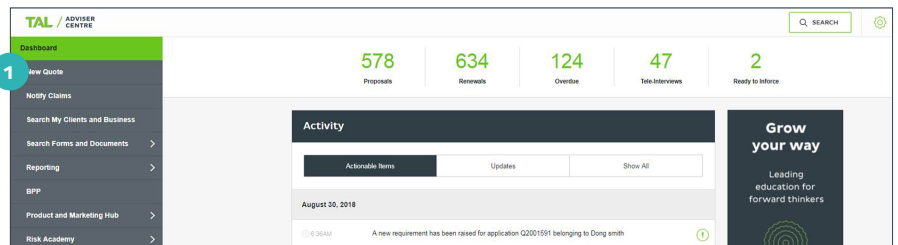# Creating a quote

This Quick Reference Guide outlines how to create a quote for new or existing clients

TAL ADVISER CENTRE
QUICK REFERENCE GUIDE

Start a quote

1 From the Dashboard, click 'New Quote' in the left hand navigation

2 Enter your client's details

3 TAC will search for matching records as you enter your client's details. If a record exists, click 'Select' to add those details to the section above

4 Click 'Save' once your client's details are entered. A confirmation will display in the top right of the screen once the information has been saved successfully

5 Click 'Start New Quote' to begin your quote. The button won't be active until your client's details have been saved successfully.

Basic quotes

1 The quote reference number is displayed at the top of the page

2 Select Health Sense and/or loadings if applicable

3 Select the main benefit

4 Select policy ownership type

5 Complete the benefit section, including:

- Sum Insured
- Indexation
- Premium type
- Attached or linked benefit/s
- Benefit option/s

6 The premium and frequency will display below the benefit. You can change the premium frequency at any stage of the quote process by clicking the link next to the premium total (e.g. 'Monthly').

Note: when an attached or linked benefit is added, the premium may revert to $0 until the required information has been entered.

Adding Child's Critical Illness as an additional policy

1 Once you have commenced a quote, click 'Additional Life' to add a child to the policy

2 Complete the following fields:

- Title
- Gender
- First Name
- Last Name
- Date of Birth
- State

3 Click 'Save' then follow the steps under 'Completing the Child's Critical Illness quote' on the following page.

Adding only Child's Critical Illness to a quote

1 From the new quote screen, enter the child's:

- Title
- First Name
- Last Name
- Date of Birth

2 Click 'Save'

3 Click 'Start New Quote'

4 Click the Child's Critical Illness tab

5 Choose the policy ownership type:

- Life Insured (only available when there is an adult life on an application)
- Trustee
- Other/Joint

Note: Policy ownership can be changed in the Application

6 Complete the:

- Sum Insured (maximum sum insured amount is $200,000
- Premium Frequency.

Dashboard | New Quote

New Quote

1

Life Insured Details

Title
Please select

Gender
◯ Female   ◯ Male

First Name

Last Name

Date of Birth

State

2 SAVE

Eligible TAL Products

TAL
Accelerated Protection   START NEW QUOTE   **3**

Dashboard | New Quote
Reference: Q0012345
Accelerated Protection

Quote #1

Daisy Meadows | **Lewis Meadows** | ADDITIONAL LIFE

+ Edit Lewis Meadows Details   Remove Life

| Life | Stand-alone TPD | Child Critical Illness | Income Protection | **4** |

Child Critical Illness   Ownership: Life Insured   Assign to: Policy (2) ✕   **5**

Sum Insured:
6 $ 150,000

Adding a Business Expense benefit to a quote

Business Expense is now offer as an additional benefit under Income Protection instead of a stand-alone benefit. To add a Business Expense benefit, first create an Income Protection quote and then:

1 Click the Business Expense under Benefit Options

2 Enter the Business Expense Benefit Amount

Note: refer to the adviser guide for the eligibility of Business Expense.

Daisy Medows | ADDITIONAL LIFE

☐ + Health Sense Discount   ☐ + Loadings   + Edit Daisy Medows Details   Remove Life

| Life | Stand-alone TPD | Stand-alone CI | Income Protection |

Income Protection   Ownership: Life Insured   Assign to: Policy (1) ✕

Monthly Benefit:
$ 7,500   ☑ Indexed

| Stepped | **Level To Age 65** | Level To Age 70 |

Benefit Settings

Level of Cover
◯ Super   ◉ Standard
◯ Premier

Type of Cover
◉ Agreed Value   ◯ Indemnity

Waiting Period   Benefit Period
4 Weeks ▼   to age 70 ▼

☐ 🔗 Superlink IP

Benefit Options
☑ Increasing Claims
☐ Accident Benefit
☐ Critical Illness
☑ Business Expense
☐ Retirement Protection

1

Business Expense
Monthly benefit
$ 2,000

2

Premium: **$317.36** Monthly

Using the side navigation

The side navigation shows a summary of your quote/s and allows you to create additional quotes, modify commissions and begin an application.

1 Add quotes clicking 'Additional Quote'. The additional quote will duplicate the current quote details, which you can then adjust

2 Quote details displayed include:

- Policy ownership
- Policies added to the quote
- Policy premiums and frequency
- Life insured's name
- Benefit details
- Total annualised premium for the quote
- An option to remove the quote, by clicking the bin icon

3 Modify quote commissions by 'Modify Commissions'

4 Click 'Apply' to begin the application process

5 Only one quote will be displayed in the left hand navigation at a time. To move between quotes, click the quote number.

New Quote

ADDITIONAL QUOTE — 1

Quote #1 — 2

Life Insured
Policy: (1) $405.62 Monthly
   Daisy Medows
    $500,000 Life Insurance (L65)
    $500,000 Stand-alone TPD (L65)
    $7,500 Income Protection (L65)
  Policy fee: $7.00

Life Insured
Policy: (2) $163.87 Monthly
   Daisy Medows
    $500,000 Linked Critical Illness (L65)
  Policy fee: $0.00

Total Annualised Premium   **$7,567.68**

Modify Commissions — 3

QUOTE SUMMARY — 4

APPLY

Quote #2 — 5

Tips and tricks

1 Rename your quotes by clicking into the quote name

2 Additional lives can be added by clicking 'Additional Life.' Additional lives will appear on their own tab. A maximum of two adult lives and four child lives can be added to a quote

3 Added benefits can be assigned to different policies if required (up to a maximum of four). A benefit can be removed by clicking the 'X' to the right of the benefit name

Note: policy ownership determines the policy numbering: two policies with Life Insured will initially be placed on the same policy, but they can be manually assigned to separated policies (up to a maximum of four) if required

4 The premium structure for benefits can be changed at a benefit level.

TAL