

10 REASONS TO USE ONEVIEW LIFE

OneView Life (OVL), our comprehensive client management portal, is now even better. Here are 10 ways it can make you even more efficient.

1. Quote on existing OneCare policies

Use OVL to generate quotes on your clients' existing OneCare policies – including increasing, reducing and/or removing covers. You can also show them 10-year premium projections for OneCare or OneCare Super alteration quotes (see below).

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"/>	Product Payment Frequency: Monthly Anniversary Date: 06/03/2019	OneCare - Ordinary
—		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	Product Payment Frequency: Monthly Anniversary Date: 06/06/2019	OneCare - OnePath Masterfund
		Life Insured		

NEW: 10-year projections now available for alteration quotes on OneCare and OneCare Super policies.

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 ^A	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

2. Update policy details online without a client signature

Update policy details online, including:

- Changing address or contact details
- Updating direct debit or credit card payment details
- Adding a Qantas Frequent Flyer number* to your clients' policies
- Updating your clients' communication preferences
- Declining a CPI increase

NEW: Show the impact of CPI declines

Provide your clients with an estimated premium based on which covers they decline the CPI increase. A summary of the transaction for your records is also available for you to print.

Decline Indexation for current policy anniversary

Cover	Linking Arrangement	Premium Type	With Indexation		Without Indexation		Decline Indexation For Current Policy Anniversary	
			Amount Insured	Monthly Premium	Amount Insured	Monthly Premium		
Life Insured : [REDACTED]								<input checked="" type="checkbox"/> Apply to All Covers
Living Expense	Standalone	Stepped	\$5,227/mth	\$34.85	\$5,075/mth	\$33.84	<input checked="" type="checkbox"/>	
SuperLink Trauma Premier*	Standalone	Level	\$540,750	\$179.08	\$525,000	\$173.86	<input checked="" type="checkbox"/>	
Life Insured : [REDACTED]								<input type="checkbox"/> Apply to All Covers
Child	Standalone	Stepped	\$162,225	\$19.06/mth	\$157,500	\$18.50	<input type="checkbox"/>	
Your estimated Monthly premium is \$226.20								
*This Cover is linked to policy number [REDACTED] under a SuperLink arrangement. If you decline indexation for a linked cover, this will also reduce the amount insured on the linked cover on policy number [REDACTED]. Please read your PDS and Policy Terms for full details of how SuperLink arrangements operate								
If your client would like to permanently remove indexation for one or more covers, a signed authority from your client is required. You can return the signed authority to us via the 'Attach & Send' function.								

CANCEL
BACK
NEXT

3. Upcoming events at a glance

Keep track of upcoming events including policy renewals, policies at risk of lapsing and your applications via the OVL homepage dashboard.

The screenshot shows the OneView Life dashboard. At the top left is the OnePath logo. To the right is a search bar labeled 'Search OneView Life' and a 'Search' button. Below the logo is the text 'OneView Life' and a refresh timestamp: 'The data displayed was last refreshed on 27/02/2019 at 07:10:00 AEST'. A user profile icon is visible in the top right corner.

The dashboard is divided into several sections:

- HOME** (Navigation menu on the left): ILLUSTRATOR ONLINE, APPLICATIONS, POLICIES, CLAIMS, REPORTS & ANALYTICS, RESOURCES, MY REQUESTS, TELE-INTERVIEW BOOKINGS.
- Applications**: Recently Completed (0 NEW), With Outstanding Requirements (0 NEW), At Risk of Cancelling (0 NEW).
- Rollovers and Renewals**: Policies in Provisional Renewal (0 NEW), External Rollovers Required (4 NEW), External Rollovers Received (0 NEW).
- At Risk of Lapsing**: Dishonoured Payments (0 NEW), Overdue & at Risk of Lapsing (0 NEW), Expiring Credit Card (15 NEW).
- Recently Cancelled**: Policies Lapsed due to Non-Payment (1 NEW), Policies/Covers Recently Cancelled (0 NEW), Expired Policies/Covers (0 NEW).
- Adviser Notices**: Illustrators are now online. A notice states: 'Did you know that OnePath's Illustrator quoting software is now available online and on any device? [Click here](#) to log in [Click here](#) for more information'.

From this screen, it's easy to see further details, so you can action further if needed

DISHONOURD PAYMENTS						Export	Close
Policy Number	Life Insured	Payment Method	Dishonour Date	Dishonour Reason	Dishonour Amount		
[REDACTED]	[REDACTED]	Credit card, Monthly	[REDACTED]	Insufficient Funds	\$554.93		
[REDACTED]	[REDACTED]	Credit card, Monthly	[REDACTED]	Unprocessed. Refer to bank	\$261.74		
[REDACTED]	[REDACTED]	Cheque, Monthly	[REDACTED]	Insufficient Funds	\$288.80		
[REDACTED]	[REDACTED]	Cheque, Monthly	[REDACTED]	Insufficient Funds	\$569.66		
[REDACTED]	[REDACTED]	Cheque, Yearly	[REDACTED]	Unprocessed. Refer to bank	\$751.44		
[REDACTED]	[REDACTED]	Cheque, Monthly	[REDACTED]	Unprocessed. Refer to bank	\$430.63		

Page 1 of 1 20 records per page

NEW: See rollovers on your dashboard

Rollover information has also been added to your homepage dashboard so you can easily keep track of clients who will soon be paying their OneCare Super premiums via external rollover.

4. Send important documents securely

Protect your clients' personal information by sending documents for their policies or applications via OVL. The documents are instantly sent to OnePath's workflow system for actioning and can be printed.

Select document to attach: Enduring Rollover Request Form

Document	Document Description	Action
Enduring Rollover Request Form	This form should be used to provide OnePath Life with the authority to request the exact rollover amount required to fund the insurance premium for your client's policy/s at policy commencement and at each policy renewal date.	Attach file

CANCEL SUBMIT

5. Track medical requests

OVL allows you to track the status of UHG requests with a direct data feed to UHG's *medEbridge* portal. You can also view information such as the average turnaround time for requests to help you manage client expectations.

LIFE INSURED	DATE OF BIRTH	ADVISER(S)	REQUIREMENTS O/S
...	Y

Summary Requirements **UHG** Submit Information Life Summary

Login to UHG medEbridge for more info Show only outstanding UHG cases

If you have any questions on the UHG information provided, please login to UHG medEbridge to view more information on the case. Alternatively, you can speak to a UHG representative on 1300 558 583 between the hours of 9am- 5:30pm Sydney time. Please do not reach out to the Provider.

Case Description	Request Date	Status
Specialist Report	23/09/2018	Active

Policy Number	Requested:	23/09/2018
UHG CaseID	Appointment Stage:	No Appointment Required
Life Insured	Next Follow Up ^A :	11/10/2018
	Provider:	Number of Requests sent to Provider in last 12 months: 1 Average Provider turnaround time: 16 to 20 days

^ANext follow-up date is based on the Provider's estimated timing. Follow-up may not occur on the date provided. This date should be used as a guide only.

6. Now with even better access to important client correspondence

Your clients can now opt to receive their welcome pack and annual renewal packs by email. You can update your clients' preferences in OVL without a client signature.

You can also access older copies of your client's correspondence – including renewal packs, tax statements and lapse correspondence, at any time.

Change Client Communication Preferences

Please ensure your clients contact and address details are current. To update the contact or address details, please exit this window and click on the Launch button and select the required option in Online Self Service.

Service SMS
Please indicate if your client wishes to be notified by SMS for service messages, including when premium is due, premium payment have been missed, payment dishonours and policy due to lapse.

Correspondence
Please indicate your client's preference on how they would like to receive their correspondence.

Only the Renewal and Welcome pack letters are currently available in email format. Other correspondence will be sent by mail.

Please select the email address your client would like to receive their correspondence.

To protect personal information, a password will be required to open email communications. The password will be sent to your client by SMS. Please select the mobile number that your client would like to receive the password.

Search OneView Life

OneView Life The data displayed was last refreshed on 11/10/2016 at 10:27:07 AEST

POLICY NUMBER	PRODUCT	STATUS	ADVISER	ANNUALISED PREMIUM
123456789	ONECARE NON SUPER	IN FORCE	J. SMITH	\$2,714.36

Policy Life & Cover Payment Remuneration **Correspondence** Claims

SELECT DOCUMENT TYPE

Document Type	Document Description	Issue Date
Renewal Pack	Annual renewal pack including policy schedule.	06/03/2018
	If the Policy was previously cancelled and then re-instated, the cancellation letter will be available here.	06/03/2017

If you are looking for an older Renewal Pack that is not displayed above, please contact OnePath on 133 667 (weekdays 8:30am to 6:00pm Sydney time).

Launch

7. Manage your clients' claims

Lodge claim notifications on your clients' behalf, allowing our claims assessors to begin the claims process faster. You can also view the status of in-flight and completed claims, including the claims payment history.

Claim Notification

We will either contact your office or forward the claim forms by email within 48 hours.

Policy Number: 123456789 Product Type: OneCare Non Super

Adviser: J. SMITH Phone: 0800123456 Email: j.smith@onecare.com

Life Insured: J. SMITH Phone: 0800123456 Email: j.smith@onecare.com

Life Insured Address: 123 MAIN STREET, SYDNEY NSW 2000

Cover Type: Trauma

Claim Type: Trauma-Full Trauma Payment

Date of Incident: 11/10/2016

Diagnosis/Condition:

Occupation:

Date ceased work: Date returned to work:

Any other related information:

Can OnePath contact Claimant directly?

8. Run reports across your OnePath portfolio

OVL contains an array of reports and dashboards to help you better service your clients. You can generate reports showing policies that are about to renew, beneficiaries that will soon expire and a detailed extract of all of your OnePath policies.

You can also access dashboards showing your inforce, new business, lapsed or cancelled trends across your OnePath client base.

The image displays two screenshots of the OnePath OneView Life interface. The left screenshot shows a 'Beneficiary Report' table with columns for Policy Number, Policy Owner, Life Insured, Beneficiary, % Of Amount Insured, Beneficiary Type, Effective, and Lapsed/Expired. The right screenshot shows a 'New Business Dashboard' with a bar chart for 'Premium by Month' and a donut chart for 'New Business Trends' showing 450k.

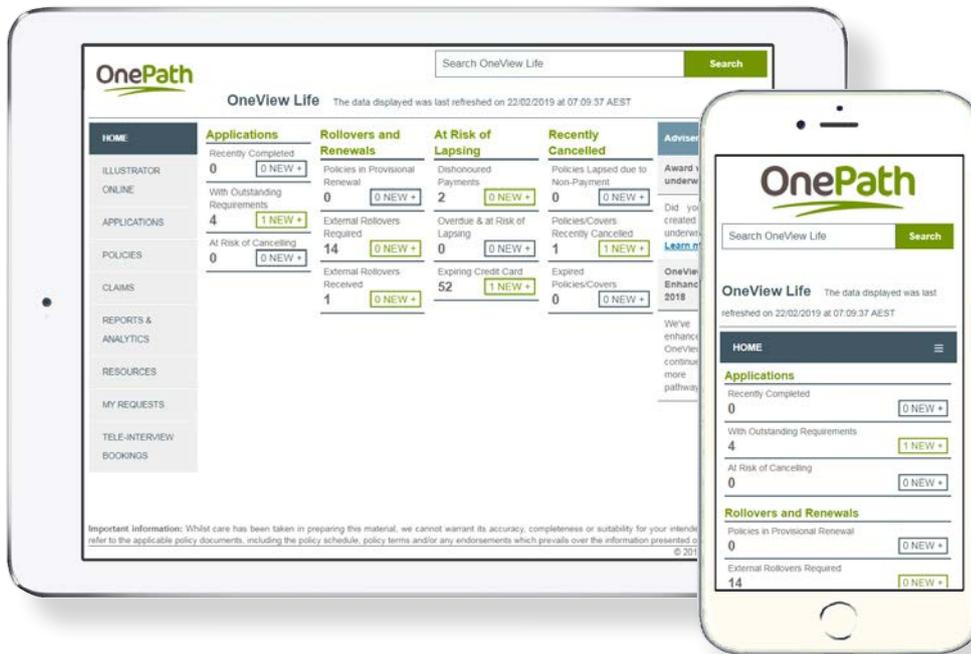
9. Receive a weekly summary email of important events

You'll receive a tailored weekly summary report email to show the important events on your clients' policies that you want to know about.

The image displays two screenshots of the OnePath OneView Life interface. The left screenshot shows 'My Preferences' for a weekly summary email. The right screenshot shows a 'YOUR WEEKLY UPDATE' email with a summary of policy events for the week beginning 27 February 2019.

10. Access OVL on your mobile devices

OVL is fully mobile and tablet compatible, so all of this important information is always at your fingertips.



Need a hand using OVL?

OnePath’s eBusiness training team is your one-stop shop for all OVL training and queries. The team can run face-to-face or webinar training with you and your support staff to ensure you’re making the most of all its features. They are also your contact for any training queries or feedback.



To contact your local trainer,
please email
advisertraining@onepath.com.au

*Your client must be a Qantas Frequent Flyer member and correctly register their Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. The following Retail policy is eligible: OneCare. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points they can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the OnePath and Qantas Frequent Flyer Rewards terms and conditions available at onepath.com.au/qff-terms-conditions. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

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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