available for selection for a Multi Benefit are:
- Level Term Assurance
- Decreasing Term Assurance
- Income Protection
- Family Income Benefit
- Waiver of Premium

If you require a quote for each of the benefit types listed, simply tick **All Benefits**. Select **next** button to move the quote details input screens.

4.3.1 Product Details

A separate screen is available for each of the benefit type selected.

Each part of the Multi Benefit quote has its own form and the quote will only be requested when all of the parts have been filled in. It is possible to fill in the forms in any order, the last benefit type will request any blank fields to be filled in before moving onto the **Results** stage.

Please note that it is not possible to 'delete' benefits from the quote at this stage. To do this, select the **Quote** button at the top left hand side of the screen. This will take you back to the initial product selection screen where the benefits can be selected again.

Throughout filling the forms for any of the benefit types, you is able to set Quick Commission Settings by clicking the [Quick Commission] button.

These settings apply to the whole product and not just the individual benefit. This can be amended at any time prior to moving onto **Results**.

4.3.2 Critical Illness Cover

Within the **Level Term Assurance, Decreasing Term assurance and Family Income Protection** quotations there is an option for **Critical Illness Cover** as shown in the following screen:

You can then select the **Critical Illness Cover** option they wish to include in the quote as follows:

Please note with the Multi Benefit option you can only make one selection on this screen, the system will provide a warning signal if more than one is chosen as follows:

4.3.3 Level Term Assurance

If **Level Term Assurance** is selected you are able to make a selection for the quote from the following screen:

You can make a selection for **Critical Illness Cover** by selecting the appropriate button;

4.3.4 Decreasing Term Assurance

If **Decreasing Term Assurance** is selected you are able to make a selection for the quote from the following screen:

This can include making a selection on **Critical Illness Cover** by selecting the appropriate button;

4.3.5 Income Protection

When obtaining an **Income Protection** quotation, the following screen will appear:

Please note that the term option is greyed out and you can only select **Driven by Age.**

You can make their selection from these options, please note when selecting the **Deferment period,** only one period can be selected per quotation.

4.3.6 Family Income Protection

If a quotation for **Family Income Protection** is selected the following screen will appear:

The User can make their selection from these options.

4.3.7 Waiver of Premium

If **Waiver of Premium** is required, you can select this option to include it in the relevant quotation:

5. Results

If you are producing a number of quotes for different products, once you have completed one quote input page and moved to the next product, the results for the previous quote will be obtained and become available in the **Results** section. In this example, the input fields for the second Level Term Assurance quote are still being completed for this client, while the results of their first Level Term Assurance quote is already available in the Results section.

Once the quote forms for all required product types have been completed for a client (or joint clients), click onto the first product in the **Results** area to view the results. In the example below, five quotes for three product types were requested – Level Term Assurance, Critical Illness and Income Protection (as shown in the **Products** list on the left of the screen shot above). Quotes have now been completed, so there are five results to view – these are indicated in the **Results** box on the left.

In the example below, you has chosen to view the Level Term Assurance results – a blue highlight in the **Results** box confirms this. In this screen shot, the results (premiums) for numerous products are shown. Note that if one or more providers cannot give a quote for a product, this will be shown on the corresponding **Results** page by a message in an orange line below any completed quotes:

To view the details where providers have declined to quote, click on the orange line:

4 products declined to quote. Click to hide products		
Provider	**Product** ▼	**Notes from provider**
FriendsLife	CIC Term (Level) Friends Life Individual Protection	1. The calculated premium is below the minimum
FriendsLife	CIC Term (Level) Friends Life Individual Protection	1. The calculated premium is below the minimum
FriendsLife	CIC Term (Level) Friends Life Individual Protection	1. The calculated premium is below the minimum
FriendsLife	CIC Term (Level) Friends Life Individual Protection	1. The calculated premium is below the minimum

In these cases, the reason for a no-quote has been returned, but not all providers give an explanation as to why they have not quoted, in which case the **Notes for provider** will be blank.

When the Comparison report is printed to support the choice of the product, it will include a section on any product which has not been able to return a quote.

In all quotes that are returned commission information will be displayed. This can be hidden from view using the ⏩ button on the title bar. With the Income Protection quotes, you are able to quote for different deferred periods on the same page. In this case, to see the commission appropriate to that quote, use the radial buttons.

In this screen shot, currently the commission is showing for the illustrations for an 8 week deferred period, as indicated by the radial button.

Benefit	⦿ 8 weeks ▼	◯ 13 weeks	◯ 26 weeks	⏩ Commission (8 wks)	
				Initial	**Renewal**
£2,916 Reviewable	£220.25 ⓘ ➕🛒	£154.23 ⓘ ➕🛒	£140.15 ⓘ ➕🛒	£3,964.50	£66.08
£2,916 Guaranteed	£246.84 ⓘ ➕🛒	£176.36 ⓘ ➕🛒	£143.50 ⓘ ➕🛒	£4,443.12	£74.05

The system will also show any **Multi Benefit** products which might satisfy the criteria for all of the standalone products that have been requested as shown in the screen shot below.

You then has the option of continuing to use a standalone quote by selecting a product and clicking on the **apply** button or proceeding down the Multi Benefit route using the **proceed and apply** button.

If you then click on the **Proceed and Apply** button, the following screen will be displayed:

If you select the **proceed** button it will take you back through the Multi Benefit loop, it will pre-populate with the existing information input however you will then have to go through the Multi Benefit route again.

5.1 Multi Benefit Results

If you are producing a Multi Benefit Quotation for different products, once you have completed all of the quote input pages, the results for all the quotes will be obtained and become available in the **Results** section as shown below:

In this example, you can view all the Multi Benefit results – as shown in left hand box under Results.
In this screen shot, the results (premiums) for all the providers are shown and at the top of the screen you can view all the benefits quoted. Note that if one or more providers cannot give a quote for a product, this will be shown by a message in an orange line below any completed quotes.

5.2 Whole of Market Option

Within Webline it is possible to set up a panel of preferred providers or to have a whole of market option. Normally, the default is the whole of market option.

For those of you who have Webline provided by a network, a panel may have been set up. If all of the quotes returned have a blue banner in the bottom right hand corner, then this indicates that these are from the panel. If the network allows, you may be able to view and then recommend from the whole of market.

To view quotes from the whole of market, simply click on this **whole of market** button:

In the example above, all products have a blue 'preferred panel' banner in the right hand corner indicating that we are looking at results from the chosen panel.

By clicking the indicated button, more quotes will appear in the list and the button will change colour as you have now added in those quotes from the whole of market:

You can see in the example above there is a quote from LV which now appears above the Aviva quote which does not have a blue banner in the right hand corner. This indicates that this is whole of market and not on the preferred panel.

If a whole of market product is to be recommended, there will be no difference in how Webline is used to produce illustrations or e-apply.

5.3 Producing an Illustration

Once you have decided on the product to be recommended to the client, click on the **'i'** button in the **Info** column to obtain the clickable links to the **Personalised Illustration** (shown by purple arrow) and other quote-related documentation.

These documents can be printed from this section to be sent or taken to the client to be recommended.

5.4 "Refreshing" a Quote Result Screen

There will be times when not all quotes come back from the providers within a short time period. If this happens, your screen will show any results which have been returned for you, and an orange bar will appear at the top of the page, to show you how many responses are pending. By "refreshing" the page, any late results (if any) which have now been received will be displayed. To refresh, click on the orange bar or use the **Refresh** button.

5.5 Selecting the Product

Once all the available quotes are available to you, you can view more information on any of the individual quotes by using the 'i' button in the **Info** column.

Click **OK** to return to the **Results** screen.

Once you have decided on the quote to be used for the client, use the **Add product to cart** button in order to proceed to an **Application**:

This will add the product to the **Apply** section, and the number "1" now appears inside an oval icon in the left hand menu next to **Apply**. At the same time, the background to the chosen product has changed to green on this screen. The screen shot below shows that two products have been put into the 'cart'.

Once a product has been chosen for the Apply process, its cart image changes to red, and it has a minus sign. If you subsequently decide _not_ to apply for this product, then**,** click on the red cart button to remove the quote from the **Apply** facility.

6 Applying

In the example below, two different products have been selected for purchase, as indicated by the number "2" in the oval icon next to "**Apply**". By clicking in the **Apply** area on the left, it becomes highlighted in blue, and the summary screen appears to confirm the products which have been selected**.**

You also have the option of applying via the Multi Benefit route as the following screen shows and as mentioned earlier in this guide.

The following screen shows the Results screen if you are applying via the Multi Benefit route:

You will also be given the Multi Benefit comparison information if you are applying via the standalone route and the option to select this alternative route if you wish.

The screen below shows the **Results** s screen if you are applying via the Standalone route but applying for Multi Benefit products:

To view additional information at this point in the application process, click on the **'i'** button in the **Info** column for the relevant product. To go ahead and apply for a product, click on the **Apply** button in the **Action** column.

A pop-up box will appear:

The box displays any important notes from the providers about this product and the application process for it – please read these notes carefully.   For some of these pop ups, there will be a scroll bar - use the scroll bar on the right of the box to move down or up through its contents.

You may download relevant documents from here by using the clickable links – documents may be printed or stored locally on your PC if required. As part of the compliance process please click in the small white box to confirm that you have read the associated documents. Then click **OK.**

At this stage, all work has been completed in the quotation process, and the next step is to apply for the product either on-line, using the selected provider's extranet facility or on paper. If multiple products are being bought, they must be applied for one at a time.

Once the extranet login screen for the provider has appeared, you may log in using your provider logon credentials and apply for the product.

NB: Webline will automatically pre-populate some of the client and product data directly into the extranet forms for you – how much is completed is dictated by the provider's IT environment.

Once the application has been completed submitted via the extranet or on an application form, close the window and navigate back to Webline.

6.1 Finishing the Application

There are three potential scenarios for finishing the application:

1) For some products a paper application form will need to be completed. When the **Apply** button is clicked, the paper application will be uploaded for you to print. Once this has been done, click the tick next to the **Continue** button to confirm that the plan has been applied for.

2) For some products that can be applied for electronically, click the **Apply** button and an extranet window will open to apply for the plan. Complete the application, return to this page to click the tick next to the **Continue** button to confirm that the plan has been applied for.

3) For all electronic L&G, Zurich and Aviva products, click the **Apply** button and an extranet window will open to apply for the plan. Once finished, the tick next to the **Continue** button will automatically be clicked to confirm that the plan has been applied for.

The screen below shows the Standalone apply screen:

Continue to apply for any other plans in this section. Once all plans have been applied for, the page should look like this.

The word **Apply** has been replaced by **Submitted** and there is a lock to confirm that this piece of research has now been locked and no changes can be made to it.

And this screen shows the Multi Benefit apply screen:

Click in the Continue button to apply via the extranet.

7 Evidence of Research

Once a piece of research has been conducted, there will be a need for this to be evidenced. Keeping a copy of the Illustration will evidence the solution chosen, but not why it has been chosen.

A report can be printed once a piece of research has been completed to put onto a client file to evidence why that particular product has been chosen. This will show all the products that quoted and those that didn't. For those that didn't the reason(s) why will be displayed.

There is a print button on the tool bar that will do this:

A report will then be produced in a new window giving information about the person, what they wanted and a list of products which could and could not quote.

The following report is for the Standalone option:

The following report is for the Multi Benefit option:

If commission information is hidden on the quotes page, it will not print on this report.

8 Finding Quotes

All pieces of work are automatically saved when working through Webline. If you wish to recall a quote which you did previously, click on the **Find** button at the top left of the screen. Find becomes highlighted and a small Search box opens, in which you may type part (or all) of a client's name.

When searching using the client's name, possible matches will appear as you type for you to select the relevant client. A list of dates will then appear, from which you can select the date when the quote(s) was (were) created.

For the selected date, a list of quotes will be displayed for that client, separated in to product type. To view some basic details of the quote, click on the number.

The following screen if relevant to a Standalone quote:

The following screen if relevant to a Multi Benefit quote:

You can load the quote by clicking on the basic details of the quote. Webline will show this screen for the Standalone option:

And this screen for the Multi Benefit option:

Use the **Reload or Requote** buttons as indicated to open up that piece of research.

9 Documents

The **More** tab on the top right of the screen, which is shown as an ellipsis, provides you with access to the Provider Documents, Terms and Conditions for Webline and the Website Terms of Use.

9.1 Provider Documents

To view or print Provider documents, click on **Provider Documents** within the **More** tab.

Within this section, you will find a list of providers. Click on the provider required and their available documents will be displayed, as shown in this example below. Click **Open** to download and view, print or store the document(s) you want, one at a time.

| AEGON Scottish Equitable |
| Ageas Protect |
| Aviva |
| Aviva Health |
| Bright Grey |
| Friends Life Individual Protection |

The screen shown on the left does not show the complete list of providers.

Click on the Provider and a list of documents will be shown:

Provider Documents for Friends Life Individual Protection

Friends Life Individual Protection		
Best Doctors - Adviser	Brochure	Open
HealthLine	Brochure	Open
Best Doctors - Member	Brochure	Open
Data Capture Form	Data Capture Form	Open
Underwriting Guide - Sales Aid	General Document	Open
Tim Clarke Case Study	General Document	Open
Reinstatement Cover	General Document	Open
Reasons Why Letters for Critical Illness, Critical Illness with Life and Life Cover	General Document	Open
Fracture Cover - Sales Aid	General Document	Open
Critical Illness Cover - Sales Aid	General Document	Open

10 Help

Click on the question mark tab located at the top right of your screen to access the Help section. Click on the **Help** button:


And the following list is shown:
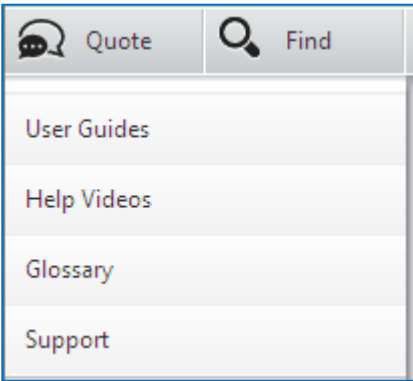
User Guides give access to this guide.
Help Videos are available at the four stages of the process.
Glossary provides a glossary of commonly used terms.
Support gives the telephone number and email address for the Capita Financial Software Support Team.

11 Settings

The **Settings** tab on the top right of the screen allows you to view your Account Details, such as Company name and contact details. *Your company details cannot be changed from this area. Please contact Support to request any changes to your Account Details.*
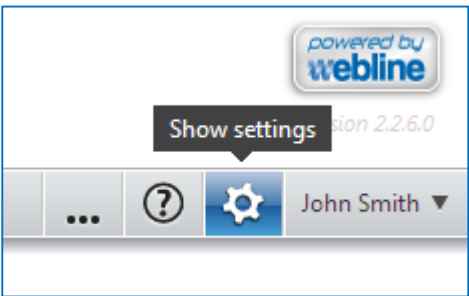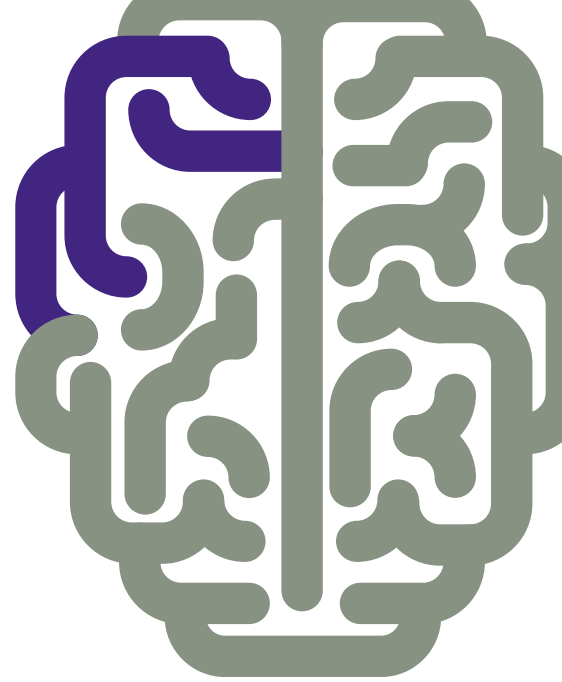
12 Logging Out of Webline

To log out of the system, click on your name at the top right of the screen and select **Log Off**.

User Options displays your user information. *Your details cannot be changed from this area. Please contact Support to request any changes to your You Details.*

Products & Services from Synaptic Software:

SYNAPTIC **CLIENT CARE**

SYNAPTIC **COMPARATOR**

SYNAPTIC **MODELLER**

SYNAPTIC **PRODUCT & FUND**

SYNAPTIC **RISK**

SYNAPTIC **WEBLINE**

SYNAPTIC **WEB SERVICES**

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