

Dear xxx
Policy number: xxx

Thanks for choosing Fidelity Life.

We are pleased to confirm that we have received your e-application through your Adviser, xxx. Our team are now in the process of reviewing your application.

Having accurate information is important for us to assess your risk profile and offer you the right level of cover. If you think of anything else you need to tell us, or you're not sure, please contact your Adviser, or phone our Underwriting Department directly on 0800 882288 ext 509.

What happens next?

We may need more information from you, or your Doctor.

In some cases, we may need to refer your application for further consideration, or Underwriting.

Underwriting is where we go through your application and assess how your own personal medical, occupational, and financial details may impact your cover. Our Underwriting team may require some additional information from you, or your doctor, before making you an offer for your insurance.

If they do need to contact you, or further information is required, this is nothing to worry about. Common things our underwriters may need:

- To simply double check a few details on your application form with you over the phone.
- Financial information like showing proof of your income or mortgage repayments.
- Medical tests like blood tests for example, or even a medical exam.
- Medical records and results where we need to get info from your Doctor.

After looking at all the information, our underwriters will come back with one of the following:

- Standard rates where you appear to have no additional risk factors and your premium will match the estimate provided to you.
- A premium loading where your individual risk means you'll pay more than the estimate.
- Exclusion or endorsement which means we put one or more exclusions on your policy due to risk factors, so you wouldn't be able to claim anything for those specific things (like a medical condition).
- Defer which means we are unable to make an assessment at this time. This may be due to uncertainty around your risk profile or pending medical tests for instance. We will "defer" the final decision for a period of time, or until results are available or your health improves.

We aim to assess your application as quickly as possible, but please be aware that it can sometimes take a bit longer for us to obtain information from doctors. If you are concerned or wondering

what's happening with your cover, please contact your adviser or phone us on 0800 882288 ext 509.

We will be in touch again soon.

Kind regards,