

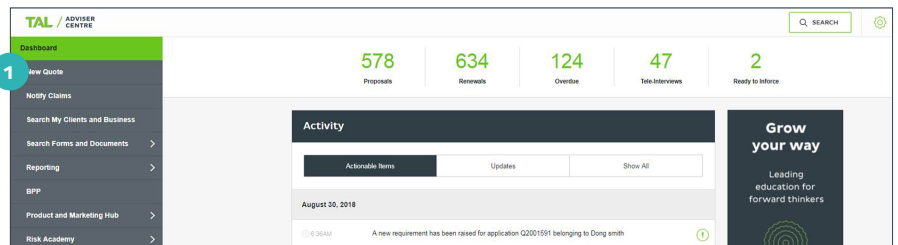
Creating a quote

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.



The screenshot shows the 'New Quote' form. It includes fields for Life Insured Details: Title, Gender, First Name (Daisy), Last Name (Meadows), Date of Birth (10/10/1986), State (SA), Smoker status (No), Occupation (Business Analyst / Consultant - University qualified), and Annual Earned Income (\$95,000). A 'SAVE' button is visible. Below the form, a search results table shows 3 matching clients with 'SELECT' buttons. At the bottom, there is a section for 'Eligible TAL Products' with 'TAL Accelerated Protection' and a 'START NEW QUOTE' button.

3 matching client(s) found:		
Name	Date of Birth	
Daisy Meadows	17/03/1983	SELECT
Daisy Meadows	17/03/1983	SELECT
Daisy Meadows	09/10/1985	SELECT

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').

The screenshot shows the 'Quote #1' interface. At the top, it displays 'Reference: Q0012345 Accelerated Protection'. Below this, there are tabs for 'Daisy Meadows', 'Lewis Meadows', and 'ADDITIONAL LIFE'. A checkbox for 'Health Sense Discount' is checked, and there is a '+ Loadings' link. Below these are buttons for 'Life', 'Stand-alone TPD', 'Stand-alone CI', and 'Income Protection'. The 'Life Insurance' section is active, showing 'Ownership: TAL Super' and 'Assign to: Policy (1)'. It includes fields for 'Sum Insured' (\$500,000) with an 'Indexed' checkbox, and options for 'Stepped', 'Level To Age 65', and 'Level To Age 70'. There are sections for 'Attached Insurance' (TPD Benefit, Critical Illness) and 'Benefit Options' (Premium Relief, Business Insurance). Below that is 'Attached TPD' with similar sum insured and indexation options, and 'TPD Definition' (ADL, Any Occupation, Own Occupation) and 'Benefit Options' (Death Buyback, Double TPD). A 'Superlink TPD Benefit' option is also visible. At the bottom, the premium is shown as '\$85.70 Monthly' with a link to change the frequency.

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.

The screenshot shows the 'Quote #1' interface with the 'ADDITIONAL LIFE' tab selected. The 'Life Insured Details' form is visible, with fields for 'Title' (Master), 'Gender' (Female/Male), 'First Name' (Lewis), 'Last Name' (Meadows), 'Date of Birth' (05/04/2013, Age Next: 6), and 'State' (NSW). To the right, there is a section for 'Child Critical Illness Cover' with a note: 'Based on the age specified the only product available at this time is Child Critical Illness Cover'. A 'SAVE' button is located at the bottom right of the form.

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.

The screenshot shows the 'New Quote' form with the following fields and options:

- Title:** A dropdown menu with 'Please select' as the current value.
- Gender:** Radio buttons for 'Female' and 'Male'.
- First Name:** A text input field.
- Last Name:** A text input field.
- Date of Birth:** A date selection field.
- State:** A dropdown menu.
- SAVE:** A green button on the right side.
- Eligible TAL Products:** A section containing 'TAL Accelerated Protection' with a 'START NEW QUOTE' button.

The screenshot shows the 'Quote #1' form with the following details:

- Reference:** Q0012345 Accelerated Protection
- Additional Life:** A tab labeled 'ADDITIONAL LIFE' is selected.
- Child Critical Illness:** A section with 'Ownership: Life Insured' and 'Assign to: Policy 2'.
- Sum Insured:** A text input field containing '\$ 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.

The screenshot shows the 'Income Protection' form with the following details:

- Monthly Benefit:** A text input field containing '\$ 7,500' with an 'Indexed' checkbox checked.
- Benefit Settings:**
 - Level of Cover:** Radio buttons for 'Super', 'Standard' (selected), and 'Premier'.
 - Type of Cover:** Radio buttons for 'Agreed Value' (selected) and 'Indemnity'.
 - Waiting Period:** A dropdown menu set to '4 Weeks'.
 - Benefit Period:** A dropdown menu set to 'to age 70'.
 - Superlink IP:** A checkbox that is unchecked.
- Benefit Options:**
 - Increasing Claims
 - Accident Benefit
 - Critical Illness
 - Business Expense
 - Retirement Protection
- Business Expense Monthly benefit:** A text input field containing '\$ 2,000'.
- Premium:** A summary bar at the bottom showing '\$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.



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.

Dashboard | New Quote
Reference: 00012345
Accelerated Protection

Level to 65

Daisy Meadows Lewis Meadows **ADDITIONAL LIFE**

Health Sense Discount Loadings + Edit Daisy Meadows Details Remove Life

Life Stand-alone TPD Stand-alone CI Income Protection

Life Insurance

Ownership: TAL Super Assign to: Policy 1 X

Sum Insured: \$500,000 Indexed

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

Attached Insurance
 TPD Benefit
 Critical Illness

Benefit Options
 Premium Relief
 Business Insurance

Linked Insurance
 TPD Benefit (linked)
 Critical Illness (linked)

Attached TPD

Sum Insured: \$500,000 Indexed

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

TPD Definition
 ADL
 Any Occupation
 Own Occupation

Benefit Options
 Death Buyback
 Double TPD

Superlink TPD Benefit

Premium: \$85.70 Monthly

If you need a hand, contact us on **1300 286 937** or via email at acceleratedservice@tal.com.au

adviser.tal.com.au

Important Information: © TAL Services Limited – 15 October 2018

Use of the TAL Adviser Centre website constitutes acceptance by you of the terms and conditions of use which can be found at adviser.tal.com.au/terms-and-conditions
TAL Life Limited | ABN 70 050 109 450 | AFSL 237 848

TAL