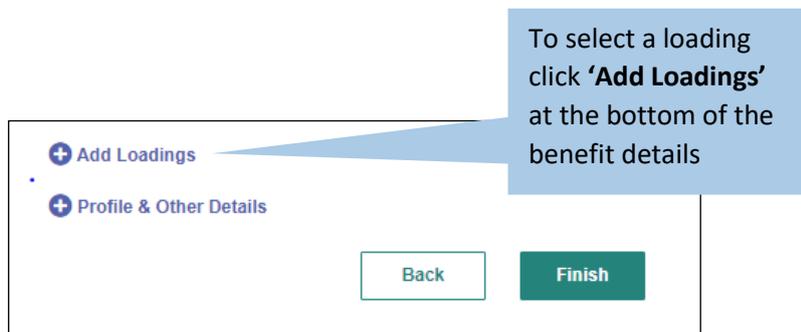


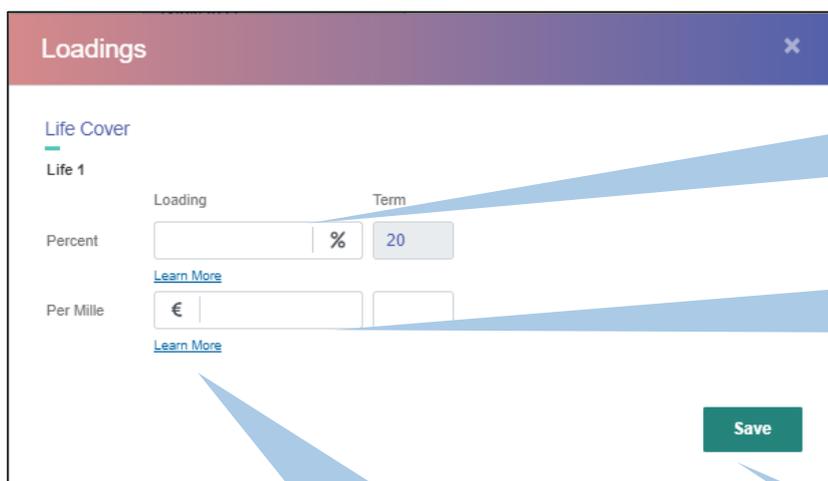
Step 1: Select your required product and the detailed quote type.

Step 2: Input your client details and benefit detail amounts.



To select a loading click **'Add Loadings'** at the bottom of the benefit details

Loadings in MyQuotes are just for illustration purposes. If choosing to submit a proposal for a loaded quote the loading will not pass to epos. The standard rates price will be submitted and appear to the customer in the record of conversation.



If **Percent loading** needed input the required amount in the field.

The term will default to the chosen term of the quote.

If **Per Mille loading** needed input the required amount in the field.

You can select a term but if the field is left blank it assumes full term.

Click here to learn more about the loading definitions.

Once a loading has been chosen click **'Save'** to bring you back to the main input screen loading.

Percent Loading

Extra premium ratings are applied to reflect the long term additional risk of a medical impairment or combination of medical risks. The loadings that can be applied can depend on the type of cover applied for and can range from 50% to 400%.

For further details, visit:



Click here to open **Ask Underwriting**

Per Mille Loading

This loading may be applied where there is a very high short term medical risk for example a recent history of cancer or to reflect the additional risk associated with certain occupations, hobbies or foreign travel. This is applied as €1 per thousand of the value of the benefit.

For further details, visit:

