

Avalon Healthcare & Hospitalisation Cash Plan Demands & Need Recommendation

Where you have sold an Avalon plan you must use the relevant matrix code supporting your recommendation of the plan. Remember, more than one matrix code may be appropriate.

Terms of Acceptance (must choose at least one code from this section)

Always discuss the options available for acceptance of cover and select why the customer has chosen the selected method. I have recommended the Avalon plan as it:

- 1A Provides some of the benefits of Private Medical Insurance but at a more affordable premium.
 - 1B Provides some optical and dental benefits which are of concern to you.
 - 1C Provides a wide range of different cash benefits under one plan.
 - 1D Provides a wide range of cash benefits which are available to you and your family.
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Level of Benefit (must choose at least one code from this section)

In line with your affordability I have recommended the:

- 2A Bronze level of benefits
 - 2B Silver level of benefits
 - 2C Gold level of benefits
 - 2D Platinum level of benefits
 - 2E Whilst the level of benefit is not in line with that requested, due to budget you have agreed that this is both affordable and acceptable to you.
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Spouse/Dependants

3A You advised me that you do not wish to cover your partner and/or children at this time.

Existing Insurance

4A You might wish to consider whether you wish to continue with two separate plans as your benefits may be affected under your policy in the event you elect to retain both products.

Existing Plan (details of which have not been disclosed)

4B I understand that you have an existing plan in place with regards to hospitalisation cash benefits, however you have not been able to provide me with details. Under these circumstances the recommendation I have made might not be suitable.

Existing Plan (details of which were disclosed)

4C You made me aware that you have an existing plan in place with regards to hospitalisation cash benefits. However I must point out that I am not able to advise you on the products of another company and my recommendation is based on the contract features of the products on which I am authorised to advise which, of course, you will be able to compare with your existing arrangements.

Miscellaneous

- 5A Whilst you have indicated other protection needs your budget at this time dictates that you have only taken forward this plan. We will arrange to address your other protection needs at a later date convenient to yourself.
- 5B As you are over 65 you are aware that you receive half of the benefits illustrated.