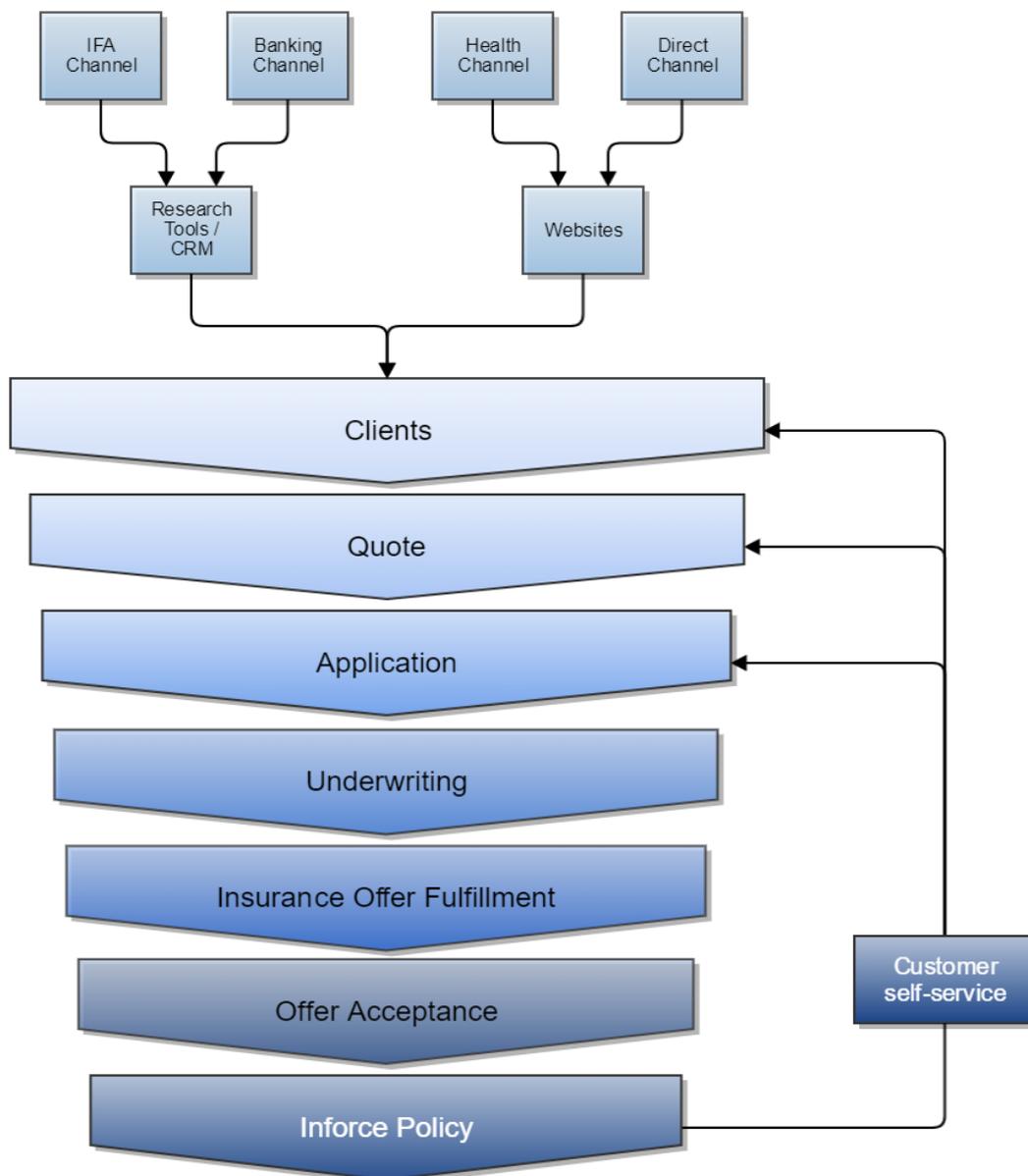


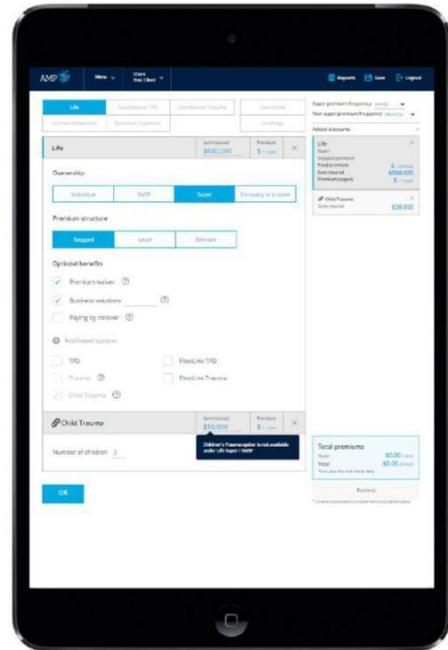
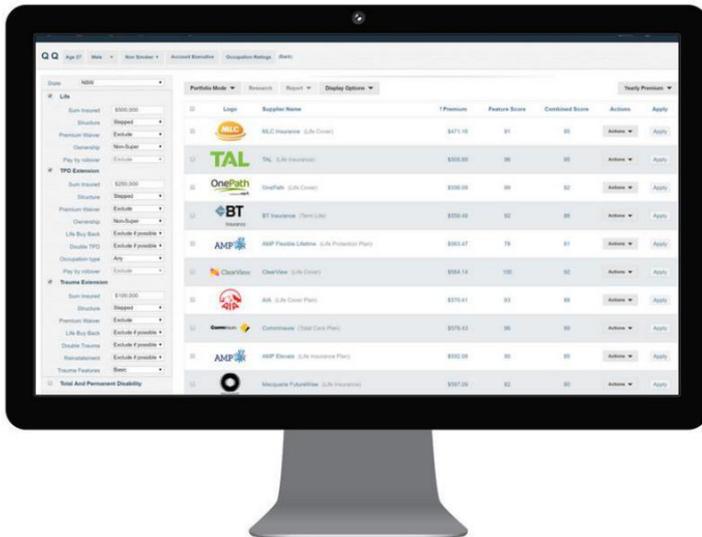
NEW BUSINESS SALES PIPELINE

OMNIUM'S POWERFUL AND ADAPTABLE LIFE INSURANCE NEW BUSINESS ENGINE

Our engine connects market leading solutions together as one comprehensive sales pipeline and customised to each life insurance company's unique business needs.



Current implementations of engine



Our engine is currently implemented by proven solutions in the market:

1. AMP Australia new business solution
2. AMP New Zealand Quote and Apply solution
3. Zurich Australia new business solution
4. Omnium's Risk Research solution - OmniLife



CLIENTS, Step 1

Third-party Sales channels

We can help connect a financial adviser's existing sales journey to your new business engine with proven API's that seamlessly take an adviser from IRESS and our own risk research solution; OmniLife into your quote solution with all client data and quote options pre-populated.

We also have the capability to further open up your application form system, so advisers can pull more data from their fact find solutions into the engine to avoid additional double entering and maximise efficiency.

Insurer CRM

Omnium's engine is flexible with your existing preferred client management systems. We can streamline the impact to existing users by connecting to identity and authorisation systems that are already available in your organisation.

Your users can keep their existing username and passwords without having to create new accounts and remember yet another password.

Available CRM technologies;

Available protocols	Integrated SaaS services
Lightweight Directory Access Protocol (LDAP)	Amazon Cognito
Open Authorization (OAuth)	Azure Active Directory
Open ID	IBM Tivoli Identity Manager (TIM / ISIM)
Security Assertion Markup Language (SAML)	Okta
WS Federation	Salesforce

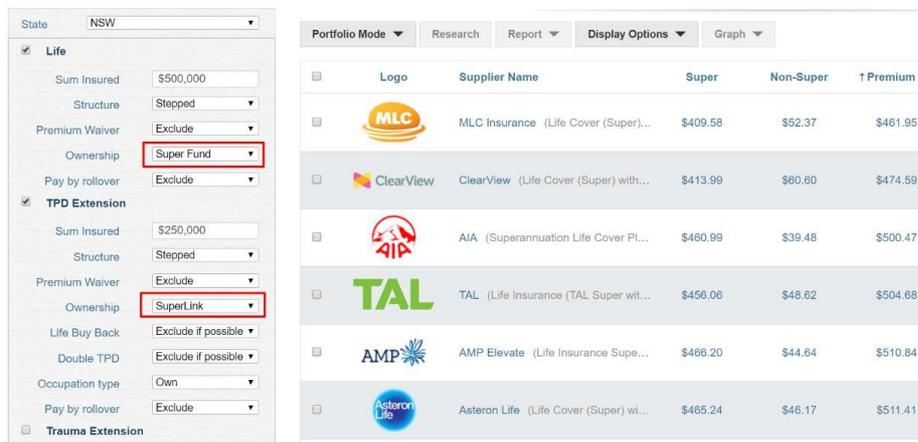
If your organisation uses a different identity provider from any of the above, we will adapt and endorse your technology platform to customise our pipelines and support new integration channels. We continue to grow our supported list of connections based on our expanding customer base.

QUOTE, Step 2

Leveraging off Omnium’s engine has many advantages especially when it comes to the actual quote experience. Features of our sophisticated quote solution as follows:

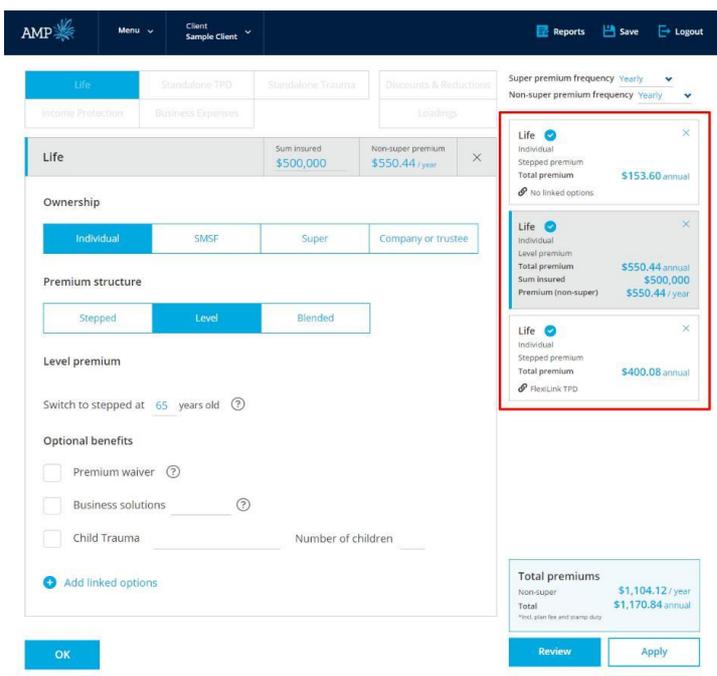
Flexibility

The engine has been designed to be so dynamic it can facilitate any complex product structure. Whether that be Split Inside/Outside Super scenarios or Multi-Life products in the one policy, have confidence that our engine can facilitate any current or new product structure you have.



Logo	Supplier Name	Super	Non-Super	† Premium
	MLC Insurance (Life Cover (Super)...	\$409.58	\$52.37	\$461.95
	ClearView (Life Cover (Super) with...	\$413.99	\$60.60	\$474.59
	AIA (Superannuation Life Cover Pl...	\$460.99	\$39.48	\$500.47
	TAL (Life Insurance (TAL Super wit...	\$456.06	\$48.62	\$504.68
	AMP Elevate (Life Insurance Supe...	\$466.20	\$44.64	\$510.84
	Asteron Life (Life Cover (Super) wi...	\$465.24	\$46.17	\$511.41

Fig 1. Omnium’s Risk Research solution – Superlink functionality



AMP Elevate configuration options:

- Life:** Sum Insured \$500,000; Structure Stepped; Premium Waiver Exclude; Ownership Super Fund; Pay by rollover Exclude.
- TPD Extension:** Sum Insured \$250,000; Structure Stepped; Premium Waiver Exclude; Ownership SuperLink; Life Buy Back Exclude if possible; Double TPD Exclude if possible; Occupation type Own; Pay by rollover Exclude.
- Trauma Extension:** (unchecked)

Summary of Total Premiums:

Category	Annual Premium
Non-super	\$1,104.12 / year
Total	\$1,170.84 annual

Fig 2. AMP Elevate illustrator – multi-life products in one policy

Rapid Fast

It is the fastest engine in illustrating premiums in the market. It illustrates over 512 different product premiums in less than half a second and for a single product it takes less than one tenth of a second.

Multi-product illustrations

The engine can allow users to illustrate different product channels in the same illustrator, by supporting multi-product quoting. For example, users can quote a normal retail product and direct products in the one interface and presented intuitively.

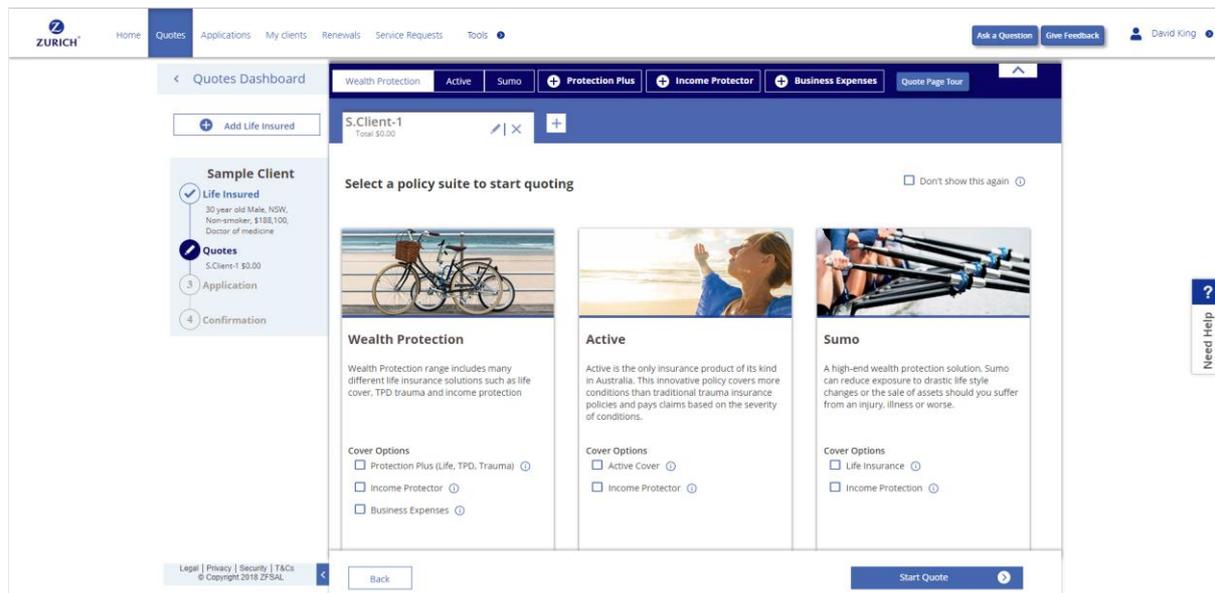


Fig 3. Zurich illustrator – multiple product channels in one illustrator

Agility

Easily add and maintain your products. Configuration from our experienced actuarial staff can apply updates rapidly with minimal IT impact. As an engine, changes and impacts from configuration rule updates are self-contained and predictable, which reduce testing time.

Multi-Platform

One engine with the same business rules allows us to inexpensively develop online, offline and mobile/tablet versions of the same illustration solution but with different look and feels. Giving your users flexibility and mobility. Client data will also be synced across all solutions for added ease.



User Experience Customisations

Architecture using the latest thin-client system offering a responsive web design front-end that's capable of utilising all the latest HTML 5 and future features without impacting the actual insurance services.

This separation with look and feel makes it easy to "face-lift" the user interface over time, without having to re-build any insurance modules or expensive server-side components.

APPLICATION & UNDERWRITING, Step 3 & 4

We have rich experience in connecting and interfacing with underwriting rules engines such as Pacific Life Re's UnderwriteMe platform, and Reinsurance Group of America's AURA platform. We are agnostic and are built ready to connect with your chosen rules engine with ease.

Following the service features available from your rules engine, we support premium and product integration of advanced underwriting services including;

- Pre-assessment screening for field underwriting outcomes directly on your quotes to show premium loading's, policy exclusion wording along with medical and financial underwriting requirements.
- Automated underwriting outcomes at the point of sale.
- Acceptance of automated revised terms
- Premium altering feedback for changes to product options and underwritten schemes – such as health programmes.
- Upsell cover to reach automated acceptance levels.
- Cross-sell to promote bundle offerings.
- Down-sell to offer reduced sums insured to match the customers financial constraints.



INSURANCE OFFER, Step 5

Omnium's engine will help to facilitate the fulfillment of offers after a recommendation is made to a client. This is done by a combination of the automated underwriting outcomes from your underwriting engine, and to also take a data feed from your underwriting workbench that will insert the manually underwritten decisions back into our engine.

The integrated underwriting results will be used against the original adviser quote and application to draw comparisons between the insurance the life insured is looking for, and the best deal the insurer is willing to offer the client.



ACCEPTANCE, Step 6

Electronic delivery of policy documents can be coupled with our engine for digital acceptance coming directly from the life insured through either e-mail or SMS channels with their confirmation, so that we can take an online receipt of their acknowledgements and notify the insurer product administration system (PAS) once all the policy owners have accepted the terms. We have experience in connecting to different PAS's and are confident in creating a meaningful integration.

IN-FORCE POLICIES & SELF-SERVICE, Step 7

Omnium's engine has innovative capabilities once policies are in force, to both help clients manage limited policy details and help advisers re-quote clients with ease.

Re-quoting for changes to insurance cover details can be made available by piping together the insurer product administration system and the Omnium engine, so that we can read the latest policy details, change and compare the differences changes will make to the customers premiums, and apply to make changes - which may loop back to another cycle of underwriting, insurance offer and acceptance chains.

This solution takes away the current manual work insurers must do to manage product changes for existing clients, which encourages business retention and new business from existing clients.

SYNERGIES WITH OMNIUM

Omnium also provides advisers with Risk Research solutions and is the chosen Risk Research solution provider for some of the biggest risk writing firms in Australia including iSelect, Lifebroker, Synchron, Fiducian, Infocus, and more.

Omnium is connected to Financial Planner CRMs such as Temenos, Adviser Logic, Seido, Midwinter, CCube, Adviser Intelligence, Practifi and more.

This allows powerful synergy if Omnium is also the provider for your insurance engine. It will allow:

- Close and efficient integration with systems used by these groups making it easier for these advisers to quote and apply for your product.
- Integration with financial planner CRMs allows closer integration of your product with these CRMs who cover large part of the market and only working with one single vendor for every integration.

Get in touch with us to get a comprehensive demonstration of the engine and to discuss your unique insurer needs.



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