JULY 2026

WORKING WITH US

ADVISER USE ONLY

GUARDIAN 1821

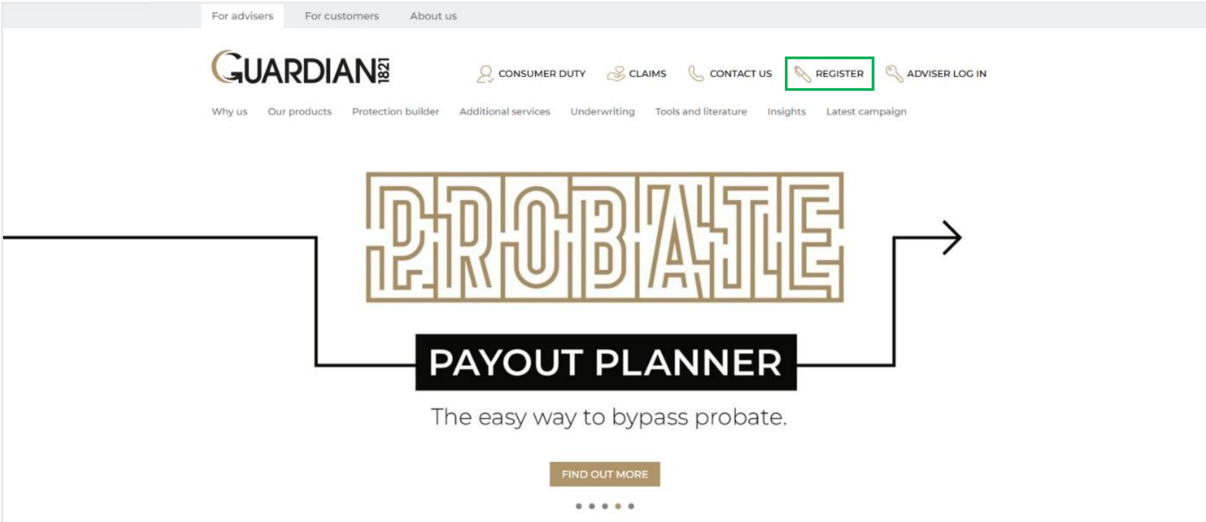
LIFE. MADE BETTER.

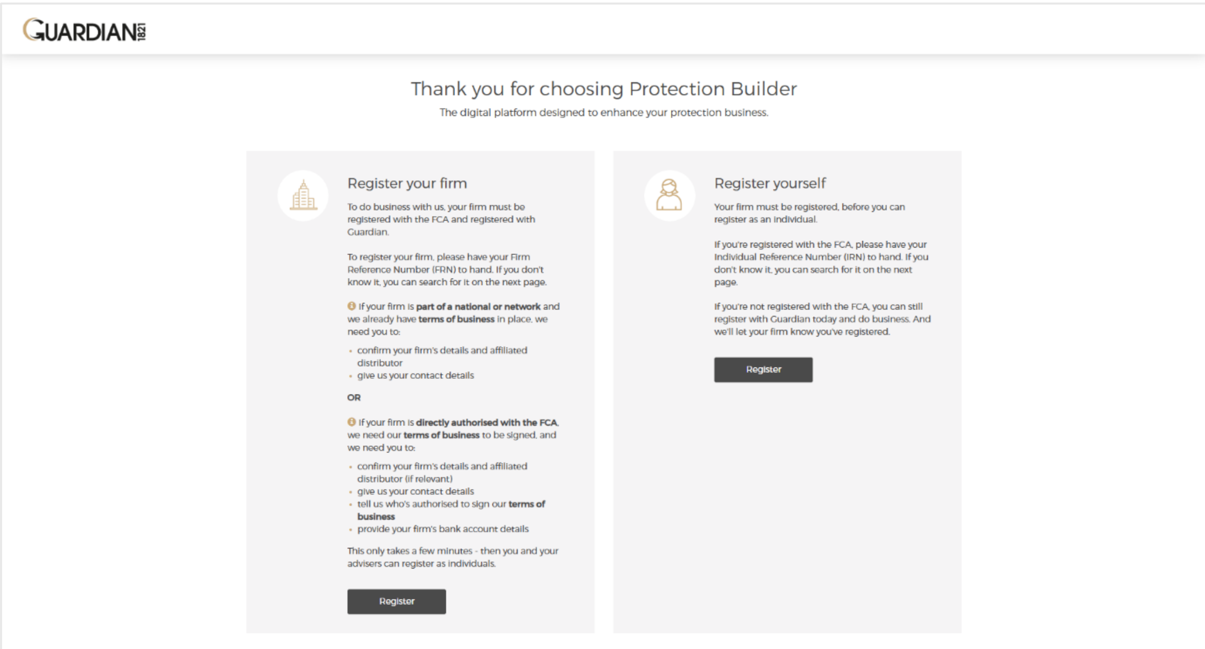
Contents

Registration

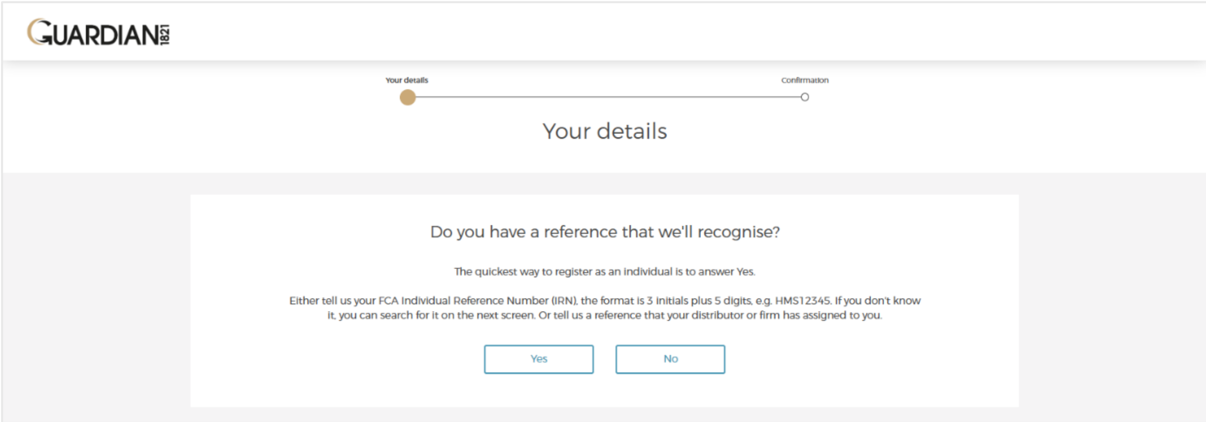
Getting started

You can register your firm online at: https://portal.guardian1821.co.uk/registration





Once your firm is registered, each adviser can register individually here:
https://portal.guardian1821.co.uk/registration/individual/your-details



Access to our online portal is available for Financial Advisers only.

If you're a Paraplanner or Administrator, you can't currently register with us.

Agency code

Instead of using agency codes, we'll identify you using your Firm's FCA number or your Individual Reference Number (IRN).

Due diligence

We'll complete a due diligence review as part of the registration process before you can do business with us. Your commission terms (payment style) are agreed as part of this review.

Submitting an application

All applications are submitted through our online quote and apply portal. You apply directly on our website, or through one of the following comparison portals:

- iress (The Exchange)
- The Protection Platform from UnderwriteMe
- Assureweb
- iPipeline Solution Builder

Underwriting referrals

If an application is referred to our Underwriting Team for manual assessment, you won't be able to make changes to it until underwriting is complete and we've made our decision.

For applications under our dual life approach:

- If one customer is referred to underwriting and the other is accepted automatically, we need to make our decision on both customers before either one can go on risk. The customer who has been accepted is covered under our Immediate Cover. Find out more about Immediate Cover here: https://adviser.guardian1821.co.uk/immediate-cover/
- We can't remove one customer from a dual life application while underwriting is still in progress. A decision must be made for both customers first.
- Where immediate cover applies, you should ensure your client understands the eligibility criteria, limitations and the duration of this cover.

Client documents

All policyholder documents are available at any time for policyholders to view and download via their MyGuardian portal. Login details are shared with them via email once their policy has gone live.

Literature

All the forms you need to work with us are available here:

Literature library

Commission

Liability period

Commission is based on a 4 year earning period.

Payment styles

We offer the following commission styles:

- Full indemnity – a lump-sum payment
- Non-indemnity – instalments paid following each successful premium collection
- Hybrid – a mix of full indemnity and non-indemnity on the same application.

If you're granted a full indemnity agreement, you can choose any of these payment styles at the application stage.

Non-indemnity

Non-indemnity commission is paid after each successful premium collection. These payments aren't subject to clawback.

Payment dates

Weekly commission

If you've selected weekly commission:

- You'll receive payment into your nominated bank account by close of business each Friday
- For commission to be included in the weekly run, the policy must be on risk before 4:30pm on Tuesday.

Monthly commission

If you've selected monthly commission:

- You'll receive payment into the nominated bank account by close of business on the 24th of each month
- For commission to be included in that month's run, the policy must be on risk before 4:30pm on the last working day before the 20th
- If the 24th falls on weekend, payment will be made the next working day.

Clawback

If a policy you've submitted is cancelled or lapses due to unpaid premiums during the 4-year earnings period, we'll claw back any unearned commission.

Clawback can be offset against new business submissions or can be repaid in full via BACS transfer.

You can read our full terms of business here:
https://content.guardian1821.co.uk/literature/terms-of-business.pdf

Commission statements

- Weekly statements are sent by close of business every Wednesday
- Monthly statements are sent 3 working days before payment.

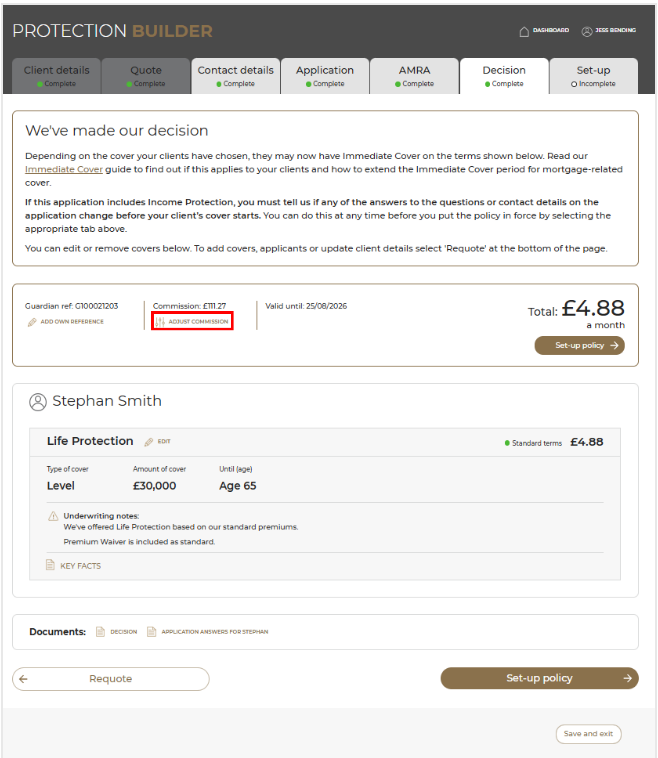
If you're part of a network, your statement will be sent to the network.

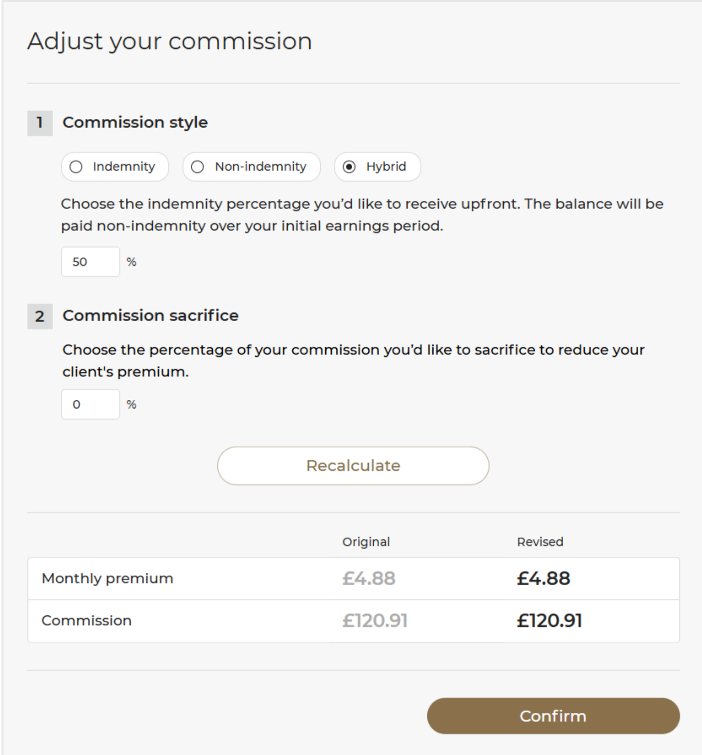
If you're directly authorised, your statement will be sent to the commission contact email address you provided when registering your firm.

Hybrid commission payments

You can split commission on a single application between indemnity and non-indemnity.

To do this, you need to confirm your preferred split before placing the application on risk. Select this option by clicking 'adjust commission' at the top of the application record in your adviser portal.





Commission sacrifice

You can sacrifice a percentage of your commission to reduce your client's premium. To do this, click 'adjust commission' at the top of the application record before the policy goes on risk.

Direct debits

Bank account

We can only collect premiums from a UK, Isle of Man or Channel Islands bank account in the policyholder's name.

We can't currently accept payments from:

- Business bank accounts
- Third-party accounts that belong to anyone other than the policyholder.

If your client is unable to pay from an account in their own name (for example due to vulnerability or Power of Attorney), please contact us before submitting the application so we can assess potential alternative arrangements.

If your client may be impacted by payments being taken close together, please contact us before making changes so we can help manage the timing.

When a policy goes live, we complete a bank validation check to confirm your client's identity and that the account we're collecting premiums from belongs to them. If this validation is unsuccessful, we'll ask for further evidence, like a recent bank statement.

If we need additional evidence, we may need to pause premium collections while we get this. If the requested evidence isn't provided to us and we're unable to complete our checks, then the policy may lapse.

Changing a client's bank account

Your client can update their bank details at any time. We'll complete a manual bank validation check before we make any changes.

If this validation is unsuccessful, we'll ask for further evidence, like a recent bank statement. We'll continue collecting premiums from the existing account until the new bank details are validated.

It takes 15 days to set up a new direct debit, so if changes are requested close to the premium collection date, we might not be able to collect a premium using the new details straight away.

Preferred collection dates

Your client can choose any date between the 1^{st} and 28^{th} of the month for us to collect their premiums.

Payment of the first premium

The first premium needs to be collected within 30 days of the policy start date.

It takes 15 days for a new direct debit to be set up, and we can't collect a premium during this 15-day set-up period.

If your client's chosen collection date falls within this window, we won't be able to collect on their preferred date.

If the preferred date is within the 15-day set-up window and outside of the 30-day limit, then we'll collect the first premium around 16 days after the policy start date. All the following collections will then be on the policyholder's preferred date.

First payment date – future start dates

If you enter a future start date on the application, the 15-day direct debit set-up will start from the date the decision is accepted and the policy is set-up, not the date the policy goes on risk.

As a premium is owed as soon as the policy starts, entering a future start date can affect the first payment date.

If the future start date is more than 15 days from the date the decision is accepted, the direct debit will already be live when the policy goes on risk. This means we can collect the first premium on the preferred collection date.

- Example: The policy is set-up on 1 January with a future start date of 20 January. The direct debit is set-up by 15 January. The policy goes on risk 20 January, and the customers preferred collection date is the 28th. As the direct debit is already set-up, we can collect the first premium on 28 January.

If the future start date is within 15 days of the decision being accepted, the direct debit won't be active when the policy starts, so the first payment date will be adjusted.

After the first collection, all future premiums will be taken on the preferred collection date. If this falls on a weekend or Bank Holiday, we'll collect on the next working day.

Payments may show on the client's bank statement as Guardian, GFS, or Scottish Friendly, depending on their bank. This is because Guardian is an appointed representative of Scottish Friendly Assurance Society Limited.

Premium due vs preferred collection date

A premium is due every 30 days, regardless of the preferred collection date.

- Example: If the policy begins on 1 January, and the preferred collection date is 18 January, the premium collected on 18 January covers the period between 1 January and 1 February.

Changing payment dates

Your client can change their preferred collection date at any time.

Because a premium must be collected every 30 days, changing the collection date sometimes means 2 payments might be taken close together, or what appears to be a "double collection."

This can happen for several reasons, including:

- The date we receive the request
- The current collection date
- The date the premium is due
- Missed payments or Direct Debit rejections.

Sometimes, it's best to contact us before requesting a payment date change so we can make sure your client understands they may have 2 premiums taken close together, and not the same premium taken twice. For example:

- The policy started on 3 August, and the preferred collection date is the 1st
- A premium is collected on 1 September, covering 3 August to 3 September

- The customer changes their payment date to the 5th, making the next collection 5 October
- This leaves more than 30 days between premium collections, so a one-off payment is taken within 7 days of the preferred collection date changing to cover 3 September to 3 October
- A payment is then taken on 5 October to cover 3 October to 3 November
- Payments then continue on the 5th of each month going forward.

Important – explaining payment timing to your client

In some situations (e.g. changing collection dates or missed payments), two payments may be taken close together. These are not duplicate charges, but payments for different cover periods.

You should explain this clearly to your client before making any changes to avoid confusion or financial difficulty.

If your client may be impacted by payments being taken close together, please contact us before making changes so we can help manage the timing.

Missing premiums

If your client misses a premium, we'll send you and them an email as soon as the bank tells us about the missed collection.

If the collection is rejected for a lack of funds for example:

- The bank notifies us with a "refer to payer" error
- We'll automatically try to collect the premium again within 7 days
- If this is successful, then no further action is required
- If this recollection attempt fails, we will pause further attempts to prevent the policyholder incurring any bank charges
- We'll need instruction to reinstate the mandate.

If no instruction is received and the premiums aren't paid, the policy will lapse 30 days after the first missed payment and your client will no longer be covered. We'll notify your client via email 7 days before their policy is due to lapse.

If the policyholder cancels their direct debit:

- We'll need new bank details or consent to set up a new direct debit using the existing details
- We can take this request from the policyholder, or from you as their adviser.

If no instruction is received and the premium remains unpaid, the policy will lapse 30 days after the first missed payment. We'll notify your client via email 7 days before their policy is due to lapse.

Reinstating lapsed cover

If the policy lapses, you can request to reinstate it up to 2 months after the lapse date.

We'll ask your client to complete a declaration of health, which will be reviewed by our Underwriting Team. If your client's health has deteriorated or their lifestyle has changed since the original application, we may be unable to reinstate the policy or may need to change the cover terms and premium.

All missed premiums must be paid in full to reinstate the cover. If the premiums aren't paid, the policy will lapse again, and we won't be able to reinstate the policy. If your client still wants their cover, they will need to reapply.

Cancelled cover

A policy, or any cover, can be cancelled at any time.

If the policy is cancelled within the first 30 days of going live and we've already collected a premium, we'll refund your client.

- Example: The policy starts 1 January - the client changes their mind and requests we cancel their cover on 29 January. The first premium was collected on the 19 January, so we'll refund this.

Once a policy is more than 30 days old, we won't refund any premiums collected.

If a client cancels their policy, we'll end the cover on the date that the next premium is due.

- Example: The policy starts 1 January and premiums are collected on the 16th of each month. The client requests we cancel their policy on 15 August. As the premium covering 1 August to 1 September was due on 1 August - before the cancellation request - we'll still collect a premium on 16 August. The client's cover will end on 1 September, when their next premium would have been due.

Reinstating cancelled cover

If a policy has been cancelled, it can be reinstated up to 2 months after the cancellation date.

We'll ask your client to complete a declaration of health, which will be reviewed by our Underwriting Team. If your client's health has deteriorated or their lifestyle has changed since the original application, we may be unable to reinstate the policy or may need to change the cover terms and premium. If additional evidence is required, we'll make reasonable efforts to contact both you and your client. You should support your client in responding promptly to avoid any risk to their cover.

All missed premiums must be paid in full to reinstate the cover. If any missed premiums remain unpaid no further reinstatement attempts will be allowed. In this case, a new application is needed.

Transferring servicing rights

Novation

If you move to another firm, or your firm moves from one network to another, you'll lose access to any policyholders under your old firm. This includes all information and servicing rights to these policies, unless a novation (transfer) is agreed.

A novation agreement is required before we can transfer any policyholder information from one firm to another.

We can't move any applications in progress. Any applications still with Underwriting or not yet fully submitted will need to be rekeyed by you on your new adviser dashboard.

A novation agreement must include:

- Who is liable for the commission (ongoing liability)
- Who is liable for the advice previously given
- Who should receive the renewable commission
- The names and FCA numbers of both firms
- The network's name and FCA number (if applicable)
- Signatures from both firms (old and new)
- The date the move becomes effective.

Internal firm adviser changes

If an adviser leaves your firm and isn't transferring their policies to a new firm, we'll need the details of the adviser at your firm who'll take over the servicing of those customers. If we can't obtain new adviser details, we'll transfer servicing of all those customers to the registered firm principal.

Useful contacts

If you need to get in touch, here are the best ways to reach us:

Adviser support - for all agency, commission and general adviser queries.

advisers@guardian1821.co.uk

0808 133 1821

We want to make sure that when you call us, you reach the right person as quickly as possible. To help us do that, please enter your FCA number when prompted. It only takes a second, but it helps us get you through to the right person, faster. Without it, you may wait a little longer.

Customer support - for policyholder queries.

heretohelp@guardian1821.co.uk

0808 123 1821

Claims - for claim enquiries

claims@guardian1821.co.uk

0808 173 1821

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