

Service Description

This service is for professionals who need mortality assessment and calculation support in connection with the advice they are giving their clients. A key element of this is the application of the skills commonly used when making mortality and morbidity assessments for the life and disability insurance industry – colloquially referred to as *underwriting*. This means that the resulting reports reflect the individual circumstances of your clients.

We offer a unique one-stop, longevity assessment and actuarial calculation service. It is aimed primarily, but not exclusively, at professionals advising their clients on estate planning and trust arrangements. Because our mortality assessments and calculations are tailored to the personal circumstances of your client, they are equitable and likely to be acceptable to all parties interested in the arrangement that you are advising on.

Bradshaw, Dixon and Moore provide all the documentation required to make the assessments. In those instances where medical reports are required, we source these from the client's General Practitioners and independent medical examiners.

Our service is totally confidential, and in most instances we correspond with the client's professional advisers, not the clients themselves.

Please see our **TRUST relief** case study, which illustrates just one situation in which this service can be of value. At Bradshaw, Dixon and Moore, we are happy to discuss other ways in which our skills and experience can be of value to those in other professions.

The process and documentation are designed to be as simple and user friendly as possible. We supply all the necessary forms to start the process and to help you instruct us. The papers are quickly dispatched to you in response to an on-line, fax or telephone request. We shall send the required forms to you by email, fax or ordinary post.

Where there are several people to be assessed in connection with one arrangement, or there are complex contingencies, we recommend that you call us first to discuss your requirements.

The service is available on demand. This means that you are not committed to any long term arrangement with us. You decide when to make use of our services, on a case by case basis.

Turn-around times can be as short as one week from our receipt of the completed assessment forms. On receipt of the papers, we shall contact you to agree a contingency fee; but we are happy to discuss the likely fees at any stage.

Fees depend on:

- The number of assessment subjects
- Any medical evidence requirements

As a guide, the cost of the reports in our case study was £350, as it was not necessary to obtain a medical report.

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