

ONEVIEW LIFE – QUOTING ON EXISTING ONECARE POLICIES

OneView Life allows you to generate quotes on your clients' existing OneCare policies – including increasing, reducing and/or removing covers, helping you deliver better service to your clients.

Tip: For the best OneView Life experience, use Google Chrome as your browser

How to create a quote

Step 1 – Find the policy

- Search for the policy you wish to quote on
- Select the policy number hyperlink
- Select the launch bar on the right-hand side

Search OneView Life

Search

OneView Life The data displayed was last refreshed on 23/07/2018 at 14:05:43 AEST

JOHN SMITH

POLICY NUMBER	PRODUCT	STATUS	ADVISER	ANNUALISED PREMIUM
XXXXXXXXXX	ONECARE NON SUPER	IN FORCE	JOHN SMITH (2000000)	\$2,714.36

Policy

Life & Cover
Payment
Remuneration
Correspondence
Claims

Policy Summary

POLICY OWNER INFORMATION

Policy Owner	XXXXXXXXXX		
Home Number	Not Available	Mailing Address	123 Street, Sydney, NSW 2000
Work Number	Not Available	Email Address	john.smith@domain.com
Mobile Number	0800 123 456		

COMMUNICATION PREFERENCES

Correspondence	Not Available	Service SMS	Not Available
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No preference is selected. By default, we will send correspondence via mail. To select a preferred correspondence method, click on the Launch bar and select Online Self Service.

ADDITIONAL DETAILS

Policy Start Date	06/03/2016	Loyalty Program Name	Qantas Frequent Flyer
Valid TFN Provided	NA	Loyalty Number	XXXXXXXXXX
Group Number	XXXXXXXXXX	Premium Status	Paid up to date

BENEFICIARY DETAILS

Beneficiary	Date of birth	Effective Date	% of amount insured
XXXXXXXXXX	XXXX-XX-XX	06/04/2017	100%

Launches

- Online Self Service
- Claims Notification
- Attach and Send
- Online Quotes

Step 2 – Retrieve or create a quote

- Select 'Online Quotes'
- If you've previously quoted in OneView Life for this policy, the quote will be available for 30 days. You can also download the quote letters from here and edit a previously saved quote.
- Select 'Create New Quote'
- OneView Life will show all inforce policies for all lives insured on the policy
- You can quote across all policies renewing on the same date

Quotes

You will be able to alter the amount insured and/or cancel a benefit from your policy as well as quote on multiple policies renewing the same date.

Quote Effective Date:

<input type="checkbox"/>	+	Policy Number Status: Inforce Provisional Renewal: <input checked="" type="checkbox"/> Life Insured: [REDACTED]	Product Payment Frequency: Monthly Anniversary Date: 06/03/2019	OneCare - Ordinary
<input type="checkbox"/>	+	Policy Number Status: Inforce Life Insured: [REDACTED]	Product Payment Frequency: Monthly Anniversary Date: 06/06/2019	OneCare - OnePath Masterfund

Note: If the policy is in provisional renewal (i.e. within 42 days of the policy anniversary date), the effective date of the quote will be the anniversary date which takes into account any premium and cover changes at anniversary.

- Select the check box of the policy and covers you wish to quote on
- Select '+' to expand the policy and show all lives on the policy

Quotes

You will be able to alter the amount insured and/or cancel a benefit from your policy as well as quote on multiple policies renewing the same date.

Quote Effective Date:

<input checked="" type="checkbox"/>	-	Policy Number Status: Inforce Provisional Renewal: <input checked="" type="checkbox"/> Life Insured: [REDACTED]	Product Payment Frequency: Monthly Anniversary Date: 06/03/2019	OneCare - Ordinary
-		Life Insured: [REDACTED] DOB: [REDACTED] State: NSW		

Life Cover with Optional Trauma

	Amount Insured	Linking Arrangement	Premium Type	Benefit Payment	Indexation	Cancel Benefit
Life Cover	<input type="text" value="\$1,795,851"/>	1	Stepped	Lump sum	Yes	<input type="checkbox"/>
Trauma Premier	<input type="text" value="\$1,795,851"/>	1	Stepped	Lump sum	Yes	<input type="checkbox"/>

Options at extra cost

Combined TP/DT with Trauma Reinstatement

Occupation * Administrative Worker (office)
Smoker * No

* Last recorded details, individual cover may have different Occupation or Smoker status.

Cover	Monthly Premium	
	Current	New
Life Cover	\$365.35	-
Trauma Premier	\$2,058.89	-

TOTAL CURRENT MONTHLY PREMIUM **\$2,424.24**

TOTAL NEW MONTHLY PREMIUM

<input type="checkbox"/>	+	Policy Number Status: Inforce Life Insured: [REDACTED]	Product Payment Frequency: Monthly Anniversary Date: 06/06/2019	OneCare - OnePath Masterfund
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Step 3 – Enter the proposed changes

- Enter the reduced amount insured or select the 'Cancel Benefit' check box as required

Quotes
You will be able to alter the amount insured and/or cancel a benefit from your policy as well as quote on multiple policies renewing the same date.

Quote Effective Date: 06/03/2019

<input checked="" type="checkbox"/>	—	Policy Number Status: Inforce Provisional Renewal: ✓	Product OneCare - Ordinary Payment Frequency Monthly Anniversary Date 06/03/2019	
—		Life Insured	DOB	State NSW

Life Cover with Optional Trauma

	Amount Insured	Linking Arrangement	Premium Type	Benefit Payment	Indexation	Cancel Benefit
Life Cover	<input type="text" value="\$1,500,000"/>	Standalone	Stepped	Lump sum	Yes	<input type="checkbox"/>
Trauma Premier	<input type="text" value="\$1,795,851"/>	1	Stepped	Lump sum	Yes	<input checked="" type="checkbox"/>

Options at extra cost
Combined TP/DT with Trauma Reinstatement

Occupation * Administrative Worker (office)
Smoker * No
* Last recorded details, individual cover may have different Occupation or Smoker status.

Cover	Monthly Premium	
	Current	New
Life Cover	\$365.35	-
Trauma Premier	\$2,058.89	-

TOTAL CURRENT MONTHLY PREMIUM \$2,424.24

TOTAL NEW MONTHLY PREMIUM **GET PREMIUM**

<input type="checkbox"/>	+	Policy Number Status: Inforce Provisional Renewal: ✓	Product OneCare - OnePath Masterfund Payment Frequency Monthly Anniversary Date 06/06/2019	
—		Life Insured	DOB	State NSW

CANCEL
BACK
NEXT

Note: If a cover is linked under a Superlink arrangement, a change on one cover will automatically apply to the linked cover, where applicable.

- When ready to calculate the new premium based on the changes made click 'Get Premium'. You only have to do this once across all quoted policies
- The 'Get Premium' button will be replaced by the new proposed policy premium, based on the changes requested

Quotes
You will be able to alter the amount insured and/or cancel a benefit from your policy as well as quote on multiple policies renewing the same date.

Quote Effective Date: 06/03/2019

<input checked="" type="checkbox"/>	—	Policy Number Status: Inforce Provisional Renewal: ✓	Product OneCare - Ordinary Payment Frequency Monthly Anniversary Date 06/03/2019	
—		Life Insured	DOB	State NSW

Life Cover with Optional Trauma

	Amount Insured	Linking Arrangement	Premium Type	Benefit Payment	Indexation	Cancel Benefit
Life Cover	<input type="text" value="\$1,500,000"/>	Standalone	Stepped	Lump sum	Yes	<input type="checkbox"/>
Trauma Premier	<input type="text" value="\$1,795,851"/>	1	Stepped	Lump sum	Yes	<input checked="" type="checkbox"/>

Options at extra cost
Combined TP/DT with Trauma Reinstatement

Occupation * Administrative Worker (office)
Smoker * No
* Last recorded details, individual cover may have different Occupation or Smoker status.

Cover	Monthly Premium	
	Current	New
Life Cover	\$365.35	\$312.05
Trauma Premier	\$2,058.89	-

TOTAL CURRENT MONTHLY PREMIUM \$2,424.24

TOTAL NEW MONTHLY PREMIUM \$312.05

<input type="checkbox"/>	+	Policy Number Status: Inforce Provisional Renewal: ✓	Product OneCare - OnePath Masterfund Payment Frequency Monthly Anniversary Date 06/06/2019	
—		Life Insured	DOB	State NSW

- If you would like to make further changes, select the covers you wish to amend. Any change on the quote will render the new premium invalid and the 'Get Premium' button will be visible.
- When you are happy with the new quote, click 'Next' and this will take you to a screen where you can select if you would like to include premium projections on your quote. This option will be automatically selected. Click 'Next' to proceed to the quote summary screen.
- Enter a quote description for your records (e.g. "Smith quote reduced life cover to \$500k") to help identify this quote if you have quoted multiple scenarios.

If you would like to proceed with the below change(s), please click NEXT button.

Policy XXXXXXXXXX

Life Insured	Cover	Change	New Monthly Premium
XXXXXXXXXX	Life Cover	Amount Insured:\$1,500,000	\$312.05
XXXXXXXXXX	Trauma Premier	CANCEL BENEFIT	-
TOTAL NEW MONTHLY PREMIUM			\$312.05

Quote Description*

Provide a quote reference to help organise multiple quotes for the same Life(s) Insured.

- When you click 'Next' the quote scenario will be saved in our system. A quote reference number will be provided.

Your reference number is XXXXXXXXXX. Please quote this reference number in all future communications about this transaction.

Clicking 'X' will exit this process, your quote will be lost and you will be returned to the 'Launch' page.

Please click 'GENERATE QUOTE' to access a printable version of your quote. The quote, and any relevant application form if required, will need to be signed and returned to OnePath for processing. You can return the signed quote via the Scan & Attach function

Tip: Add OneView Life to your browser's trusted site list to allow pop-ups

NEW: 10-year projections now available

You can now use OneView Life to run 10-year premium projections on alteration quotes for OneCare and OneCare Super policies. You will see a pop-up box with this option while completing the quote.

Step 4 – Generate the PDF quote

- Click to generate the PDF printed quote letter. All policies quoted with the same policy owner(s) will be combined into one file.
- If there are different policy owners, these will be in separate files but able to be downloaded here
- If you have selected 'premium projections' this will be included in your quote

Quotes				
Download quote letter				
Quote Reference Number	Policy Number	Policy Owner	Life Insured	Download
				FINISH

- Download the quote by selecting either the reference number or the download icon

Policy Details- Proposed Cover & Premium

Insured: [Redacted] Date of Birth: [Redacted]
Gender: Male

Summary of Changes

Cover Type	Current Sum Insured	New Sum Insured	Linking Arrangement	Current Monthly Premium	New Monthly Premium	Cover Removed
Life Cover	\$1,795,851	\$1,500,000	Standalone	\$365.35	\$312.05	<input type="checkbox"/>
Trauma Premier	\$1,795,851		1	\$2,058.89		<input checked="" type="checkbox"/>

Options **Optional extras**

Benefit Payment Type: Lump sum Trauma Cover Reinstatement - Trauma Premier
 Premium Type: Stepped premium Premium Waiver Disability Option - Trauma Premier
 Principal Occupation*: 1234
 Occupation Category*: I
 Smoker*: No

*Last recorded details. If any of this information has changed, you can contact your Financial Adviser or call our Customer Services on 133 667.

Total Monthly Premium:	Current Premium	New Premium
	\$2,424.24	\$312.05

New premium summary

Total Monthly premium before discount(s)**:	\$411.91
Discount(s):	\$99.86
Total Monthly premium after discount(s) **:	\$312.05
Includes Policy Fee(s)**:	\$48.00

**Includes stamp duty and frequency loading if applicable

Discount(s)

Benefit	Size	Multi-cover	Packaging	Platform
Trauma Premier	32%	0%	-	0%
Trauma Premier	32%	0%	-	0%

Loading(s)

Benefit	Medical (perm)	Medical (temp)	Expiry Date	Recreational	Occupational
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Policy number: [Redacted]
 Policy owner(s): [Redacted]
 Product: OneCare - Ordinary
 Policy anniversary: [Redacted]
 Quote Reference: [Redacted]
 Effective date quoted for: [Redacted]
 Date quote completed: [Redacted]

Note: We've updated our quotes to be more client-friendly – including showing stamp duty and premium before and after rollover rebate.

An example of how the 10 year premium projections will appear on the quote is as per below:

Premium Projection

This projection should be read along with the cover details section of the quote.

This projection should only be used as a guide. Use of the projection will be at your own risk.

The projection is based on a range of assumptions made at a particular point in time. **Projections are not guarantees** and the projection may vary due to variance from assumed indexation, discounts or rebates, future premium rate changes (stepped and level), legislative changes (including stamp duty) or changes requested by the policy owner. For information on factors that affect the premium, please refer to 'Factors affecting the premium' in the 'The cost of the policy' section of the PDS and policy terms.

The actual cost of your premiums over the period of the projection may vary, and is more likely to vary the longer the period of the projection. Assumptions are based on past experience and that experience may not be repeated in future. Neither OnePath Life Limited nor any of its related bodies corporate warrant the accuracy, completeness or currency of the projection and will not be liable for, or in connection with, any loss or damage arising from any inaccuracies, errors or omissions in the projection.

If indexation applies to your cover, the projection will assume an indexation rate of 5% for Life, TPD, Trauma, Extra Care and Child Cover amount insured, and 3% for Income Secure, Business Expense and Living Expense Cover amount insured.

All premiums are shown as annualised, and are inclusive of Policy Fee, stamp duty and cover options, if applicable. This projection includes an indexation rate of 3% for the Policy Fee.

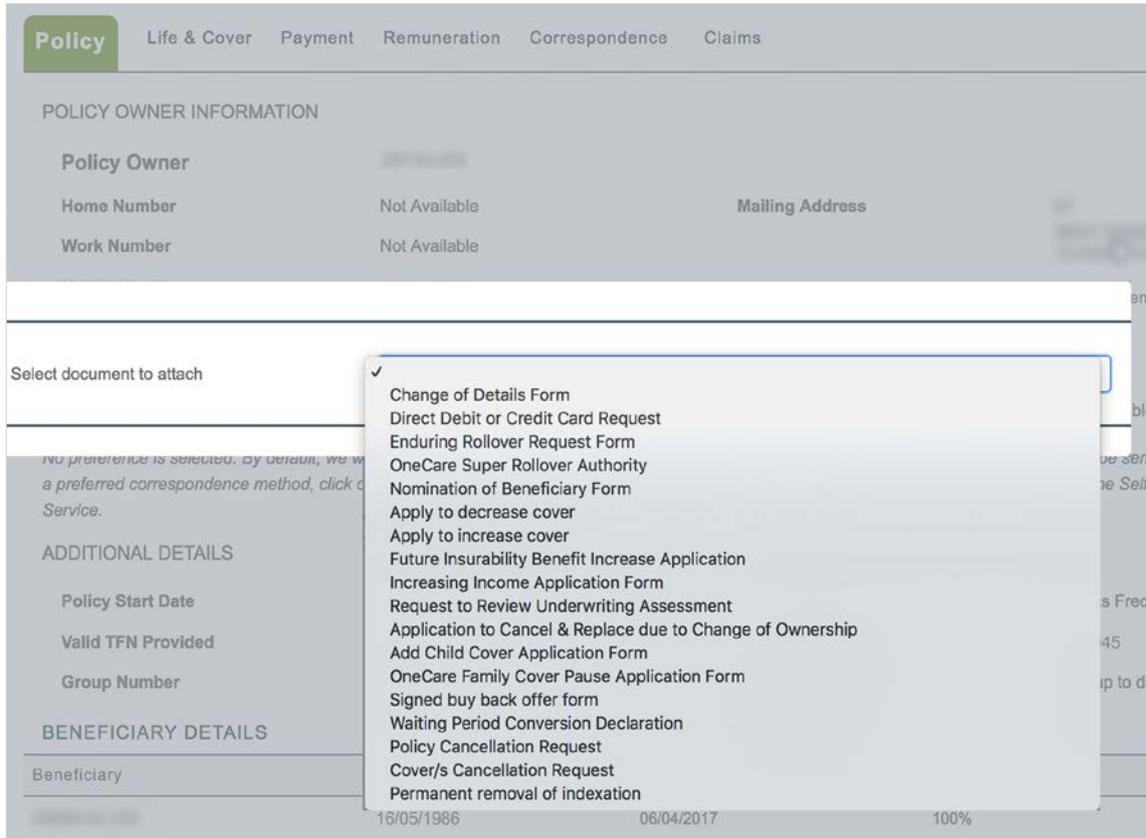
This projection ends on the earlier of the policy anniversary after the life insured turns age 65, when a Cover either expires or converts to another Cover, or if the premium type changes.

PROJECTION SUMMARY

Policy	Year [^]	Annualised Premium
(OneCare)	1	\$25,979.21
	2	\$27,490.52
	3	\$29,193.34
	4	\$31,081.15
	5	\$33,303.49
	6	\$35,705.92
	7	\$38,658.54
	8	\$42,124.65
	9	\$45,974.93
	10	\$50,372.92

Step 5 – Return a signed quote

- Have the client sign the quote letter and scan and attach it back to us via OneView Life for secure and instant sending of the document



For any training queries or feedback, please email our eBusiness training team at advisertraining@onepath.com.au

This information has been prepared by OnePath Life Limited (OnePath Life) ABN 33 009 657 176 AFSL 238341. It is for the use of advisers only.

The information is current as at October 2019 but may be subject to change. Updated information will be available by contacting your Business Development Manager.

OneCare is issued by OnePath Life. OneCare Super is issued by OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496 AFSL 238346. OnePath Life is not a related body corporate of OnePath Custodians.

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