



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 Elevate, BT, Clearview, Integrity Life, Metlife, MLC, NEOS, PPS Mutual, OnePath, TAL, and Zurich.

Product types

Retail, Direct, Retail Super, Industry Fund Super, Public Sector Super, Corporate Super, Direct, and Mortgage Protection Insurance.

QUOTE VALIDATION & TRANSFER

You can validate and 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.

LEGACY/EXPIRED PRODUCT RESEARCH

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

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, Dynamics, and more. We also integrate with leading financial planning software such as ROAR Software, Adviser Logic, Midwinter, Wealth Connect, CCube, Advice Intelligence, Plutosoft and many 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 or YEARLY FEE

Advisers can pay a monthly rate of \$99 (exc GST) or for a limited time at half price if they sign up annually for \$588 (exc GST).

NEW OPEN SAVE DOCUMENTS RESEARCH LIVE DATA HELP **Premiums** [User Icon] [Settings Icon] [Power Icon]

Sample Client Age 31 Male Non Smoker Income \$0 Accounts Clerk Occupation Ratings Loadings Quote APL Scoring (Back)

Quote Options

State: NSW
Options Mode: Flexible
Multi-Select: No

Life

Sum Insured: \$750,000
Structure: Stepped
Premium Waiver: Exclude
Ownership: Non-Super
Pay by Rollover: Exclude

TPD Extension

Sum Insured: \$500,000
Structure: Stepped
Premium Waiver: Exclude
Ownership: Non-Super
Life Buy Back: Exclude if possible
Double TPD: Exclude if possible
Occupation type: Any

View Features Report **Display Options** Graph Monthly Premium

<input type="checkbox"/>	Logo	Supplier Name	↑ Premium	Verify	Feature Score	Combined Score	Actions
<input type="checkbox"/>		MLC (Life: Life Cover - TPD)	\$36.24		89	83	Actions
<input type="checkbox"/>		BT (Life: Term Life - TPD)	\$38.85		95	98	Actions
<input type="checkbox"/>		Zurich (Life: Protection Plus - TPD)	\$37.54		93	96	Actions
<input type="checkbox"/>		TAL (Life: Life Insurance - TPD)	\$38.84		100	94	Actions
<input type="checkbox"/>		AIA (Life: Life Cover Plan - TPD)	\$39.31		87	88	Actions
<input type="checkbox"/>		AMP Elevate (Members only) (Life: Life Insurance Plan - TPD)	\$40.79		82	81	Actions
<input type="checkbox"/>		MetLife (Life: Life Cover - TPD)	\$41.40		84	76	Actions

Fig.1 Single screen premium comparisons

RETURN TO QUOTATION **Research** [User Icon]

Report Filter Show scores Show differences only Show feature text Show strengths and limitations

Select All	TAL 99	AIA 99	AMP Elevate 95
<input checked="" type="checkbox"/> Occupational HIV or Hepatitis cover Currently selected 81 of 81 (Life: 29 IP: 52)	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...
<input checked="" type="checkbox"/> 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...
<input checked="" type="checkbox"/> 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 Disablement or Partial Disability. more...	IP 0 Strengths - Limitations Benefit not available Not available
<input checked="" type="checkbox"/> 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 Detailed research display

THE NUMBERS



Omnilife calculates premiums for over 600 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 Temenos, Adviser Logic, Midwinter, Practifi, Seido, Advice Intelligence, CCUBE, and many more.

[Fill this short form](#) to get a free trial of the most advanced Life Risk Research solution on the market.

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