

FOCUS



A concise guide to working with The Exeter

Introduction



Our purpose is to protect more people in a more uncertain world. We achieve this by ensuring our cover is accessible to more of your clients through products that can be tailored to meet their needs.

As a proud mutual, our members and advisers are at the heart of everything we do. You can expect award-winning propositions, service, and business support, plus continued investment from us to deliver an exceptional experience for both you and your clients.

Products

Income protection

Our Income First provides income protection for a wide range of occupations, from office-based professionals to manual workers and skilled trades.

Why Income First?

- Level premiums available to all occupations with a four week or longer waiting period
- Assess claims against your client's own occupation regardless of what they do for a living and how long their claim lasts
- Option to fix 100% of your client's monthly benefit, up to £7,500 per month
- No routine medical evidence for clients below age 42
- Redundancy premium holidays for up to three months to help clients get back on their feet without losing valuable cover

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Life insurance

Our Real Life product is suitable for more of your clients, from those with minimal pre-existing health conditions right through to those with serious or multiple medical conditions. Real Life is also available as part of our multi-benefit offering alongside our income protection product, Income First.

Why Real Life?

- Available as joint or dual life policy, offering more flexibility for you and your clients
- Beneficiary Nomination option for clients to select who they would like to receive their benefit without the need for a trust
- A forward-thinking joint life separation option to ensure clients are protected after relationship breakups
- We can rate up to 600% meaning we can offer cover to more people
- Redundancy premium holidays for up to three months to help clients while they look for new work

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Our protection portal

With our protection portal, you can get instant pre-sales underwriting decisions for most cases and quote and apply for income protection and life insurance. You can also offer your clients income protection and life insurance under one plan, with one monthly payment for your clients.

Support for your clients

Health Wise

Our HealthWise app is free for members and their immediate family, giving convenient access to expert medical advice and treatments, including:



Unlimited remote GP appointments



Expert second medical opinions



Physiotherapy



Mental health support



Lifestyle and nutrition consultations



Registered dietitian consultations



An annual health MOT (for policyholders only)



Repeat NHS and private prescriptions

HealthWise is provided by Square Health.

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Support for you

To support you in your client conversations our adviser toolkits provide you with all the tools and resources you need to discuss protection with your clients, including:

[Income protection](#)

- Income risk calculator
- Revising protection tool
- Suitability letter editor
- Client approach email wording
- Case studies
- Sales aids, research and insights

[Life insurance](#)

- [Medical limits tool](#)
- [Suitability letter editor](#)
- [Benefits of trusts](#)
- Sales aids, research and insights


Or our adviser knowledge centre contains a wealth of useful content to help you with your CPD learning with access to:


- Research reports
- Webinars
- Insights
- Videos
- Product literature

[VISIT THE KNOWLEDGE CENTRE](#)

Contact us

For new applications please get in touch with your dedicated new business contact. If you don't know who your dedicated contact is, we'd be happy to help.

 Call us – 0300 123 3203

 Email us – adviser@the-exeter.com
Agency and commission enquiries –
agency@the-exeter.com

Open Monday to Friday, 8am – 6pm