SYNAPTIC WEBLINE

USER GUIDE
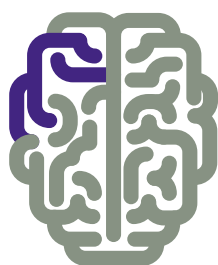
SYNAPTIC
WEBLINE

Contents

1. Creating Quotes

Webline offers intuitive Quote forms for a number of the markets most integral Insurance products. These include:

- Annuities
- Income Protection
- Term Assurance
- Whole of Life
- Business Protection

The quote forms are easy to use, fast to execute and most importantly intuitive; helping you give the best possible service to your client.

1.1 Protection

There are several types of protection quotes available, this section will go through each of these in turn.

1.1.1 Term Assurance

This will allow you to create a straightforward comparison term quotation on level, decreasing or increasing basis for life and critical illness cover.

The quote forms are user friendly and as easy to understand as possible, but if there is anything you don't understand, simply click on 🛈.

In a few seconds Webline obtains quotes from the providers and displays them by default with the cheapest premium at the top, but this can be changed by clicking any of the column headings as displayed below.

Webline will give you a quote reference which can be used to retrieve the quote at a later date.

The comparison table will clearly display the contracts that can be applied for electronically.

Select **(Show Printable)** or **(Get PDF)** to print and save a copy of the comparison.

If any of the providers returned an error, you can view the notes by clicking on the **(Notes)** link by the error. It will state why they have not quoted.

If any of the provider's contracts were not included, they are displayed in a separate table **excluded products,** with the reason.

Docs	VitalityLife	Essentials Plan	Reviewable	✓	Error (Notes)
Docs	VitalityLife	Essentials Vitality Optimiser +£3.30pp	Reviewable	✓	Error (Notes)

[Show Printable]   [Get PDF]

We are still waiting for one or more replies from the providers. Refresh this page to check for additional replies.

Refresh Page

27 products were not included.

+ Show excluded products

If you wish to amend your requirements and requote, use the form below.

Protection Quotation Form

Reset Form

Click here to populate form with test details.

Client Details

Click here to populate form with test details.

Clients	☑ Include Life A	☐ Include Life B
	Life A	**Life B**
Sex	● Male ○ Female	○ Male ● Female
Date of Birth (dd/mm/yyyy)	25/12/1970	01/01/1971
Smoker ?	○ Yes ● No	○ Yes ● No
Occupation	Baker **Change**	Code not found
Email	test@test.co.uk	alsotest@test.co.uk

Product Options

Product Type	Term ⌄

> A re-quote can be easily generated by scrolling down below the comparison table and amending the quote form. A new comparison quote will be generated with a new reference so it can once again be retrieved at a later date.

Insurance Quotation

Quote Reference = 1489063

The table below shows the premium based on the data you have supplied.
Please click on the **Buy Now** button adjacent to the quotation you prefer.

⇕ Docs	⇕ Provider	⇕ Product	⇕ Benefit	⇕ Rates	⇕ Amount	⇕ eAPPLY	⇕ Notes	⇕ Comm	⇕ Apply
Docs	AIG	Low Start Term Assurance	£150,000.00	Guaranteed	£11.13	✓		(Comm)	Buy Now
Docs	Legal & General	Term - Electronic	£150,000.00	Guaranteed	£16.62	✓	(Notes)	(Comm)	Buy Now
Docs	Legal & General	Mortgage Level Term - Electronic	£150,000.00	Guaranteed	£16.62	✓	(Notes)	(Comm)	Buy Now
Docs	Legal & General	Term	£150,000.00	Guaranteed	£16.89		(Notes)	(Comm)	Buy Now
Docs	Old Mutual Wealth	Protect Fixed Term	£150,000.00	Guaranteed	£18.97		(Notes)	(Comm)	Buy Now
Docs	LV=	FPP Online	£150,000.00	Guaranteed	£19.80	✓+10%		(Comm)	Buy Now
Docs	VitalityLife	Essentials Plan	£150,000.00	Guaranteed	£20.09	✓	(Notes)	(Comm)	Buy Now
Docs	Zurich	Level Protection Plan (Gtd) - Paper	£150,000.00	Guaranteed	£21.53		(Notes)	(Comm)	Buy Now
Docs	Zurich	Level Protection Plan (Gtd) - Electronic	£150,000.00	Guaranteed	£21.53	✓	(Notes)	(Comm)	Buy Now
Docs	AIG	YourLife Plan Term Assurance	£150,000.00	Guaranteed	£22.15	✓		(Comm)	Buy Now
Docs	AIG	Instant Life Insurance	£150,000.00	Guaranteed	£22.15	✓		(Comm)	Buy Now
Docs	VitalityLife	VitalityLife Plan	£150,000.00	Guaranteed	£22.53	✓	(Notes)	(Comm)	Buy Now
Docs	Old Mutual Wealth	Protect Rolling Term	£150,000.00	Guaranteed	£23.26		(Notes)	(Comm)	Buy Now
Docs	Aviva	Life Insurance Options	£150,000.00	Guaranteed	£23.84	✓	(Notes)	(Comm)	Buy Now
Docs	Royal London	Personal Menu Plan	£150,000.00	Guaranteed	£24.87	✓+10%	(Notes)	(Comm)	Buy Now
Docs	Aviva	Term Assurance (Electronic)	£150,000.00	Guaranteed	£25.00	✓	(Notes)	(Comm)	Buy Now
Docs	VitalityLife	Mortgage Plus Plan Vitality Optimiser +£3.30pp	£150,000.00	Guaranteed	£28.11	✓	(Notes)	(Comm)	Buy Now
Docs	Scottish Widows	Scottish Widows Level Term		Guaranteed			No Reply		
Docs	Aegon	Personal Protection		Guaranteed		✓+10%	Bad response		
Docs	Beagle Street	Level term		Guaranteed		✓	Error		

> A single illustration can be generated for the client by selecting **Buy Now** for the chosen contract.
>
> You will be prompted to add the clients name so that a personalised Illustration can be created.

Once the illustration has been generated, you will be given the option to download the personalised illustration for your client and other relevant documentation from the provider.

Insurance Quotation

Quote Reference = 1489133

The table below shows the premium based on the data you have supplied.

⇕ Docs	⇕ Provider	⇕ Product	⇕ Benefit	⇕ Rates	⇕ Amount	⇕ eAPPLY	⇕ Notes	⇕ Comm
Docs	AIG	Low Start Term Assurance	£150,000.00	Guaranteed	£11.13	✓		(Comm)

[Show Printable]   [Get PDF]

Click this link to return to the comparative table and obtain another illustration

Please read the following documents

Read the Personalised Illustration.
Read the Low Start Key Facts.
Read the Terms of Business / Initial Disclosure Document.
Read the Low Start Cover Details.

Click the check boxes below to confirm that you have...

☐ Personalised Illustration
☐ Key Facts Document
☐ Terms Of Business / Initial Disclosure Docume...

...lication Options

This prov...supports electronic applications. **Click button to apply electronically.**
This button will link you directly to the provider's extranet apply facility where you will be asked to log-on, or be verified by Unipass. Webline will automatically pre-populate several data fields

Buy Now

> Select the blue link to display the document.

> Selecting **Buy now** will navigate you through to the provider's website.
>
> You will need to enter the username and password supplied by the provider and the majority of provider's will pre-populate the quote details into the application form.

1.1.2 Business Protection

This will allow you to create a comparison Term quotation for Business Protection. The functionality is the same as 'Term Assurance' quotes.

1.1.3 Term Additions

This will allow you to create a comparison Term quotation for joint clients on a joint basis and two single life bases. The quote details only need to be entered in once and it will return three quotes, allowing you to quickly and easily compare the premiums for two single lives versus a joint life.

The premiums for a joint life quote and two single life quotes can be easily compared by selecting the radio button for the quotes you wish to compare.

The amount with the difference is then displayed in the 'Compare Premiums' window (see screen shot below).

From the comparison you can either go straight through and obtain the single illustration and apply by clicking on the link.

Alternatively you can now include additional benefits like Critical Illness and Waiver of Premium by clicking on **Quote additional benefits** for the relevant type of quote. A new comparison quote will be produced including the additional benefits.

The additional costs for the Critical Illness and Waiver of Premium are shown in separate columns. To see the effect on the premium of adding one or both of these benefits, simply tick the white box at the top of the appropriate column and the total column will be updated.

Select **Details** to get more information for a particular quote and create the personalised

Once the illustration has been generated, you will be given the option to download the personalised illustration for your client and other relevant documentation from the provider. Select the blue link to display the document.

Clicking **Buy Now** will navigate you through to the provider's website.

You will need to enter the username and password supplied by the provider and the majority of provider's will pre-populate the quote details into the application form.

1.1.4 Whole of Life

This area will allow you to create a comparison Whole of Life quotation.

Complete the client and product details.
Once completed, select **Get Quote**. The comparison quote and illustrations can then be generated in the same way as previously explained for Term Quotes.

1.1.5 Multi-Benefit

This will allow you to create comparison and single company quotes for the providers that have their Multi-Benefit quotes available on Webline.

NB Multi-Benefit quotes are now available through Synaptic Webline Protection – enhanced user journey for Multi-Benefit protection quotes. To get your free access, please contact our Sales Team on 0800 783 4477.

1.1.6 Multi-Policy

This area will allow you to create up to four comparison quotes within the one quote request. You can do one quote request to quickly and easily compare premiums for different types of policies, for example the difference between a life only policy and a life and critical illness policy.

The client screen will initially be displayed. Enter the client details.

Up to four types of protection products can be included in this quote. Simply select the **Policy** buttons to add the details.

Enter the details of the policy within the **Policy** buttons.

When the details have been entered, select '**Add this policy**' button at the bottom of the screen.

As the policies are added, a summary will be available on the left hand side.

Once all the details have been added, select **Get Quote**.

The comparison table will display the results for the four types of policies.

Select the radio button for a quote within each column to quickly total up the premiums for the various policies.

Once you have selected the quotes, the premiums will be totalled up in the **Premium Summary** on the left hand side.

A re-quote can be done by selecting any of the buttons along the top of the screen and amending the details.

The comparison table can be printed by selecting Print this page button.

The personalised single illustration and, if applicable the electronic application, can be accessed by clicking on the **Get Illustration and Apply Online** link for the chosen quote.

The single company quote screen will be displayed as previously explained in the term quotes.

1.2 Annuities

There are two types of Annuity quotes available on Webline:

- **Quick Quote Plus** will create an Annuity comparison quote using basic details.
- **Detailed Quote** will create a more precise quote for the client, as it takes into consideration any medical history and the type of contract the pension fund is coming from and therefore requires more information to be recorded at this quote stage.

1.2.1   Quick Quote Plus

Contracts not included will be displayed underneath the comparison table with the reason – **excluded products**.

Using the drop down lists in the columns will allow you to quickly see how the various features of an annuity can affect the overall value.

Select the page icon to display the quote documentation for the relevant contract.

A re-quote can be obtained by selecting **New Quote**.

The comparison table can be saved and printed by selecting **Quote Report**.

The comparison table will display the annuity amounts available.

Clicking on the value will display additional information, like commission. If the value is highlighted in blue there will be notes or warnings from the providers.

You may want to click on the £0 values to see why the providers did not return a value.

An example of the quote documentation provided for an annuity quote.

1.2.2 Detailed Annuity Quote

Select the **Detailed** option under Annuities.

Enter the client details and if they have any medical history or health issues.

Once the medical conditions have been completed, enter the product details.
You will initially need to select the type of pension providing the fund amount. Once complete select **Submit.**

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The comparison table will display the annuity amounts available.

Clicking on the value will display additional information, like commission. If the value is highlighted in blue there will be notes or warnings from the providers.

You may want to click on the £0 values to see why the providers did not return a value.

A re-quote can be obtained by selecting **New Quote**.

The comparison table can be saved and printed by selecting **Quote Report**.

Using the drop down lists in the columns will allow you to quickly see how the various features of an annuity can affect the overall value.

1.3 Income Protection

Select Protection and Income Protection from the left hand menu. The income protection quote form will be displayed.

Enter the client and product details.

Enter the client and product details

Once completed, select **Get Quote**.

The comparison quote will be displayed in premium order.

The **eApply** column will display if the contract can be applied for electronically and if there is enhanced commission.

At the bottom of the comparison table the **Show Printable** and **Get PDF** options will allow you to print and save the comparison table.

Contracts that have not returned a quote will be displayed with the reason.

A re-quote can be obtained by amending the quote form at the bottom of the screen.

Select the premium within the comparison table to display a summary of the quote above the comparison table.

Select **Buy Now** to generate the personalised illustration and product documentation.

The comparison does not require the client's name. However, it will need to be entered at this stage to create the personalised illustration.

Select **Proceed** to view the documentation.

Clicking **Apply** which will show under the Application Options will navigate you through to the Providers website.

You will need to enter the username and password supplied by the provider and the majority of provider's will pre-populate the quote details into the application.

The documentation can be viewed by selecting the blue links.

1.4 Private Medical Insurance

Select **General Insurance** and **Private Medical Insurance** from the left hand menu.

Click on the blue link to be taken through to the third party to obtain the PMI quote.
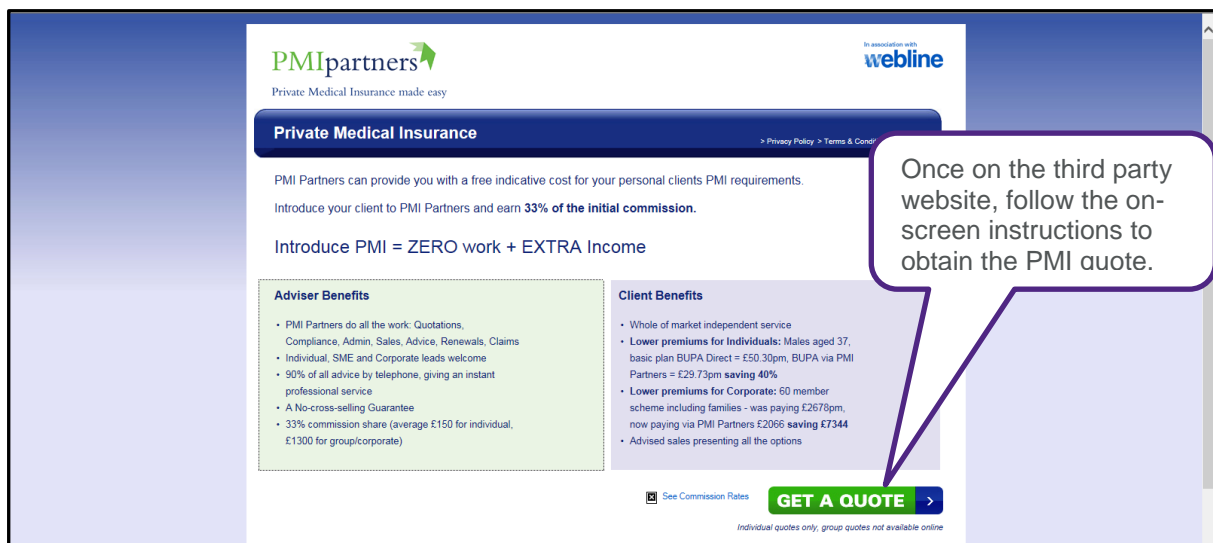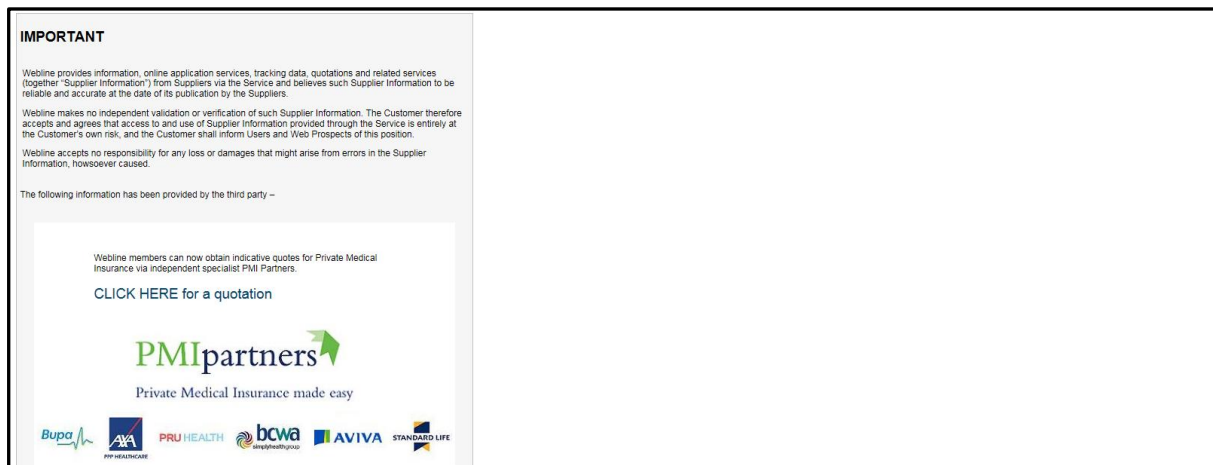
Once on the third party website, follow the on-screen instructions to obtain the PMI quote.

2. Electronic Applications

Applying electronically through to the provider's extranet will prevent duplication of input. The majority of provider's will pre-populate the quote and client details through to their extranet.

If you do not wish to apply electronically at the same time as obtaining the quote, the quote can be easily retrieved at a later date to then link through to the providers extranet to apply electronically.

The comparison quote tables in Webline will clearly indicate what contracts can be applied for electronically and if enhanced commission is available.

The **eApply** column clearly displays if you can apply electronically for the contract.

It will also highlight if there is enhanced commission for applying electronically by including the extra percentage available.

The eApply option is available by clicking **Buy Now** on the results screen.

2.2 Applying When Quoting

Create a quote as previously explained in section 1 **Creating Quotes** of this guide.

Select **Buy Now** for the chosen contract.

Confirm the quote documentation has been read and issued to the client.

Selecting **Buy Now** will navigate you through to the provider's website.

You will need to enter your username and password and the majority of provider's will pre-populate the quote details.

2.3 Applying Using an Existing Quote

All quotes are saved on Webline and can be retrieved at a later date, please refer to the **Retrieving Quotes** section 3 for more information.

There are two types of quotes that can be retrieved, a comparative quote and a single company quote. Electronic applications are available from single company quotes. If the quote being retrieved is a comparison quote, you will first need to re-quote and generate the single company quote.

> Select the quote reference to display the quote.

> Comparison only quotes are displayed as 'Quote Only'.

Quote Ref	Grp	Vnd	Sub	Individual	Time	Client	Product	Stage	IFA Ref	Type
1499733		1		Jon Moss	14:28	Moss, jon	Protection - Term	Extranet Applica...n	1499733	B2B
1499732		41		The Life Team	14:27	Bloggs, Joe	Protection - Term	Illustration Down...aded	1	XML
1499731		1		Jon Moss	14:27		Protection - Term	Quote Only	1499731	B2B

Quote Reference - 1499731

1234
Product — Protection - Term   **Adviser** — Jon Moss   **Quote Time**
Campaign Ref — N/A   **IFA Ref** — 1499731   **Quote Type**
Source — WMWBLUAWEB01:TermForm.DoGetQuote

Client Details		Protection - Term	
Click here to populate form with test details.		**Premium Frequency**	Monthly
Sex	Male	**Benefit Amount**	£200,000.00 (Fixed)
Date of Birth (dd/mm/yyyy)	01/01/1985	**Benefit Reason**	Death only
Smoker ?	No	**Cover basis**	Single Life 1
Occupation	Account Executive	**Term**	20 years
		Waiver...	

[Edit and requote] [Requote]

> The comparison quote will be displayed. If any of the quote details need to be updated select **Edit and requote**. If no details need to be changed select **Requote** to ensure the quotes are up to date.

⇕ Resp	⇕ Emp Id	⇕ ΔT	⇕ Docs	⇕ Provider	⇕ Product	⇕ Benefit	⇕ Rates	⇕ Amount	⇕ eAPPLY	⇕ Notes	⇕ Comm
14131915L	1		Docs	AIG	Low Start Term Assurance	£200,000.00	Guaranteed	£9.02	✓		(Comm)
14131902L	1		Docs	Zurich	Level Protection Plan (Gtd) - Paper	£200,000.00	Guaranteed	£9.58		(Notes)	(Comm)
14131908L	1		Docs	Zurich	Level Protection Plan (Gtd) - Electronic	£200,000.00	Guaranteed	£9.58	✓	(Notes)	(Comm)

Insurance Quotation

Quote Reference = 1489063

The table below shows the premium based on the data you have supplied.
Please click on the **Buy Now** button adjacent to the quotation you prefer.

⇕ Docs	⇕ Provider	⇕ Product	⇕ Benefit	⇕ Rates	⇕ Amount	⇕ eAPPLY	⇕ Notes	⇕ Comm	⇕ Apply
Docs	AIG	Low Start Term Assurance	£150,000.00	Guaranteed	£11.13	✓		(Comm)	Buy Now
Docs	Legal & General	Term - Electronic	£150,000.00	Guaranteed	£16.62	✓	(Notes)	(Comm)	Buy Now
Docs	Legal & General	Mortgage Level Term - Electronic	£150,000.00	Guaranteed	£16.62	✓	(Notes)	(Comm)	Buy Now
Docs	Legal & General	Term	£150,000.00	Guaranteed	£16.89	✓	(Notes)	(Comm)	Buy Now
Docs	Old Mutual Wealth	Protect Fixed Term	£150,000.00	Guaranteed	£18.97		(Notes)	(Comm)	Buy Now
Docs	LV=	FPP Online	£150,000.00	Guaranteed	£19.80	✓ +10%		(Comm)	Buy Now
Docs	VitalityLife	Essentials Plan	£150,000.00	Guaranteed	£20.09	✓	(Notes)	(Comm)	Buy Now
Docs	Zurich	Level Protection Plan (Gtd) - Paper	£150,000.00	Guaranteed	£21.53	✓	(Notes)	(Comm)	Buy Now
Docs	Zurich	Level Protection Plan (Gtd) - Electronic	£150,000.00	Guaranteed	£21.53	✓	(Notes)	(Comm)	Buy Now
Docs	AIG	YourLife Plan Term Assurance	£150,000.00	Guaranteed	£22.15	✓		(Comm)	Buy Now
Docs	AIG	Instant Life Insurance	£150,000.00	Guaranteed	£22.15	✓		(Comm)	Buy Now
Docs	Old Mutual Wealth	Protect Rolling Term	£150,000.00	Guaranteed	£23.26		(Notes)	(Comm)	Buy Now
Docs	Aviva	Life Insurance Options	£150,000.00	Guaranteed	£23.84	✓	(Notes)	(Comm)	Buy Now
Docs	Royal London	Personal Menu Plan	£150,000.00	Guaranteed	£24.87	✓ +10%	(Notes)	(Comm)	Buy Now
Docs	Aviva	Term Assurance (Electronic)	£150,000.00	Guaranteed	£25.00	✓	(Notes)	(Comm)	Buy Now
Docs	VitalityLife	Mortgage Plus Plan Vitality Optimiser +£3.30pp	£150,000.00	Guaranteed	£28.11	✓	(Notes)	(Comm)	Buy Now
Docs	Scottish Widows	Scottish Widows Level Term		Guaranteed		✓	No Reply		
Docs	Aegon	Personal Protection		Guaranteed		✓ +10%	Bad response		
Docs	VitalityLife	VitalityLife Plan		Guaranteed		✓	No Reply		
Docs	Beagle Street	Level term		Guaranteed		✓	Error		

> An up to date comparison quote will be displayed, select **Buy Now** for the chosen contract.

Selecting Buy now will navigate you through to the Providers website.

Confirm the quote documentation has been read and issued to the client.

3. Retrieving Quotes

You are provided with a number of ways in which to retrieve historic quotes.

To retrieve a historic quote, select **Track**.

The track menu gives you the option of viewing all quotes.

The 'vendor administrator' account can view the quotes done by all users within the firm by selecting **last quotes**.

To view the quotes requested via the current account logged in, select **My last quotes**.

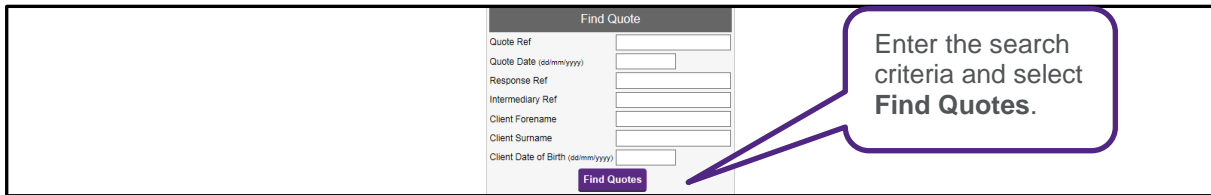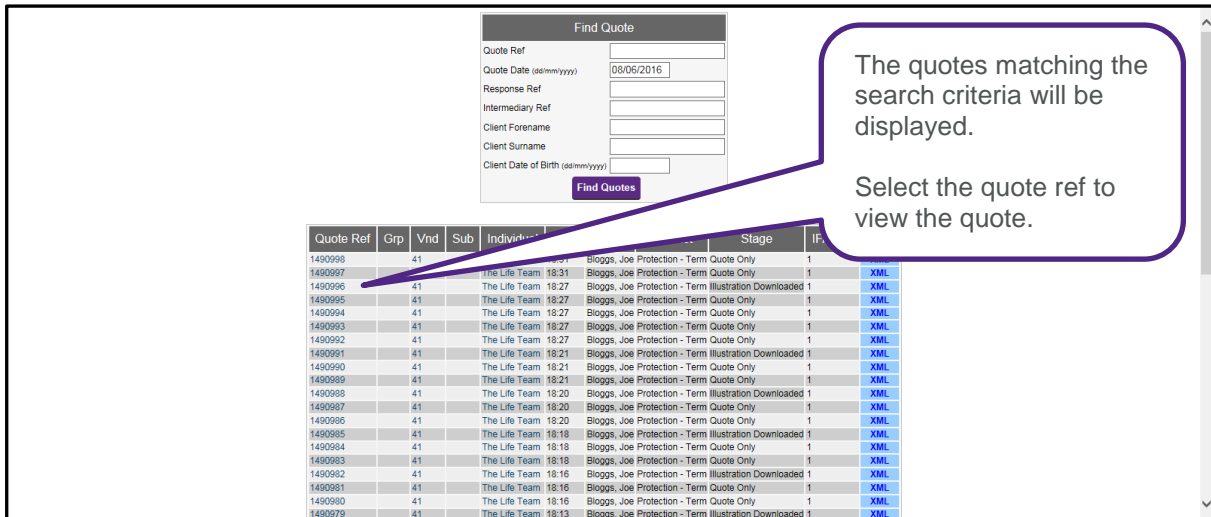Select the **Quote Ref** to display the quote.

The quotes will be listed indicating the stage that has been reached -
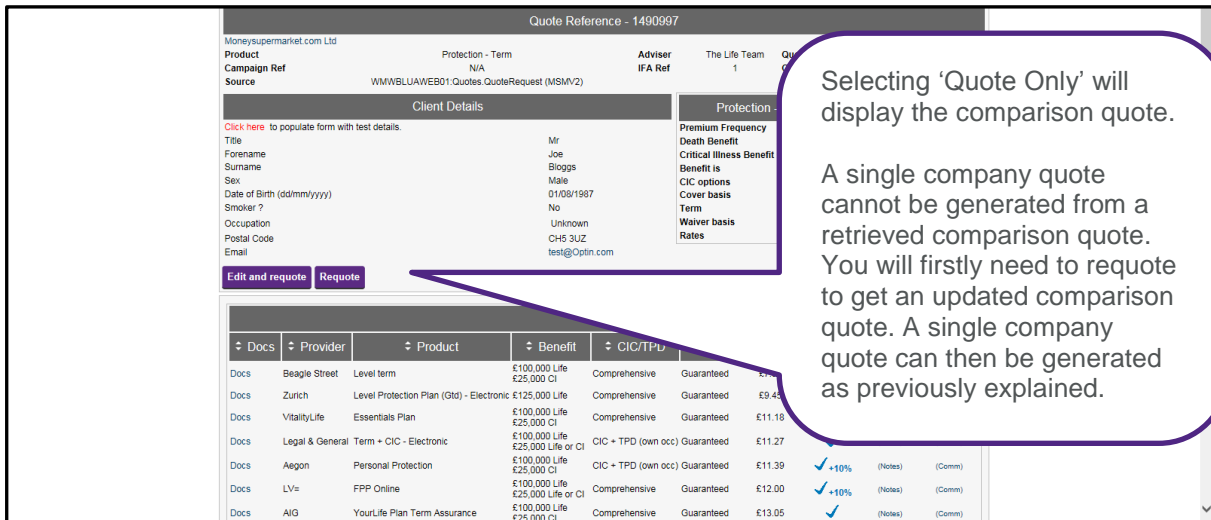
'**Quote Only'** is a comparison quote.

'**Illustration Downloaded'** is the single company quote where the illustration has been generated.

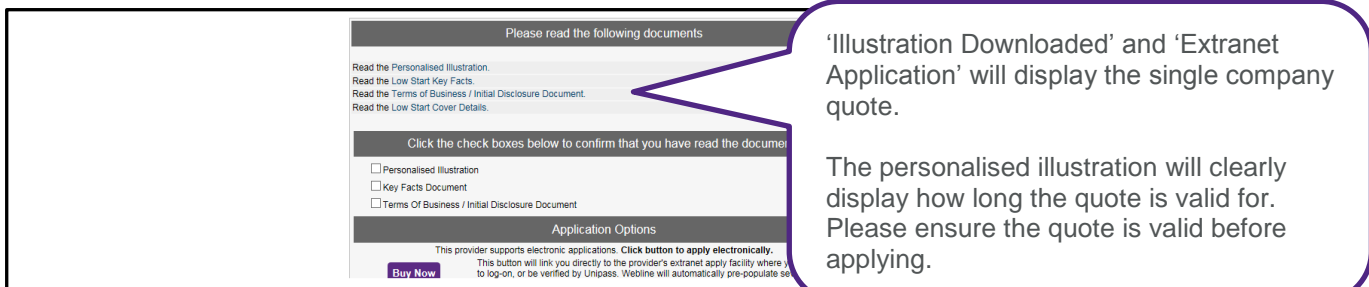'**Extranet Application'** is the single company that has been linked through to a provider's extranet.

A more specific search can be performed by searching on the clients surname and/or date of birth. From the left hand menu, select **Find Quote.**

Enter the search criteria and select **Find Quotes**.

The quotes matching the search criteria will be displayed.

Select the quote ref to view the quote.

Selecting 'Quote Only' will display the comparison quote.

A single company quote cannot be generated from a retrieved comparison quote. You will firstly need to requote to get an updated comparison quote. A single company quote can then be generated as previously explained.

'Illustration Downloaded' and 'Extranet Application' will display the single company quote.

The personalised illustration will clearly display how long the quote is valid for. Please ensure the quote is valid before applying.

Products & Services from Synaptic Software:

SYNAPTIC **CLIENT CARE**

SYNAPTIC **COMPARATOR**

SYNAPTIC **MODELLER**

SYNAPTIC **PRODUCT & FUND**

SYNAPTIC **RISK**

SYNAPTIC **WEBLINE**

SYNAPTIC **WEB SERVICES**

SYNAPTIC