



Fast, reliable and cost effective
life insurance advice service

LifeRiskOnline
actual life quotes!

November 2009

Subscription Brochure

Plan For Life Pty Ltd abn 97 006 233 923

www.liferiskonline.com.au

Fast, reliable and cost effective life insurance advice service...

LifeRisk Online is an internet-based subscription service that combines solid product features research with real-time quotes from Australia's leading Life Insurance companies.

We research Australia's leading life insurance products from...

<p>AIA AMP Financial Services Asteron Aviva AXA Australia CommInsure ING Australia Macquarie MetLife MLC TOWER Zurich</p>	<p>Real Quotes</p>	<p>1 Place Time Minute</p>
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Online quotes are just part of a package of dedicated Risk Research services available to LifeRisk Online subscribers.

All quotes are validated – we get the premiums from each company's quote system. You can download all quotes as easy-to-read PDFs.

Comparison reports include product feature scores as well as first year premium, 5 and 10 year average premiums, Medical and Financial Underwriting requirements drawn from the quotes.

Fast, easy to use Statement of Advice system - licensees can have their SoAs programmed into LifeRisk Online.

Integrated Straight Through Processing. No need to rerun quotes to use a quote for an online application. More details on page 4.

Other product features research includes Product Feature and Trauma Event definitions researchers, Feature score and Trauma Events score grids. Other research services include Rates Researcher (a library of pre-prepared quotes), an overview of the latest Plan For Life Risk Insurance Benchmarking results and Underwriting and Business Rules.

Tailored to suit your needs...

Whether you're working independently as an individual practitioner or have a company structure, LifeRisk Online is for you. LifeRisk Online allows you quick access to the more generally available options from the life insurance companies at the one time.

Access to other options including loadings and multiple lives is through a series of Individual Quotation webpages designed to be similar to our Comparison Quotes page. Having a quote webpage for each company means you don't have to install the life company's software on your office system. It's all done through LifeRisk Online.

Right now we can offer company webpages for AMP Financial Services, Asteron, AXA Australia, CommInsure, MetLife, TOWER PP and Zurich. Participating insurance companies pay a fee to be fully represented on LifeRisk Online.

Why LifeRisk Online?

<p>Product and Product Packages</p> <ul style="list-style-type: none"> • Life Cover • Life Cover for Superannuation • TPD Own/Any Occupation <ul style="list-style-type: none"> - linked to Life Cover - linked to Trauma - Stand Alone • Trauma <ul style="list-style-type: none"> - linked to Life Cover - Stand Alone • Child Cover Income Protection • Business Expenses 	<p><i>Reduce the time you spend obtaining quotations and improve the accuracy of quotations.</i></p> <ul style="list-style-type: none"> • save time and money when you use LifeRisk Online premium and features comparisons • fast, simple and accurate quote request layout providing most quote options • all quotes are validated • more certainty using actual company occupations and commission settings • simple Statement of Advice methodology • Straight Through Processing links simplifying the application processes • reduced training requirements
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Key Features...

Standardised format

- Data is entered once only into easy to use quotation webpages
- Quote layout is consistent for all companies
- Quotation report PDFs can be printed or downloaded for use with Statements of Advice or proposal submissions.

Full range of insurable risks

- Access to real life quotes including packages of cover that include Life Cover, Total and Permanent Disablement, Trauma, Child Cover, Income Protection and Business Expenses.

Validated comparisons

- Every quote is automatically generated and validated through company quote software
- Quotes for a wide range of commonly available options
- LifeRisk Online has analysed each company's product range to make the process of comparing products easier. Quotes are based on the lowest cost that meets the requested criteria.

Using Online Quotes

- For companies with internet based quotation, we can run quotes as if you were doing them yourself on their website. To do this we need your adviser site access details.
- We will hold your access details securely.
- Online quotes will be available on LifeRisk Online for Asteron, AXA, CommInsure and Zurich.

Companies who have online quotes facilities that subscribe to LifeRisk Online will be added once programming is completed.

Fast, Easy to use Statement of Advice

- We can incorporate a Licensees SoA template into LifeRisk Online. Ask us for further details.

Straight Through Processing

- For online quote and application systems, click the Application button in the Results section or Client History and we will log you on to the adviser site and select/load the quotation record required ready for submission. To do this we need your adviser site access details.

At no stage will LifeRisk Online actually click the Application button on the Adviser website.

Occupations

- Occupations are selected from each company's occupations list.

Commission settings

- Commission levels can be set for each company using actual commission settings.

Save and recall

- You can load saved quotes into the comparison quotes page or a company's individual quotes page. Individual quotes can be loaded as comparison quotes.

Downloaded reports

- You can download PDFs of individual life company quotations.
- For Comparison Quotes you can download a Client or an Adviser Comparison Report PDF.

The Adviser Report includes key information such as the details of the life insured, the type and amounts of cover included, selected options, premium results, occupations, underwriting requirements and commission settings.

The Client Report does not include the underwriting requirements and commission settings.

Research Services ...

Features Researcher

Subscribers will be able to download comparison reports of selected Products Features and scoring to assist in their research. Other Features research includes a Feature Grid that summarises product scores, Trauma Definitions and Trauma Event Grid.

Research Methodology

Product scoring and the underlying methodology utilises by Plan For Life's experience in Risk Research since 2000. A PDF setting out how we score product features and combine the scores into an overall figure, is available on the website Product Features and Research Methodology.

Rates Researcher

LifeRisk Online gives you access to Rates Researcher our library of pre-prepared quote comparisons. This feature gives you a quick premium rates comparison based on actual quotations without running any quotes.

Benchmarking Research ...

LifeRisk Online also provides immediate access to summary Risk Insurance Benchmarking information from Plan For Life that can assist advisers to form a view about the companies and products they are researching.

Future Developments ...

We are determined to build the easiest to use Risk Research system for Advisers. To do this we listen to your feedback. If you have any suggestions please let us know. Whilst we can't promise to incorporate all your suggestions, we want to ensure that users have the key features they need.

Personal Information...

LifeRisk Online captures and saves information about individuals such as name, sex, date of birth and state of residence. To ensure privacy we encrypt the traffic between your PC and the web site. We do not ask you to enter client addresses into LifeRisk Online when producing quotes.

Our policy on the use of personal information is consistent with National Privacy principles.

*Personal information provided on this website will not be used in any way other than to obtain a quotation and to provide reports.
We do not forward dates of birth, names or addresses to third parties.*

The only exception is where the Life Company requires details of the Insured and Policy Owner in order to prepare an insurance policy as part of Straight Through Processing arrangements.

Website Performance...

LifeRisk Online works by accessing each company's quotation system. By monitoring demand we are able to allocate system resources that can deliver quotes in about one minute.

If your quote does not arrive in less than three minutes email us at: admin@liferiskonline.com.au.

Subscriptions...

	400 Quote Plan	Ongoing Subscription
No. of quotes	400	Unlimited during subscription
Subscription period	12 months or until quotes used (whichever comes first)	12 months
Cost	\$400 plus GST	\$900 plus GST
Additional User Option	Yes	Single user
Conditions		Multiple user subscriptions are available. Contact us for further information.
Changing your plan	You can change your subscription plan at the end of the agreement by giving us notice or contact us for a special arrangement.	

Discounts for bulk users...

For Ongoing Subscriptions we offer discounts for Licensees or Practices with significant numbers of advisers. Contact us for more details.

Find out more about LifeRisk Online...

Call us today	Email us at marketing@liferiskonline.com.au Or call Stephen Dingjan sdingjan@liferiskonline.com.au on +61 3 9886 4400
Subscribe to LifeRisk Online	Subscribe online at www.liferiskonline.com.au and click on the subscribe link.
Register for a free trial	Register for a limited free trial at www.liferiskonline.com.au and click on the register link.

LifeRisk Online Subscription Application...

Subscription to LifeRisk Online is provided in accordance with the Terms and Conditions. Please complete this form or click on the Subscribe link on www.liferiskonline.com.au.

400 Quote Plan / Ongoing Subscription	
Plan Cost	
Number of Users (Ongoing Subscription)	
Subscription Cost excluding GST	
	GST \$
	Total \$

Subscriber Details

Main Contact		Email Address	
First Name		Tel Number	
Last Name		Fax Number	
Company Name			
ABN		Dealer Group	
Address		AFSL	
Address		ABN	
Locality		Address	
Postcode		Address	
User Name		Locality	
Password		Postcode	

Users

First Name	Last Name	User Name	Password	ASIC Authorised Rep No

Payment...

Payments can be made by American Express or Cheque.

American Express

Card Number _____ Expiry ____/____

Name on Card _____ Security Code _____

Signature _____

Cheques should be made out to Plan For Life Pty Ltd and include the LifeRisk Online Invoice No. if known.

LifeRisk Online Customisation...

Subscribers can customise their subscription by excluding the companies that they do not need to access. The list of included companies may be updated at any time by the subscriber's Main Contact who has administration rights. This list affects all users of LifeRisk Online set up as part of your subscription.

All companies are included by default. Please check the companies that you want included or excluded from the comparison quotes and list of individual quotes webpages.

	Include	Exclude
AIA Australia	<input type="checkbox"/>	<input type="checkbox"/>
AMP Financial Services	<input type="checkbox"/>	<input type="checkbox"/>
Asteron	<input type="checkbox"/>	<input type="checkbox"/>
Aviva	<input type="checkbox"/>	<input type="checkbox"/>
AXA	<input type="checkbox"/>	<input type="checkbox"/>
CommInsure	<input type="checkbox"/>	<input type="checkbox"/>
ING Australia	<input type="checkbox"/>	<input type="checkbox"/>
Macquarie	<input type="checkbox"/>	<input type="checkbox"/>
MetLife	<input type="checkbox"/>	<input type="checkbox"/>
MLC	<input type="checkbox"/>	<input type="checkbox"/>
TOWER	<input type="checkbox"/>	<input type="checkbox"/>
Zurich	<input type="checkbox"/>	<input type="checkbox"/>
Other ...	<input type="checkbox"/>	<input type="checkbox"/>

Where you add another company, we will encourage the company to subscribe to be represented on the Website. If a Company does not want to be included we will let you know.

LifeRisk Online Subscription Agreement

LifeRisk Online is a business of Plan For Life Pty Ltd ABN 97 006 233 923. Plan For Life and its successors provide LifeRisk Online Services as outlined under the terms and conditions as set out in this Subscription Agreement.

LifeRisk Online is only available to Australian Financial Services Licence holders and their Authorised Representatives. Licensees must provide the AFSL Licence number and the ASIC Authorized Representatives Number of each user together with contact details when subscribing.

Subscription Plans...

	400 Quote Plan	Ongoing Subscription
No. of quotes	400	Unlimited during subscription
Subscription period	12 months or until quotes used (whichever comes first)	12 months
Cost	\$400 plus GST	\$900 plus GST
Additional User Option	Yes	Single user
Conditions	Subscriptions can be purchased in multiples or 400 quotes	Multiple user subscriptions are available. Contact us for further information.
Changing your plan	You can change your subscription plan at the end of the agreement by giving us notice or contact us for a special arrangement.	

400 Quote Plan

400 quotes or 12 months (whichever comes first). Subscribers can purchase subscriptions to LifeRisk Online in multiples of 400 quotations.

Ongoing Subscription Plan

Unlimited quotes for 12 months for a single user. Subscribers must purchase subscriptions for each user.

Your subscription commences when you agree to the subscription on the webpage, instruct us to provide you with the service by email or fax us a signed subscription form. The subscription is effective from the date we activate your subscription on the website. Invoices are issued on a 30 days notice basis. If invoices remain unpaid after 30 days, services will be suspended until outstanding invoices are paid.

You can change your subscription plan at the end of the agreement provided you give us notice via our website or by email or contact us for a special arrangement.

Subscription Renewal...

400 Quote Plan

We will email your renewal invoice when the number of quotes you have left is 10% of your previous subscription or renewal. You have 30 days to renew your subscription after your previous subscription expires before we suspend your service.

Ongoing Subscription

You may renew your subscription after each 12-month subscription term. We will email you an invoice 30 days prior to the expiry of your subscription term.

If you do not pay within 30 days we will suspend your subscription pending payment.

Updating Subscription Terms...

We can update the terms of the LifeRisk Online Subscription Agreement simply by emailing the revised agreement with your renewal Invoice. The new terms will apply from your next subscription.

Disclosure...

LifeRisk Online does not receive any commission for sales generated by this website. Life insurance companies pay a fee to be represented on the website.

Plan For Life provides data and consulting services to organisations within the financial services market. The company is not owned by any individual or organisation which provides life insurance advice to companies or individuals. Plan For Life does not hold an Australian Financial Services Licence and none of its employees and associated persons are authorised to provide advice on behalf of LifeRisk Online.

Disclaimer...

Errors, omissions, accuracy of information

The life insurance quotations provided through LifeRisk Online, on behalf of participating companies have been prepared by accessing life insurance quotations programs for each company.

The product research provided has not been prepared with an individual client, and is not suitable to be used as individual advice.

LifeRisk Online does not guarantee the reliability or accuracy of information provided and accepts no responsibility arising in any other way (including by reason of negligence) for errors or omissions herein. If any errors or omissions are found, or quotations are found to be non-current, these should be brought to our attention promptly so that we can take action to correct the situation.

Professional advice

LifeRisk Online and its reports are provided as an information service and should not be relied upon as life insurance advice. We strongly suggest that you seek the advice of an authorised and licensed representative whose activities are governed by law. In particular, LifeRisk Online warns that the individual circumstances may not have been taken into account in developing reports.

Acceptance of quotes

LifeRisk Online takes no responsibility for the subsequent use of the material provided, but points out that those quotations must be verified and agreed by the participating Life Companies in order to proceed further. Acceptance of any quotes is up to the participating Life Companies, which may accept, vary or decline quotations, subject to their own conditions.

Recommendations, representations and warranties

LifeRisk Online, Plan For Life and/or its representatives make no recommendations, representations, and warranties nor provide opinions or advice, implied or otherwise about the suitability in general terms of a particular life company, or of its products or facilities, nor as to the suitability for any particular individual or corporate entity.

Notes...

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