

# 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 Life, BT, Clearview, Integrity Life, Metlife, MLC, NEOS Life, OnePath, TAL, Zurich Active 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 and Podio. We also integrate with leading financial planning software such as Salesforce, ROAR Software, Plutosoft, Practifi 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 \$119** or **annually at \$1188** (exc GST)

NEW OPEN SAVE DOCUMENTS RESEARCH LIVE DATA HELP **Premiums**

Sample Client Age 32 Male Non Smoker Income \$0 Accountant Occupation Ratings Loadings Quote APL Scoring (Back)

View Features Report Display Options Graph Monthly Premium

Logo	Supplier Name	Premium	Verify	Feature Score	Actions
	TAL (Life: Life Insurance)	\$29.12		100	Actions
	Zurich (Life: Protection Plus)	\$27.78		95	Actions
	BT (Life: Term Life)	\$28.49		94	Actions
	MLC (Life: Life Cover)	\$25.63		91	Actions
	AIA (Life: Life Cover Plan)	\$29.39		89	Actions
	PPS Mutual (Life: Life Cover)	\$41.67*		89	Actions

**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  
 Trauma Extension  
 Total And Permanent Disability  
 Trauma  
 Income Protection

Fig.1 Single screen premium comparisons

RETURN TO QUOTATION **Research**

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

Filter	TAL 99	AIA 99	AMP Elevate 95
<input checked="" type="checkbox"/> Select All Currently selected 81 of 81 (Life: 29 IP: 52)			
<input checked="" type="checkbox"/> 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 pay: <a href="#">more...</a>	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 ( <a href="#">more...</a>	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 professi: <a href="#">more...</a>
<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. <a href="#">more...</a>	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: <a href="#">more...</a>	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 in: <a href="#">more...</a>
<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 payme: <a href="#">more...</a>	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 Disab: <a href="#">more...</a>	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 Midwinter, Adviser Logic, Wealth Connect, ROAR Software, 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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