

OMNILIFE

OMNIUM'S INDUSTRY RATED LIFE RISK RESEARCH TOOL

INSTANT PREMIUM COMPARISONS

Quickly compare premiums from all major insurers on one single screen. No more navigating between different screens to get premiums, with OmniLife you can do all your premium modelling seamlessly on one screen.

PRODUCT FEATURE COMPARISONS

Compare product feature definitions side by side across multiple insurers on a single screen. Our research covers:

- Product and feature ratings determined by an independent research methodology
- Differences and similarities between products
- Feature commentary displaying strengths and weaknesses between different products

COMPREHENSIVE PRODUCT COVERAGE

Cover types:

Life, TPD, Trauma, Income Protection, Business Expenses, Child Trauma and Needle stick cover.

Insurers:

AIA, AMP Flexible, AMP Elevate, Asteron, BT, CommInsure, Clearview, Macquarie Futurewise, Macquarie Active MLC, OnePath, TAL and Zurich.

Product types

Retail products, Super fund products, Industry fund products, SMSF products and Super-Flexi linked products.

AUTO-TRANSFER TO INSURER SYSTEMS

You can send quotes made in OmniLife directly into the insurer tool. This means you can instantly validate quotes and commence the application process without having to re-key any data.

APPLICATION FORM SYSTEM

You can apply for cover within OmniLife, with our new application form system. This solution gives you one standard interface for all insurers and provides incredible efficiencies such as live remote collaboration capabilities with clients, e-signature functionality, form to form data sharing and more.

LEGACY/EXPIRED PRODUCT RESEARCH

Compare product definitions of current products with product definitions from expired products dating back to 2003.

INDUSTRY FUND PRODUCT COMPARISON

Compare product definitions and premiums of Industry Fund risk products with retail risk products. We cover more than 20 major Industry Funds.

INTEGRATION WITH CLIENT MANAGEMENT SYSTEMS

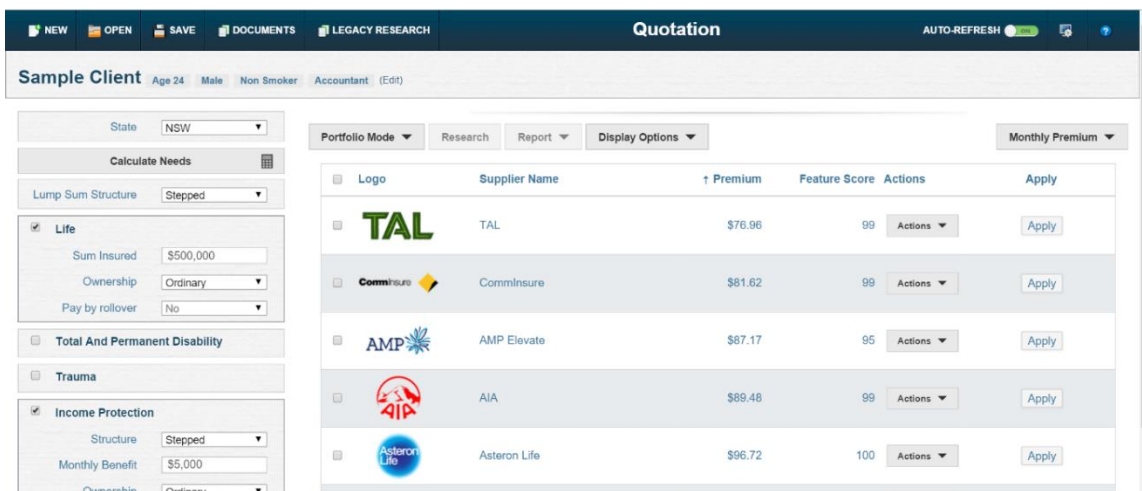
You can connect your CRM to OmniLife, allowing data to flow seamlessly between the two systems. We can integrate with any CRM but have experience with Salesforce and Podio. We also integrate with leading financial planning software such as Provisio, Adviser Intelligence, Praemium, CCUBE, Practifi, Rate Detective and more.

NEEDS ANALYSIS TOOL

OmniLife includes a comprehensive and flexible needs calculator that caters for a diverse array of different client needs. Calculated amounts are automatically pre-populated for instant quotes.

LOW MONTHLY FEE WITH NO CONTRACT

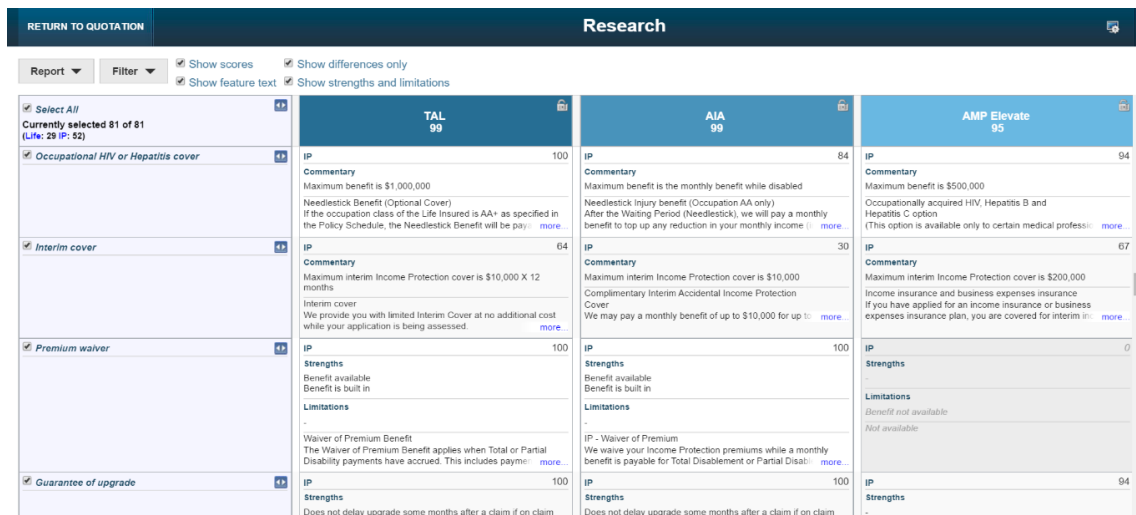
OmniLife comes with the comfort and flexibility of no contractual commitment. Advisers pay a **monthly rate of \$99** (exc GST) for all these features with no contract. You also get our quick quotes iPhone app for free.



The screenshot shows a 'Quotation' interface for a 'Sample Client' (Age 24, Male, Non Smoker, Accountant). The interface includes a 'Calculate Needs' section on the left with options for Life, Total And Permanent Disability, Trauma, and Income Protection. The main area displays a table of insurance products with their respective premiums and feature scores.

Logo	Supplier Name	Premium	Feature Score	Actions
TAL	TAL	\$76.98	99	Apply
CommInsure	CommInsure	\$81.62	99	Apply
AMP	AMP Elevate	\$87.17	95	Apply
AIA	AIA	\$89.48	99	Apply
Asteron Life	Asteron Life	\$96.72	100	Apply

Fig.1 Single screen premium comparisons



The screenshot shows a 'Research' interface with filters for 'Show scores', 'Show differences only', 'Show feature text', and 'Show strengths and limitations'. It displays a comparison of three products: TAL (99), AIA (99), and AMP Elevate (95). The interface is divided into columns for each product, showing detailed commentary, strengths, and limitations for various features.

Feature	TAL 99	AIA 99	AMP Elevate 95
Occupational HIV or Hepatitis cover	IP 100 Commentary: Maximum benefit is \$1,000,000. Needlestick Benefit (Optional Cover) If the occupation class of the Life Insured is AA+ as specified in the Policy Schedule, the Needlestick Benefit will be payable. more...	IP 84 Commentary: Maximum benefit is the monthly benefit while disabled. Needlestick Injury benefit (Occupation AA only) After the Waiting Period (Needlestick), we will pay a monthly benefit to top up any reduction in your monthly income. more...	IP 94 Commentary: Maximum benefit is \$500,000. Occupationally acquired HIV, Hepatitis B and Hepatitis C option (This option is available only to certain medical professions). more...
Interim cover	IP 64 Commentary: Maximum interim Income Protection cover is \$10,000 X 12 months. Interim cover: We provide you with limited Interim Cover at no additional cost while your application is being assessed. more...	IP 30 Commentary: Maximum interim Income Protection cover is \$10,000. Complimentary Interim Accidental Income Protection Cover. We may pay a monthly benefit of up to \$10,000 for up to: more...	IP 67 Commentary: Maximum interim Income Protection cover is \$200,000. Income insurance and business expenses insurance. If you have applied for an income insurance or business expenses insurance plan, you are covered for interim income. more...
Premium waiver	IP 100 Strengths: Benefit available. Benefit is built in. Limitations: - Waiver of Premium Benefit: The Waiver of Premium Benefit applies when Total or Partial Disability payments have accrued. This includes payable. more...	IP 100 Strengths: Benefit available. Benefit is built in. Limitations: - IP - Waiver of Premium: We waive your Income Protection premiums while a monthly benefit is payable for Total Disability or Partial Disability. more...	IP 0 Strengths: - Limitations: Benefit not available. Not available.
Guarantee of upgrade	IP 100 Strengths: Does not delay upgrade some months after a claim if on claim.	IP 100 Strengths: Does not delay upgrade some months after a claim if on claim.	IP 94 Strengths: -

Fig.2 Single screen product feature comparisons



"We use Omnim's risk research solutions and have found it comprehensive and incredibly easy to use. They've been great technology partners for our risk insurance part of the business" - Sarah Riegelhuth, Wealth Enhancers

THE NUMBERS



Omnilife calculates premiums for over 512 products in less than half a second, making it the fastest engine for Life Risk Insurance premiums in Australia



Extensive product coverage consisting of 512 current products and over 6000 expired products spanning 15 years.



OmniLife research covers the most in the industry with 1096 researched features with 3 million research data points, covering over 200 PDS's.



The most popular Life Risk software for advice platforms, being used inside most advice platforms in the industry such as Rubik, Provisio, Practifi, Praemium, Adviser Intelligence, CCUBE, and Rate Detective.

[Get in touch with us](#) to get a free trial of the most advanced Life Risk Research solution on the market! Or if you wish to sign up immediately on a monthly plan (no contract) please fill out this [short form](#).