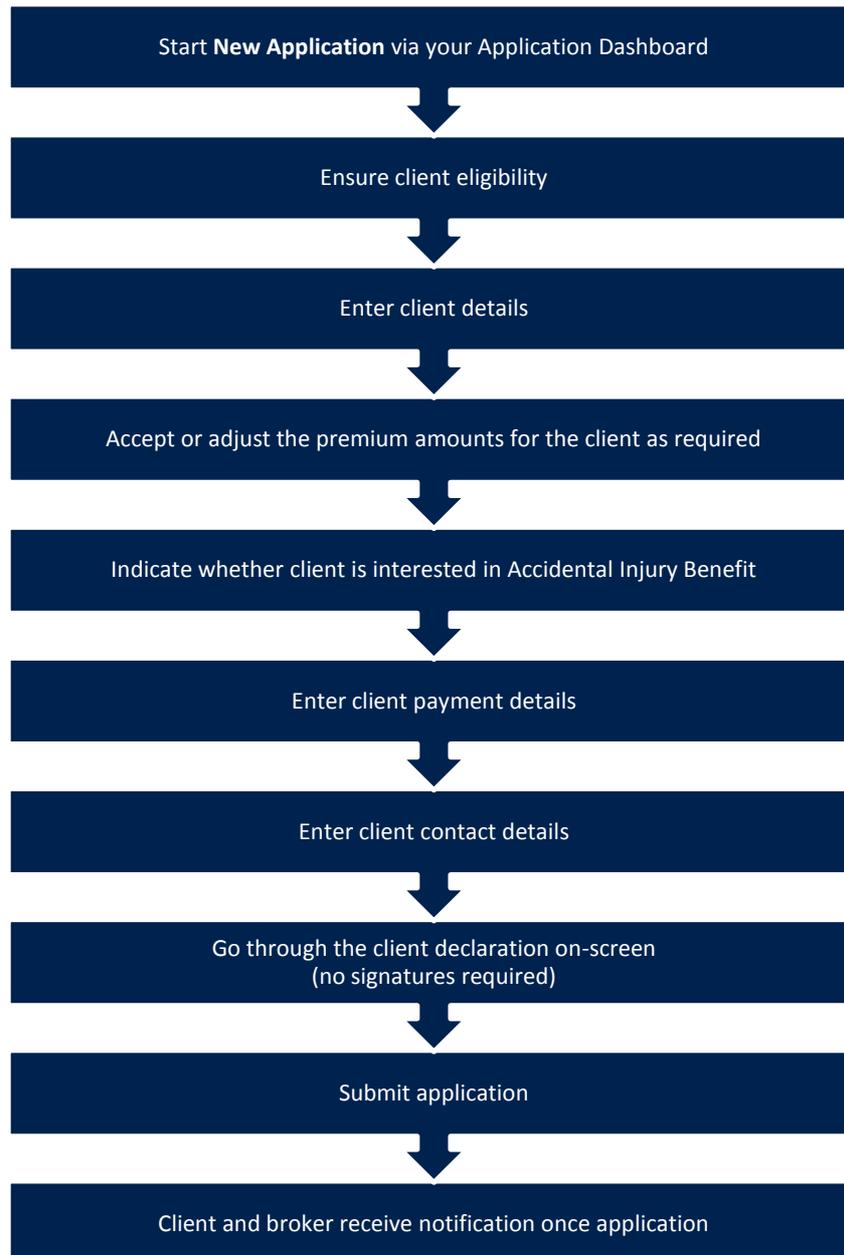


This reference guide explains the process for launching a Loan Protection Plan application, calculating premiums through to submitting the application via the Online Signature-less Application Form (OLA).

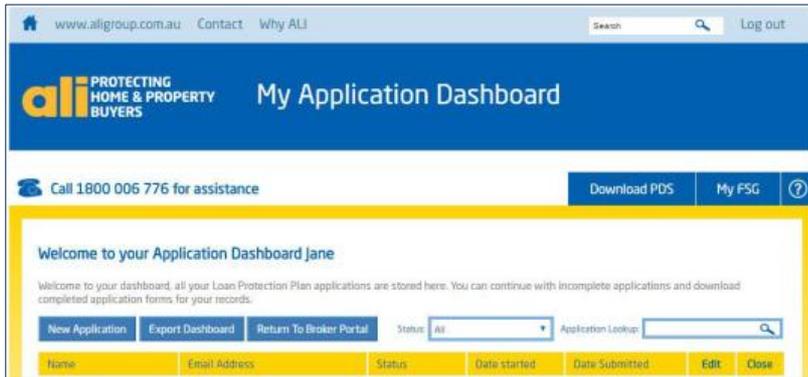
The below diagram summarises the Loan Protection Plan application process via the OLA.



**OLA Step by Step Instructions**

Start new application

You can start an application from your Application Dashboard by selecting **'New Application'**.

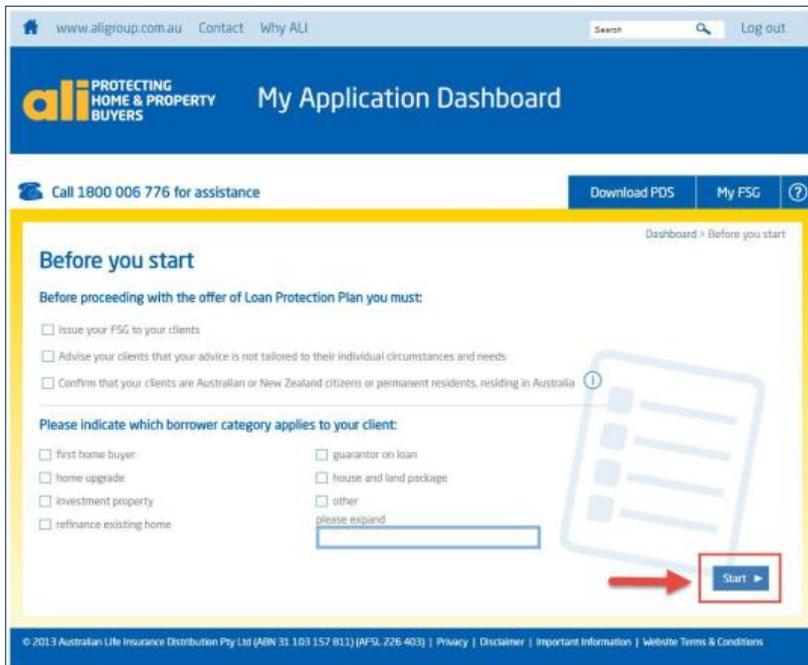


Ensure client eligibility

Once the Online Application launches, you will need to confirm that before proceeding with the offer of loan protection you issued your client with your FSG and advised that your advice is not tailored to their individual circumstances and needs. Then you must confirm your client is Australian or NZ citizen or permanent resident, residing in Australia. You can also provide them with the PDS; however this is optional as this will be given to them upon completing the application via email.

Click the **'My FSG'** button to open a PDF of the document which you can print and/or email to your client.

Select the relevant tick box to indicate borrower category and then click the **'Start'** button.



**OLA Step by Step Instructions**

Enter client information

The 'Customer Information' screen will display.

Enter the information and once complete click the 'Next' button.

**Note:** 'Estimated Monthly Loan Repayments' is an optional field that will calculate the Estimated Monthly Loan Repayments + Premium shown on the 'Calculations of Premiums' screen.

The following buttons will be visible on most pages of the application:

**Close**

If you click 'Close' it will close this application and return you to your dashboard.

**Save & Exit**

Click 'Save and Exit' to save the application and return later to complete. Please note as soon as you proceed from the 'Customer Information' screen your application will automatically save.

**Next**

Click 'Next' to continue the application.

**OLA Step by Step Instructions**

Calculation of Premiums screen opens

This screen displays the calculation of the premium based on the loan amount, clients' age, gender and smoking status. See next step for how to adjust these premiums to better suit the client.

**Note:** The application has now been automatically been saved to your dashboard

**Calculation of Premiums**

	Test Customer	Testtwo Customer	Combined Premium
Sum insured for	\$200,000	\$200,000	
Monthly Premium	\$22.00	\$32.48	
Policy Fee	\$7.00	\$0.00	
<b>Total</b>	<b>\$29.00</b>	<b>\$32.48</b>	<b>\$61.48</b>

**Product Affordability**

Peace of mind for as little as:

Cost per day	\$2.03
Cost per week	\$14.19
Monthly loan repayments including protection	\$1,051.48

**Product Flexibility**

You can re-calculate premiums based on a reduced amount of cover by providing a reduced Sum Insured or by nominating a reduced monthly premium.

- Would you like to proceed with the above quote for protection?
- Would you like to re-calculate your premiums based on a reduced sum insured? (Rounded to nearest \$10,000, min \$50,000 max \$750,000)
- Would you like to re-calculate your sum insured by indicating the premium you could afford per month? (Premium amount must be lesser than first calculated)

**Benefits Summary (per person)**

Death & Terminal Illness	\$200,000
Living Benefit	\$60,000
Unemployment (per month)	\$2,000

Adjust the premiums for your client if required.

You will be able to adjust the premiums for the client by selecting one of the two product flexibility options.

**Option 1: Recalculate the premiums based on a reduced sum insured**

Enter the reduced sum insured amount into the free text box below each client name then click the 'Recalculate' button.

**Note:** You can enter the same or different amount for each client.

**Option 1:** Recalculate on a reduced sum insured

**Product Flexibility**

You can re-calculate premiums based on a reduced amount of cover by providing a reduced Sum Insured or by nominating a reduced monthly premium.

- Would you like to proceed with the above quote for protection?
- Would you like to re-calculate your premiums based on a reduced sum insured? (Rounded to nearest \$10,000, min \$50,000 max \$750,000)
- Would you like to re-calculate your sum insured by indicating the premium you could afford per month? (Premium amount must be lesser than first calculated)

**Reduced sum insured:** Test Customer:  Testtwo Customer:

	Test Customer	Testtwo Customer	Combined Premium
Sum insured	\$180,000	\$150,000	
Monthly premium	\$19.80	\$24.36	
Policy fee	\$7.00	\$0.00	
<b>Total</b>	<b>\$26.80</b>	<b>\$24.36</b>	<b>\$51.16</b>

Would you like to proceed with this reduced cover?

**Revised Benefits Summary**

	Person 1	Person 2
Death & Terminal Illness	\$180,000	\$150,000
Living Benefit	\$54,000	\$45,000
Unemployment (per month)	\$1,800	\$1,500

**OLA Step by Step Instructions**

**Option 2:** Recalculate based on a monthly premium the client can afford

**Option 2: Recalculate the premiums based on a monthly amount the client can afford.**

Enter the reduced desired monthly premium into the free text box below each client name then click the 'Recalculate' button.

**Note:** You can enter the same or different amount for each client.

**Product Flexibility**

You can re-calculate premiums based on a reduced amount of cover by providing a reduced Sum Insured or by nominating a reduced monthly premium.

Would you like to proceed with the above quote for protection?  
 Would you like to re-calculate your premiums based on a reduced sum insured? (Rounded to nearest \$10,000, min \$50,000 max \$750,000)  
 Would you like to re-calculate your sum insured by indicating the premium you could afford per month? (Premium amount must be lesser than first calculated)

	Test Customer	Testtwo Customer	
Reduced premium:	<input type="text" value="19.80"/>	<input type="text" value="24.36"/>	<input type="button" value="Recalculate"/>
Sum insured	\$180,000	\$150,000	
Monthly premium	\$19.80	\$24.36	
Policy fee	\$7.00	\$0.00	
<b>Total</b>	<b>\$26.80</b>	<b>\$24.36</b>	<b>Combined Premium \$51.16</b>

Would you like to proceed with this reduced cover?

Indicate whether your clients are interested in the Accidental Injury Benefit

Below Product Flexibility you can check a box to indicate if your clients would like to discuss adding the Accidental Injury Benefit onto their policy with the ALI Group Customer Service team.

**Note:** You can hover over the (i) icon to locate more information on this benefit.

**Accidental Injury Benefit**

Would you like to discuss adding the Accidental Injury Benefit onto your policy with the ALI Group customer service team?

Cover commences when notified by and may continue to age 99 (Death & Terminal illness) and 65 (Living Benefit).

Cover is subject to the following exclusions:

- Suicide/self inflicted within 13 months (Death & Terminal illness)
- Self inflicted insured events (Living Benefit)
- Any insured condition or unemployment existing at commencement (or in first three months for four insured conditions marked \*)
- Insured events caused by certain prior conditions or adverse family medical history (to know exactly how a personal pre-existing condition(s) may affect your cover, phone ALI Group on 1800 006 776 during the 30 day complimentary period and complete the Optional Underwriting Process)
- Unemployment caused by certain events which effectively deem it voluntary (refer to section titled 'when won't we pay a benefit' in the PDS)

**OLA Step by Step Instructions**

Client to Protect Loan or Not Protect Loan for original or recalculated premiums

Once your client is happy with either the original premium or the recalculated amounts, **ask your client if they accept the premium in order to continue.**

**If they decide to protect their loan:**

Click the tick box to proceed with the new amount or scroll back up to select the radio button to proceed with original quote.

Policy fee	\$7.00	\$0.00	Combined Premium	Unemployment (per month)	\$1,800	\$1,900
<b>Total</b>	<b>\$26.80</b>	<b>\$24.36</b>	<b>\$51.16</b>			

Would you like to proceed with this reduced cover?

OR

**Product Flexibility**  
You can re-calculate premiums based on a reduced amount of cover by providing a reduced Sum Insured or by nominating a reduced monthly premium.

Would you like to proceed with the above quote for protection? ⓘ

Would you like to re-calculate your premiums based on a reduced sum insured? (Rounded to nearest \$10,000, min \$50,000 max \$750,000) ⓘ

Would you like to re-calculate your sum insured by indicating the premium you could afford per month? (Premium amount must be lesser than first calculated) ⓘ

Then click the 'Protect Loan' button.

Cover commences when notified by and may continue to age 99 (Death & Terminal Illness) and 65 (Living Benefit).

Cover is subject to the following exclusions:

- Suicide/self inflicted within 13 months (Death & Terminal Illness)
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- Unemployment caused by certain events which effectively deem it voluntary (refer to section titled 'when won't we pay a benefit' in the PDS)

Save & Exit Download Quote Back Do Not Protect Loan **Protect Loan**

**If they decide to not protect their loan:**

Click the 'Do Not Protect Loan' button.

The 'If you choose not to proceed' page will open and you will need to select the reason for not proceeding from the options provided.

Cover commences when notified by and may continue to age 99 (Death & Terminal Illness) and 65 (Living Benefit).

Cover is subject to the following exclusions:

- Suicide/self inflicted within 13 months (Death & Terminal Illness)
- Self inflicted insured events (Living Benefit)
- Any insured condition or unemployment existing at commencement (or in first three months for four insured conditions marked \*)
- Insured events caused by certain prior conditions or adverse family medical history (to know exactly how a personal pre-existing condition(s) may affect your cover, phone ALI Group on 1800 006 776 during the 30 day complimentary period and complete the Optional Underwriting Process)
- Unemployment caused by certain events which effectively deem it voluntary (refer to section titled 'when won't we pay a benefit' in the PDS)

Save & Exit Download Quote Back Do Not Protect Loan Protect Loan



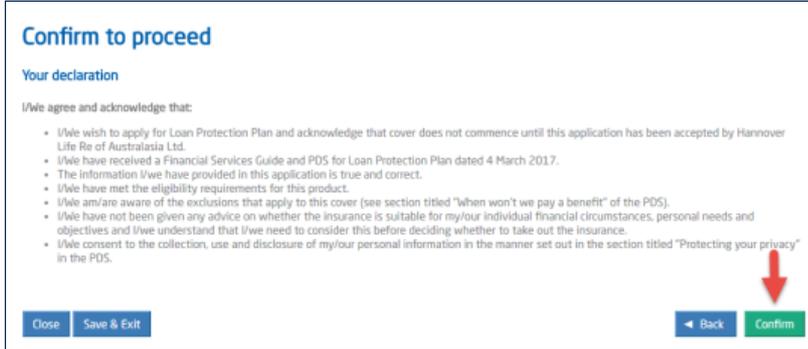
**The client and broker will receive an email to confirm that they have been provided a quote which they have not proceeded with and should they wish to reconsider, to contact their broker.**



**OLA Step by Step Instructions**

Client declaration – no signature required.

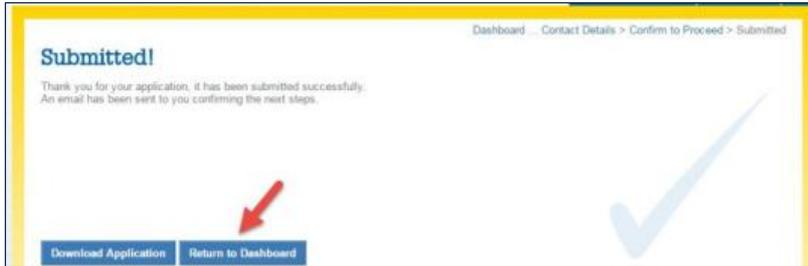
Ensure your client agrees to the declaration and then click the **‘Confirm’** button to proceed.



**i** *The client and broker will receive an email from ALI Group to confirm application submission. Within two business days the client will be emailed their welcome pack and policy schedule and receive the first month of complimentary cover.*

Application submitted

The client’s application has been submitted. Click the **‘Return to Dashboard’** button.



See your clients’ Submitted application in your Dashboard

Your Dashboard will open. You can see a record of all your applications. Here you can also visit your Broker Portal by pressing **‘Return to Broker Portal’** button.

