



## Annuity Service

### Assisting Retirement Planning

#### The Challenge

69% of consumers qualify for an Impaired/ enhanced annuity. However the vast majority of applicants never receive proper quotations.

The reason most retirees don't receive the best price is due to poor medical assessments during the quotation process.

Consumers are reluctant to divulge information, and advisers are financial professionals not medical experts.

The MorganAsh Annuity process overcomes this, by ensuring each retiree is interviewed by a professional nurse to obtain all the relevant information and record this in the appropriate format.

The complete information is sent to all the annuity providers electronically, MorganAsh chase up the providers and then provide the completed set of quotations to the adviser.

#### Key benefits for Advisers

- Obtain the best rates for clients by maximising medical disclosure.
- Avoid having to question clients on sensitive medical issues.
- Reduce the administration overhead.
- Full independent medical assessments gain full information giving greater confidence to underwriters thus facilitating better rates.
- Eliminate adviser liability for not acquiring the best rate due to poor medical information.

#### Key benefits for Consumers

- Confidential medical assessment with a medical professional.
- Simple phone assessment at convenient time for consumer.
- Ensure best annuity price.

MorganAsh

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## MorganAsh

MorganAsh is a leading medical underwriting service provider. MorganAsh undertake thousands of medical assessments and underwriting cases per month for major insurance providers.

MorganAsh has worked with most of the UK insurance and annuity providers and provides expert witness services when longevity has not been adequately considered.

All data is held securely and medical information is kept confidential.

MorganAsh ensures all data is kept secure, is ISO27001 certified and FCA registered.

MorganAsh also provide:

- Life Planning Reports—showing individual life expectancy profile for drawdown reviews and DB transfers.
- Care Navigator — to locate care homes for elderly clients.



## The Annuity Service

Advisers simply refer consumer to MorganAsh.

MorganAsh:

- Undertake comprehensive medical assessment by a qualified nurse to obtain full medical information.
- Apply to providers and obtain annuity quotations.
- Chase providers on progress.
- Generate annuity reports.
- Provide annuity re-quotes for different annuity configurations if required.

*“We are finding more and more clients are choosing the MorganAsh service when we explain the benefits of using telephone interviews.” - Billy Burrows*

## Fees

Fee per person per report. Pay per use.

No up front fee or retainer required. Plus VAT

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MorganAsh is authorised and regulated by the Financial Conduct Authority