

# BT Life: Policy Records

Understanding the features  
and layout of BT Life policy  
records in TAC.

## TAL ADVISER CENTRE QUICK REFERENCE GUIDE

FOR ADVISER USE ONLY

### Search Policy Record

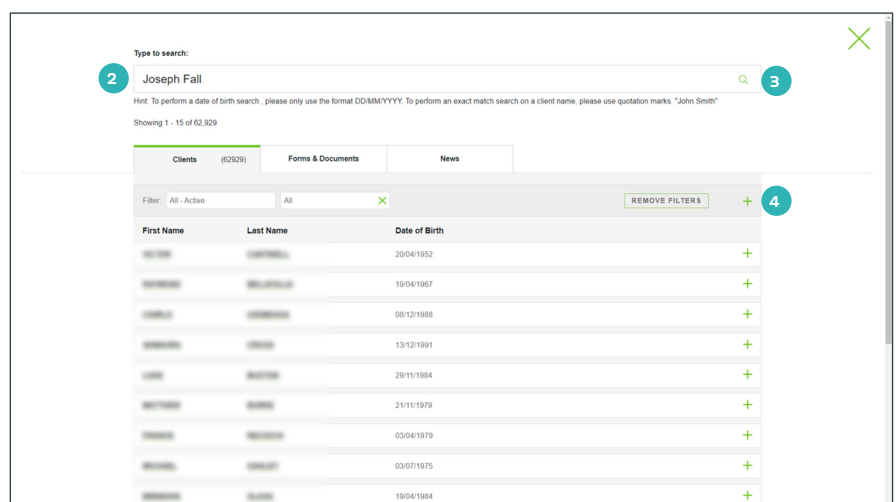
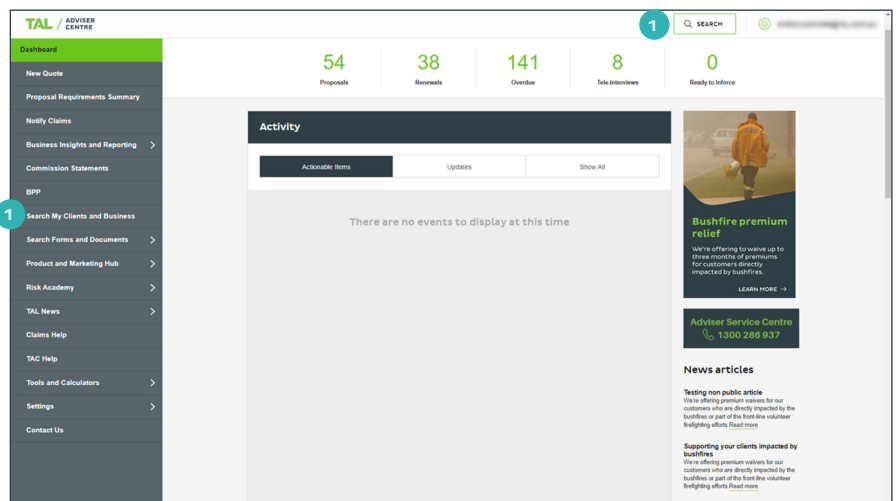
To access a policy record in TAC:

- 1 Select **Search** from the TAC home dashboard.  
  
OR  
  
Select **Search My Clients and Business** from the left-hand panel.
- 2 Enter your search criteria in the search box at the top of the page.

Client records can be searched by:

- Name
- Date of birth
- Quote reference
- Policy number

- 3 Select the **magnifying glass** icon or press return to generate search results.
- 4 Select the **plus (+)** icon to apply filters to the search results.



5 Use the radio buttons to filter by **Category**

AND / OR

6 **Category Status.**

7 Use the drop-down menu to filter results by **date** or **period.**

8 Collapse the filter panel by selecting the **minus (-)** icon to view the filtered search results.

9 Select the **plus (+)** or **minus (-)** icons next to a client record to expand or collapse the high-level overview, including:

- Policy status
- Product name
- Origin (e.g. TAL, BT Life, Asteron)
- Policy or quote reference number
- Policy or quote sum insured
- Policy or quote premium details

10 Select **View Policy** to open a policy, application, or quote in a new window.

See **10 A.**

OR

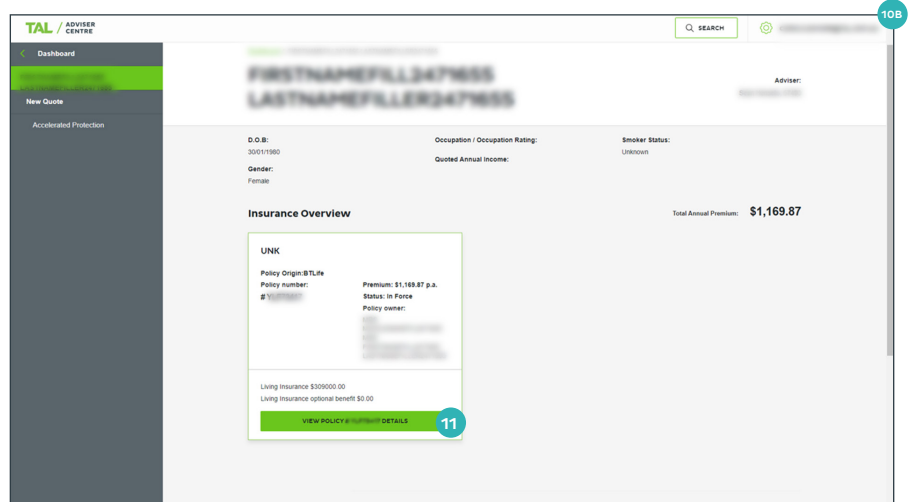
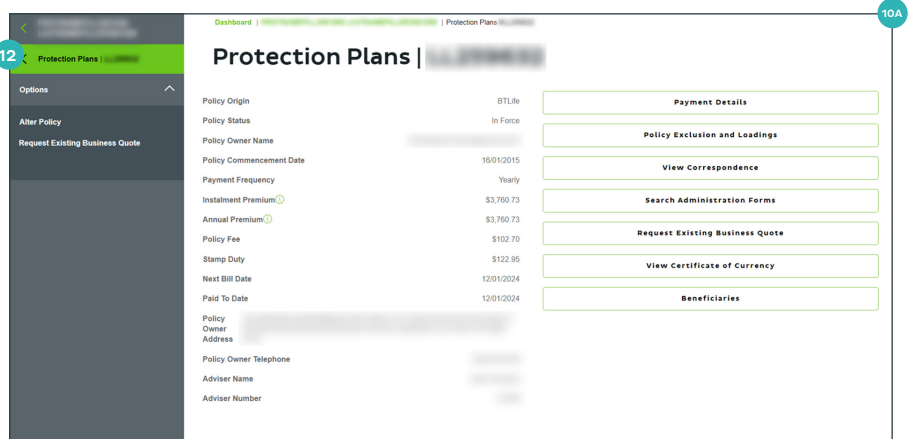
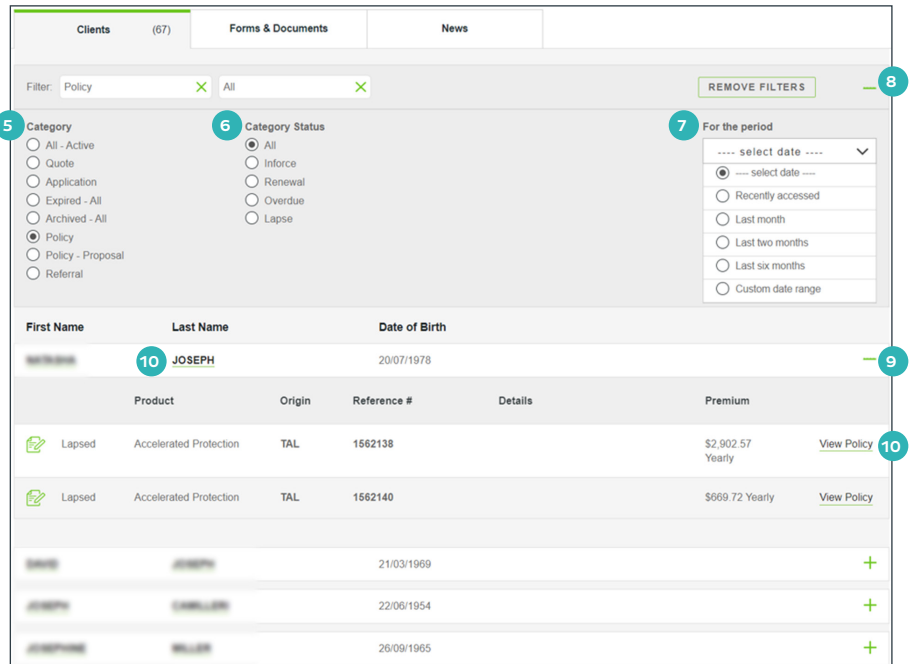
Select the client's **first name** or **last name** to open their record in a new window.

See **10 B.**

11 Under the Insurance Overview heading, select **View Policy Details** to open the policy record in a new window.

See **10 A.**

12 Return to the previous screen using the breadcrumbs menu in the left-hand navigation panel.



# Policy Origin

**Please note:**

The appearance and features of a policy record will differ depending on the policy origin.

i.e. TAL, BT Life, or Asteron.

**Details of the policy origin can be found:**

- 1 In the **Origin** column of an expanded client record search item.
- 2 In the **Insurance Overview** summary of a client record.
- 3 On the first line of the **Policy Record** summary.

First Name	Last Name	Date of Birth
Joseph	[Redacted]	04/06/1970

Product	Origin	Reference #	Details	Premium
In Force Accelerated Protection	TAL	[Redacted]	\$630,000.00 Life Insurance \$630,000.00 Total and Permanent Disability Insurance	\$3,073.32 Yearly

### Insurance Overview

**Protection Plans**

2 Policy Origin: BTLife  
 Policy number: # [Redacted]      Premium: \$1,788.72 p.a.  
 Status: In Force  
 Policy owner: [Redacted]

Life Insurance \$665684.00  
 Total and Permanent Disability Insurance \$665684.00  
 Total and Permanent Disability Insurance optional benefit \$0.00

VIEW POLICY # [Redacted] DETAILS

Policy Origin	BTLife
Policy Status	In Force
Policy Owner Name	[Redacted]
Policy Commencement Date	16/01/2015
Payment Frequency	Yearly
Instalment Premium ⓘ	\$3,760.73
Annual Premium ⓘ	\$3,760.73
Policy Fee	\$102.70
Stamp Duty	\$122.95
Next Bill Date	12/01/2024
Paid To Date	12/01/2024
Policy Owner Address	[Redacted]
Policy Owner Telephone	[Redacted]
Adviser Name	[Redacted]
Adviser Number	[Redacted]

# Policy Record Summary: BT Life

BT Life policy records detail the following information:

1 Policy number

2 Policy details, including:

- Policy origin
- Policy status
- Payment frequency
- Instalment premium
- Annual premium
- Policy fee
- Next premium due date
- Adviser name
- Adviser number

3 Insured party details, including:

- Name
- Date of birth
- Gender
- Smoking status
- Occupation / Occupation rating
- Contact details

4 Benefit details.

Depending on the type of cover, these may include:

- Benefit status
- Commencement date
- Monthly benefit
- Sum Insured
- Indexation
- Type of cover
- Benefit period
- Waiting period
- Instalment premium
- Annual premium
- Expiry date

## Protection Plans | C0123456 1

<p><b>2</b></p> <p>Policy Origin: BTLife</p> <p>Policy Status: In Force</p> <p>Policy Owner Name: [REDACTED]</p> <p>Policy Commencement Date: 16/01/2015</p> <p>Payment Frequency: Yearly</p> <p>Instalment Premium: \$3,780.73</p> <p>Annual Premium: \$3,780.73</p> <p>Policy Fee: \$102.70</p> <p>Stamp Duty: \$122.95</p> <p>Next Bill Date: 12/01/2024</p> <p>Paid To Date: 12/01/2024</p> <p>Policy Owner Address: [REDACTED]</p> <p>Policy Owner Telephone: [REDACTED]</p> <p>Adviser Name: [REDACTED]</p> <p>Adviser Number: [REDACTED]</p>	<div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">Payment Details</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">Policy Exclusion and Loadings</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">View Correspondence</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">Search Administration Forms</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">Request Existing Business Quote</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">View Certificate of Currency</div> <div style="border: 1px solid green; padding: 5px; margin-bottom: 5px; text-align: center;">Beneficiaries</div>
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**3**

**Insured Party**

Name: [REDACTED]	Date of Birth: 04/07/1978	Gender: Male	Smoking Status: Non Smoker	Occupation Rating: White Collar
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**Contact Details**

Address: [REDACTED] Telephone: [REDACTED]

ⓘ Disclaimer: Benefit options are not displayed on this screen. Please use the Request Policy Documents screen to request a Certificate of Currency or Policy Document, which will contain this information.

**4**

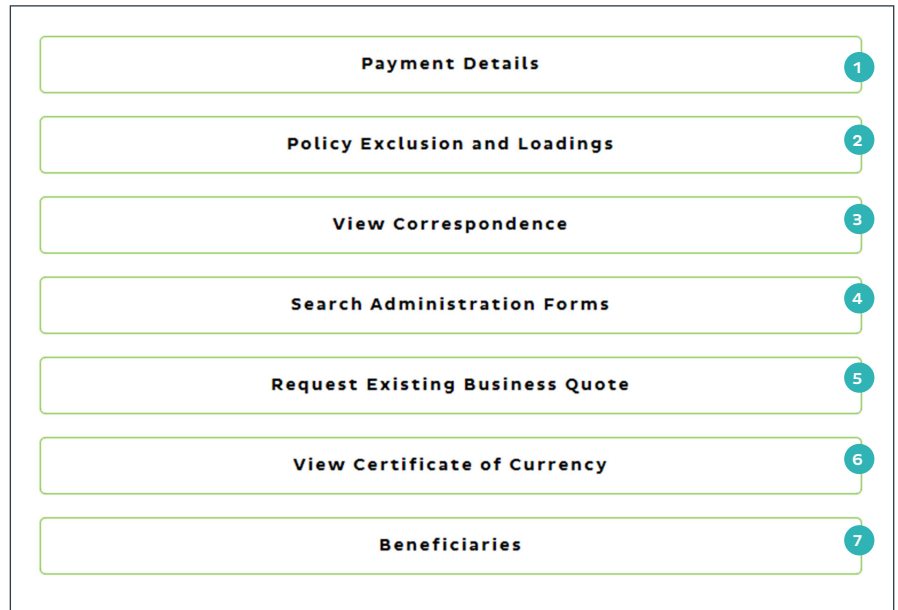
**Death Benefit**

Benefit Status	In Force
Benefit Commencement Date	16/01/2015
Sum Insured	\$2,835,387.00
Indexation	Yes
Instalment Premium	\$2,305.59
Annual Premium	\$2,305.59
Benefit Expiry Date	16/01/2078

## Policy Record Options: BT Life

The following features and options are available from a BT Life policy record:

- 1 Select **Payment Details** to view frequency, method, and premium details.
- 2 Select **Policy Exclusion and Loadings** to view any exclusion and loading information for the life insured.
- 3 Select **View Correspondence** to access anniversary notices, tax statements, and other relevant documents.
- 4 Select **Search Administration Forms** to find relevant forms and documents.  
  
See **Searching TAC** quick reference guide for more information.
- 5 Select **Request Existing Business Quote** to request a quote for an in-force policy.  
  
See **BT Life: Quotes** quick reference guide for more information.
- 6 Select **View Certificate of Currency** to generate and download a certificate of currency.  
  
See **Certificate of Currency** quick reference guide for more information.
- 7 Select **Beneficiaries** to view beneficiary information (if applicable to the policy).



For more information, please contact us on the details below:  
**TAL and Asteron - 1300 286 937** (Monday to Friday 8am - 7pm AEST)  
**BT Life - 1300 553 764** (Monday to Friday 8am - 6:30pm AEST)

[adviser.tal.com.au](http://adviser.tal.com.au)

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