

LIFERISKONLINE.COM.AU

SUBSCRIPTION BROCHURE



MAKING IT EASIER TO PROVIDE QUALITY RISK ADVICE



LIFERISKONLINE

MARCH 2017

LIFERISK ONLINE IS A REGISTERED BUSINESS NAME OF LIFE RISK SERVICES PTY LTD ABN 33 073 830 172 AUTH REP NO 414390, AND IS A CORPORATE AUTHORISED REPRESENTATIVE OF LIFERISK PARTNERS PTY LTD ABN 19 115 831 028 AFSL 411655.

Under its Australian Financial Services License (AFSL) LifeRisk Partners Pty Ltd is authorised to provide general life risk insurance product advice to wholesale clients.

LifeRisk Partners Pty Ltd was formed in 2005 to develop a range of software and research based services to meet the evolving needs of AFSLs including Dealer Groups, their Authorised Representatives and Life Insurance companies in the Financial Protection market.

Services available from our multi-disciplinary team include:

- LifeRisk Online - a web based life insurance product research and premium comparison system for Advisers
- Life Insurance research solutions for Licensees including
 - Publications assessing the relative benefits of products and service provided by Life Companies
 - Consulting Services including assisting with Risk Approved Product List Tender Projects and membership of Licensee Risk committees
 - Ongoing product research including life company and product reviews

LifeRisk Services Pty Ltd, LifeRisk Partners Pty Ltd and LifeRisk Online are members of the LifeRisk Group. No shares are owned by life companies or other entities and individuals that provide personal life insurance products or advice.

For further information refer to www.liferiskgroup.com.au or contact us on +61 3 9702 6208 or by email at info@liferiskgroup.com.au

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LIFERISK ONLINE IS AN INTERNET-BASED SUBSCRIPTION SERVICE THAT PROVIDES LIFE INSURANCE PREMIUM COMPARISONS AND PRODUCT RESEARCH FOR ADVISERS.

Putting together product and premium comparisons for clients has never been easier with main client details set up in the quote process and a fast, easy to use comparison tool.

Fast, reliable quote service

- Every premium is obtained from a real quote from the life company quote systems, every time
- When requested quotes are obtained from quote systems usually from 15 to 20 seconds to one minute
- Quotes can be saved in your Life Company quote system accounts so that they can be used for insurance applications

Product research

- One overall product score for each quote
- Research is focussed on the main product features that pay benefits
- Research provided by LifeRisk Partners

Advisers from a wide range of Licensees subscribe to LifeRisk Online including

- Accountable Financial Solutions
- AMP Financial Planning
- Australian Financial Risk Management
- Bombora Advice
- Bristol Street Financial Services
- Charter Financial Planning
- Chaucer Group
- Dover Financial Advisers
- GPS Wealth
- GWM Adviser Services
- Hillcross Financial Services
- HNW Planning
- Interprac Financial Planning
- Lifespan Financial Planning
- Lionsgate Financial Group
- Millennium 3 Financial Services
- NSW Complete Financial Services Group
- Professional Investment Services
- Risk and Investment Adviser Australia
- Sentry Financial Services
- Spectrum Wealth Advisers
- Synchron
- The Financial Link Group
- Total Financial Solutions Australia
- Wealth & Risk Management
- Yellow Brick Road Investment Services

Access to Australia's leading retail Life Risk Insurance products from



WHAT IS LIFERISK ONLINE?

Access to a wide range of quote comparisons covering insurances including:

Non Superannuation

- Life Cover
- Accidental Death
- TPD Own and Any Occupation, Home Duties Non-Occupational and Accidental options
 - linked to Life Cover
 - Stand Alone
- Trauma
 - linked to Life Cover
 - Stand Alone
 - Child Cover
- Income Protection
 - Professional
 - Comprehensive
 - Standard
 - Standard Accident Only
- Business Expenses

Superannuation with Life Company Trustee or SMSF Trustee

- Life Cover
- linked TPD
 - inside super with Any Occupation, Home Duties, Non-Occupational and Accidental options
 - outside super with Own and Any Occupation, Home Duties, Non-Occupational and Accidental options
 - split cover with Any Occupation inside super linked to Own Occupation component outside Super
- Stand Alone TPD with cover inside super Any Occupation, Home Duties and Non-Occupational options, split TPD options
- linked Trauma cover outside super
- Income Protection
 - Standard Super
 - Standard Super Accident Only

LIFERISK ONLINE IS FAST AND EASY TO USE

LifeRisk Online is suitable for my business

LifeRisk Online saves you time and money with

- Fast and easy to use one page quote layout
- Quotes from each company's system with quote PDFs that you can download at anytime
- More accurate comparisons with direct access to each company's occupation list
- Practical research focussed on the the features that pay benefits
- Premium comparisons and research that result in one premium and score for each company

Designed for ease of use

We have designed LifeRisk Online so that it is fast and easy to use. Setting up your clients is very straightforward with a minimum of detail needed.

Life Insured		Policy Type		Policy Owner	
Life Insured	First Name <input type="text"/> Last Name <input type="text"/>	Non Super	<input type="text"/>	<input type="text"/>	<input type="text"/>
		Super - Life Company Trustee <input type="text"/>		Life Company Trustee <input type="text"/>	
Life Insured Details			Policy Options		
Age Next / Date of Birth	<input type="text"/>	State	VIC	Premiums	Stepped
Sex	Male	Income pa ex super	\$ 0	Frequency	Monthly
Smoker	Non-Smoker	Employment Status	Employed		

LifeRisk Online gets the accurate quotes you need as fast as possible from each company's quote system with a minimum of effort.

You can be assured that you have the quotes you need as LifeRisk Online provides you with easy access to each company's full occupation list together with the tools to enable you to select the right occupations quickly and accurately.

Company and Occupation										Commission																		
Enter Keyword <input type="text"/> Search																												
Occupation Classes										Type	Settings																	
<input checked="" type="checkbox"/>	All	<input checked="" type="checkbox"/>	AIA	<input checked="" type="checkbox"/>	AMPe	<input checked="" type="checkbox"/>	AMPF	<input checked="" type="checkbox"/>	AST	<input checked="" type="checkbox"/>	BTI	<input checked="" type="checkbox"/>	BTW	<input checked="" type="checkbox"/>	CLV	<input checked="" type="checkbox"/>	COM	<input checked="" type="checkbox"/>	MACF	<input checked="" type="checkbox"/>	MLC	<input checked="" type="checkbox"/>	OPL	<input checked="" type="checkbox"/>	TAL	<input checked="" type="checkbox"/>	ZUR	
<input checked="" type="checkbox"/>	Accountant qualified	Dth	Any	Own	Gen	Tr	IP	BE	Up Front	100																		
<input checked="" type="checkbox"/>	Accountant [degree qualified / registe	AAA	AAA	AAA	AAA	AAA	AAA	AAA	Upfront	Nil																		
<input checked="" type="checkbox"/>	Accountant (CPA/CA qualified)	OR	A	A	A	A	AA	AA	Upfront	100%																		
<input checked="" type="checkbox"/>	ACCOUNTANT - CPA or FCPA mem	S	A	A	null	S	4A	4A	Upfront	91 - 112.8%																		
<input checked="" type="checkbox"/>	Accountant - Qualified	OR	AP	Y	AP	OR	AP	AP	Upfront	Full commiss																		
<input checked="" type="checkbox"/>	Accountant - Certified or chartered, n	Y	A	A	A	Y	AA	AA	Upfront	0																		
<input checked="" type="checkbox"/>	Accountant - Certified or chartered, n	Y	A	A	A	Y	AA	AA	Upfront	0																		
<input checked="" type="checkbox"/>	Accountant - CPA/CA qualified	Y	A	A	A	Y	AAA	AAA	Upfront	115/10																		
<input checked="" type="checkbox"/>	Accountant/Auditor - appropriate deg	S	1	1	null	S	S	S	Initial	1 Initial (0% i																		
<input checked="" type="checkbox"/>	Accountant - Recognised Uni Degree	Std	1E	1E	Std	Std	1E	1E	Upfront	Rebate 0% /																		
<input checked="" type="checkbox"/>	Accountant (degree qualified)	OR	ACT	ACT	null	OR	ACT	ACT	Upfront	0																		
<input checked="" type="checkbox"/>	Accountant/auditor - degree qualified	OR	P	P	OR	OR	P	P	Upfront	0%																		
<input checked="" type="checkbox"/>	Accountant - University qualified	OR	Y	Y	null	OR	AAA	AAA	UpFront	100																		
<input checked="" type="checkbox"/>	Accountant - qualified with appropria	STD	1	1	null	STD	A1	A1	Upfront	0% (121/11:																		

The fast and easy to use layout allows you to choose the product and options you need for your clients in a clear and logical manner.

Life Cover	\$ 0	linked TPD	\$ 0	linked Trauma	\$ 0
Accidental Death	\$ 0	TPD Type	Any Occupati	Trauma Partial	<input type="checkbox"/>
Future Insurability	Nil	TPD Buy-Back	Nil	Trauma Reinstatement	<input type="checkbox"/>
		Premium Waiver	<input type="checkbox"/>	Trauma Buy-Back	Nil
Life Cover Super		Linked TPD	Linked Trauma		
Stand Alone TPD					
Stand Alone TPD Super					
Stand Alone Trauma					
Child Cover					
Income Protection Non Super					
Monthly Benefit	\$ 0	Waiting Period	30 days	Day "One" Accident	<input type="checkbox"/>
Cover Level	Comprehens	Benefit Period	To Age 65	Super Contribution	\$ 0 0%
Policy Type	Agreed Value	Claim Indexation	<input type="checkbox"/>		

Each product type has colour coded panels to make them easy to identify.

A cover summary is also provided.

PREMIUM COMPARISONS

THE PREMIUM COMPARISON MODULE PROVIDES ACCESS TO QUOTES FROM ALL MAJOR INSURERS RETAIL PRODUCTS. FUNCTIONALITY INCLUDES PROVIDING REAL QUOTES FROM EACH COMPANY'S ONLINE QUOTE SYSTEM OR DESKTOP QUOTE SYSTEM. QUOTES CAN BE SAVED TO YOUR LIFE COMPANY ADVISER ACCOUNT.

Quotes are obtained in real-time from Australia's leading Life Insurance companies using each company's website or desktop software. Access is through LifeRisk Online's dedicated proprietary technology, which uses each company's system to generate quotes. Web based quotes are usually completed in 15 to 20 seconds. Desktop quotes systems take about 1 minute.

Importantly, every premium is validated with each company's quote system as it is produced.

Standardised Format

Client information is entered once only into quotation webpages with an easy to use layout.

Comparison reports and Life Company Quotes can be printed or downloaded for use with Statements of Advice. Quotes reports can be saved to your client file and used with paper based or online insurance applications.

Full Range Of Insurable Risks

Access to real life quotes including insurance portfolio of cover that can include Life Cover, Total and Permanent Disablement, Trauma, Child Cover, Income Protection and Business Expenses.

Valid Comparisons

We have taken the hard work out of comparisons by analysing each company's product range and set up the quotes produced by LifeRisk Online so that they are as comparable as possible.

Premium comparisons provided are based on quotes that meet or exceed the requested criteria.

Occupations

To ensure more accurate quotations, users can select the most appropriate occupation from each company's occupation list.

In addition, we have provided a list of occupations based on the top 30 occupations used in insurance applications. These occupations have been selected with manually chosen short list of alternatives to make selection between similar occupations easier.

Commissions

Users can select loadings for each type of cover.

Remuneration

Remuneration levels can be set using each company's settings.

You can also use our pre-set remuneration levels based on a percentage of the maximum standard remuneration.

Quote Save & Recall

Quotes are saved they are produced. You can recall quotes so you can alter the details and re-run the quote without having to re-enter all the details.

PRODUCT RESEARCH

WITH LIFERISK ONLINE, QUOTES ARE JUST PART OF THE PACKAGE OF DEDICATED LIFE RISK INSURANCE RESEARCH SERVICES AVAILABLE TO SUBSCRIBERS. RESEARCH INCLUDES FEATURE SCORES AND A CLEAR EXPLANATION OF THE RESEARCH AND SCORING METHODOLOGY.

Our research is focussed on the key features that affect payment of the main product benefits.

Our approach is to provide scores based on the relative strength of product features i.e.

- Relative payment size (if they vary)
- Relative generosity of the terms and conditions of payment
- Relative ease of access to a feature - e.g. future insurability events

Product research is conducted by Life Risk Partners Pty Ltd. Life Risk Partners provides the following General Advice Warning.

General Advice Warning

The information provided using LifeRisk Online may contain general product advice and is only provided to our wholesale clients i.e. AFS Licensees and their Authorised Representatives in accordance with LifeRisk Partners AFSL license conditions.

The quotes and reports produced using LifeRisk Online are not suitable to be acted upon as life risk insurance product advice without additional input from an Australian Financial Service Licensee or an Authorised Representative of a Licensee who is authorised to provide personal life risk insurance product advice to retail clients.

In particular, LifeRisk Online warns that individual client circumstances and needs have not been taken into account in LifeRisk Online research.

One Overall Product Research Score

The product research is integrated into LifeRisk Online so that there is one premium and one overall product score is provided for each company in a comparison.

Individual cover scores are also provided for Life Cover, Total and Permanent Disablement, Trauma, Income Protection and Business Expenses.

Product research for each of the features can be reviewed by accessing the Feature Analysis and Scores section on the website.

PRODUCT RESEARCH

You can Adjust Product and Overall Product Research Score Weights

As much as is possible, the default weights used to combine Feature scores into Product scores are based on the average cost or the frequency of occurrence of the events.

Overall product scores are calculated by using the estimated average cost of each of the covers.

Advisers can the feature weights used to determine product scores can be adjusted. This allows advisers to better reflect your clients financial protection needs, goals and objectives.

In addition, the product weights used to calculate the overall score can also be adjusted.

Product Research Methodology

We publish our product feature methodology and scoring criteria on LifeRisk Online so that Advisers can determine if our analysis is appropriate to use with individual clients.

PDS Extracts Of Product Features and Trauma Event Wording

Users can access PDS extracts of product features and trauma events. You can set up and download reports that compare these features on screen or as a PDF.

Replacement Insurance

Replacement Insurance feature comparison reports are available so that you can compare the differences between the available products and the client's current policies including retail products (with commencement dates back to 2000) as well as current Industry Super and Platform Group Risk Insurances to assist you with providing replacement product advice.

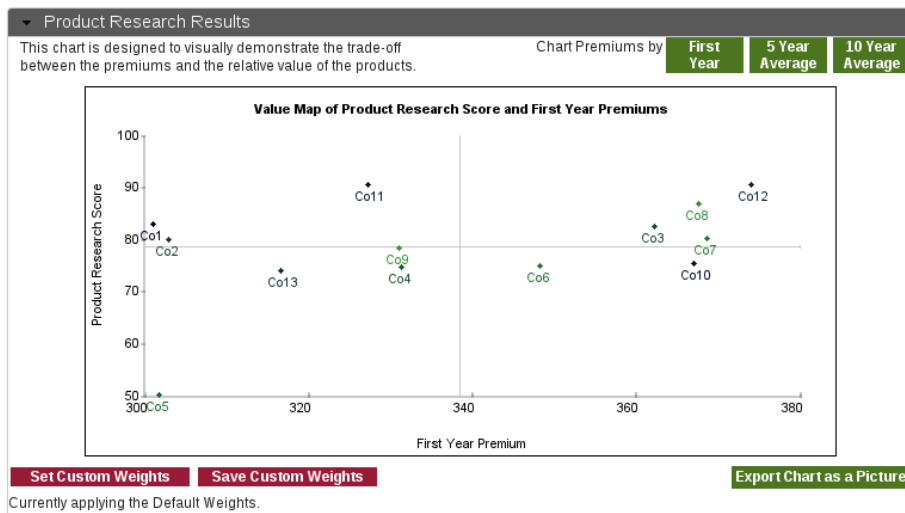
RESEARCH RESULTS

Research results are clearly and simply displayed with premium data from quote PDFs. We provide non-super and super frequency based totals together with first year totals and average totals over 5 or 10 years.

		Premium Report	Product Report	Adviser Report					
Company	Product & Quote PDF	Monthly Premium	Research Score	Non Super	Super	1st Year Total	5 Year Average	10 Year Average	
✓ Co1	Product 1	\$301.07	82.8	\$180.64	\$120.43	\$3,612.84	4,428.61	4,104.41	
✓ Co10	Product 10	\$367.11	75.4	\$220.27	\$146.84	\$4,405.32	3,754.91	3,758.53	
✓ Co11	Product 11	\$327.33	90.5	\$196.40	\$130.93	\$3,927.96	3,864.01	3,936.29	
✓ Co12	Product 12	\$374.12	90.5	\$224.47	\$149.65	\$4,489.44	4,338.26	3,723.02	
✓ Co13	Product 13	\$316.69	74.0	\$190.01	\$126.68	\$3,800.28	4,232.62	4,362.09	
✓ Co2	Product 2	\$303.02	80.0	\$181.81	\$121.21	\$3,636.24	4,067.78	4,030.30	
✓ Co3	Product 3	\$362.35	82.4	\$217.41	\$144.94	\$4,348.20	4,249.96	3,705.28	
✓ Co4	Product 4	\$331.38	74.7	\$198.83	\$132.55	\$3,976.56	4,266.81	4,004.45	
✓ Co5	Product 5	\$301.82	50.2	\$181.09	\$120.73	\$3,621.84	4,295.80	4,313.52	
✓ Co6	Product 6	\$348.35	74.9	\$209.01	\$139.34	\$4,180.20	4,360.33	3,861.14	
✓ Co7	Product 7	\$368.73	80.1	\$221.24	\$147.49	\$4,424.76	4,240.11	4,326.42	
✓ Co8	Product 8	\$367.65	86.9	\$220.59	\$147.06	\$4,411.80	3,679.57	4,262.55	
✓ Co9	Product 9	\$331.17	78.4	\$198.70	\$132.47	\$3,974.04	4,382.54	3,690.59	

[Export Results to Excel](#)

We also provide a value map which visually compares the relative product scores and premiums



COMPARISON REPORTS

WE PROVIDE A RANGE OF COMPARISON REPORTS: COMPARISON REPORTS WITH AND WITHOUT THE PRODUCT SCORE AND AN ADVISER REPORT. THESE DOCUMENTS CAN BE DOWNLOADED AS PDFs. IN ADDITION, PDFs OF LIFE COMPANY QUOTES CAN BE DOWNLOADED.

The Premiums Report summarises the quotes produced and provides you with a 1 page report designed to be used as an attachment to a Statement of Advice and used with clients to demonstrate that the market has been researched as part of your advice process.

Freddy Smith, Financial Adviser
 Life Risk Group
 Authorized Representative No 657435
 Life Risk Services, ABN 12 345 678 901, AFSL 987654

Product and Premium Comparison Report prepared for Freddy Frog on 16 December 2014

Life Insured

Name	Freddy Frog	Date of Birth	1/1/1983	Income pa	\$212,121
Sex	Male	Smoker	Non-Smoker	Employment	Employed
State	VIC				

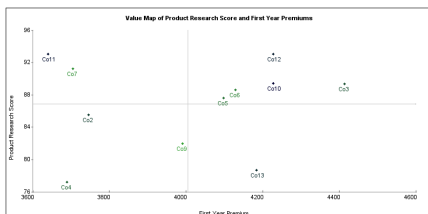
Cover Summary Quote Id 25412

Cover Amounts	Life Cover	TPD Cover	Trauma Cover	Child Cover	Accident Cover	Income Protection	Business Expenses
Super	\$1,000,000	\$500,000	\$0	\$0	\$0	\$0	\$0
Non Super	\$0	\$0	\$0	\$0	\$0	\$13,257	\$0
Total	\$1,000,000	\$500,000	\$0	\$0	\$0	\$13,257	\$0

Cover Options
 Premium Type: Stepped
 TPD Cover: Own Occupation
 IP Cover: Comprehensive Cover, Agreed Value, Waiting Period 30 days, Benefit Period To Age 65, Claim Indexation

Product Feature Scores and Premiums

Company	Product	Non Super \$	Super \$	Monthly Premium \$	Product Score	1st Year Total \$	5 Year Average \$	10 Year Average \$
Company 10	Product 10	211.39	140.93	352.32	89.4	4,227.84	4,029.85	3,865.85
Company 11	Product 11	181.89	121.32	303.31	93.0	3,639.72	3,501.10	4,086.30
Company 12	Product 12	211.41	140.94	352.35	93.0	4,228.20	4,382.19	3,826.30
Company 13	Product 13	209.24	139.50	348.74	78.6	4,184.88	4,045.77	4,074.04
Company 2	Product 2	187.27	124.85	312.12	85.5	3,745.44	3,899.84	3,762.94
Company 3	Product 3	220.76	147.17	367.93	89.3	4,415.16	4,487.19	3,790.34
Company 4	Product 4	184.51	123.00	307.51	77.2	3,690.12	4,379.54	3,627.38
Company 5	Product 5	204.91	136.81	344.52	87.5	4,098.24	4,209.26	4,251.45
Company 6	Product 6	206.47	137.65	344.12	88.6	4,129.44	4,293.05	3,678.80
Company 7	Product 7	185.24	123.50	308.74	91.2	3,704.88	3,893.85	3,854.71
Company 9	Product 9	199.60	133.07	332.67	81.9	3,692.04	3,895.80	3,900.04



The Product Report provides also provides you with a summary which includes Product Research scores and a graph which visually shows you the results. See picture for a sample.

The Adviser Report includes key information such as: the details of the life insured, the type and amounts of cover, selected options, premium results, product and product research scores and a chart that shows at a glance the trade-off between product features and premiums.

The Adviser Report also includes useful information designed to save advisers time including a Value Map that quickly illustrates the relative premium and product research scores in a easy to use chart (see below).

The Adviser Report includes average premiums over 5 and 10 years based, actual company occupations used, remuneration and quote remuneration settings as well as Medical and Financial Underwriting requirements.

LINKS TO ONLINE APPLICATIONS

Replacement Insurance Report

Online Applications

We provide the functionality to link the quotes you produce using LifeRisk Online to your life company adviser account.

Saved quotes can be used with each company's online Application systems without running another quote!

To take full advantage of these links, users need to save their access details for use with LifeRisk Online.

Currently quotes produced for AIA, AMP Flexible Lifetime Protection and Elevate Insurance, Asteron, ClearView, CommInsure, MLC, TAL and Zurich FutureWise are produced using the life company online quote systems.

For OnePath and Zurich Wealth Protection we use their desktop quote systems. These quote systems back up the quotes to their centralised quotation database enabling you to recall quotes produced using LifeRisk Online on your PC with desktop software to use for online applications.

For BT we use their desktop software to provide you with quotations. Naturally, these quotes can also be used to apply for insurance.

SUBSCRIPTION PLANS

YOUR LIFERISK ONLINE SUBSCRIPTION IS CURRENTLY STRUCTURED AS PREMIUM COMPARISONS COMBINED WITH PRODUCT RESEARCH.

Risk Adviser Subscription

With the Risk Adviser subscription users will be able to access Premium Comparisons as well as Product and Overall Product Research scores.

The subscription also provides you with independent Premium, Product and Adviser reports, quote PDFs and Online Application functionality.

The subscription also Includes access to the Replacement Insurance module which enables you to compare your proposed recommendation with the client's current policy using the same research methodology.

Product	Premium Comparison Only	Risk Adviser	Financial Adviser
Subscription Period	Ongoing with no long term ongoing commitment		
Monthly Fees inc GST	\$75	\$115	\$95
Payment Options	Direct Debit Monthly, Quarterly, Half-yearly or Yearly in Advance on 14 day payment terms		

* see page 15 for Terms and Conditions

SUBSCRIPTION PLANS

Subscriptions are provided on a per Adviser basis. That is a separate user account is established for each adviser.

Subscriptions can include more than one Adviser. Paraplanners and Practice Support Staff may access an Adviser's account on behalf of the subscribing Adviser at no additional cost.

Your subscription can be changed at any time by adding and removing users. New subscription fees will apply from the next billing period either the next 1st, 8th, 15th or 22nd of the month depending on your billing date.

Billing Arrangements

Direct Debit is used for subscription payments

Contact us if you prefer to use another payment method.

Invoices are sent to subscribers by email at the beginning of the billing period on 14 day payment terms. Direct Debits are processed when invoices are due to be paid.

If invoices remain unpaid after 30 days, access to LifeRisk Online may be suspended until payment is made.

Special Subscription Arrangements for Licensees and larger Practices...

We offer additional features for subscribers with a larger numbers of users.

These features can include:

- Negotiated payment arrangements.
- Customisable online Statement of Advice and other documents.
- LifeRisk Online can be linked directly to other web based systems e.g. as a Risk Module in Financial Planning systems.
- LifeRisk Online can be embedded into a Licensee's Adviser website site making LifeRisk Online an integral part of the Licensee's value proposition to Advisers.

FUTURE DEVELOPMENTS

More Comparison Options

We are developing support for more than one life at the one time, stepped and level premium comparisons and projection indexation.

We expect to release these features during 2017.

New Module

We are developing new module to support the provision of Advice and Client Support.

These modules will include support for client and insurance data, fact find and needs analysis as well as statement of advice templates. Details of the module content and fees will be available when the modules are released.

Contact Us Today

To discuss your requirements, contact us on 1300 131 778 or by email to info@liferiskonline.com.au.

Every Adviser can access the FREE 15 day Trial at www.liferiskonline.com.au.

During the free trial we provide full access to LifeRisk Online using the Risk Adviser option.

There is no obligation if you elect not to proceed beyond the FREE trail.

LifeRisk Online Subscription Agreement

LifeRisk Online is a registered business name of Life Risk Services Pty Ltd ABN 33 073 830 172.

LifeRisk Online and its successors provide the services under the terms and conditions as set out in this Agreement.

1. AVAILABILITY OF LIFERISK ONLINE

- 1.1 LifeRisk Online is only available to Australian Financial Services Licence holders (AFSLs), their employees and Authorised Representatives. Subscribers must provide the AFSL number of their Licensee together with the ASIC Authorised Representative Number of each user and their contact details when subscribing.
- 1.2 Users who are employees of a subscribing AFSL are not required to provide an ASIC Authorised Representative Number.

2. CONDITIONS OF USE

- 2.1 Reports and Quotations produced by LifeRisk Online are for the use of Authorised Users with their clients and for internal management purposes such as compliance. Further distribution, in any form, to anyone else is prohibited by this agreement without the express written consent of LifeRisk Online.
- 2.2 Only Users that are included in a current Subscription Agreement may use the LifeRisk Online website www.liferiskonline.com.au.
- 2.3 Users must quote LifeRisk Online as the source of Comparison Reports and Quotations in all references.
- 2.4 As part of its Australian Financial Services License LifeRisk Partners Pty Ltd AFSL 411655 is authorised to provide general life insurance product advice to wholesale clients. Life Risk Partners provides LifeRisk Online with product research in accordance with its license.
- 2.5 The product research is provided by LifeRisk Online to AFSLs, their employees and Authorised Representatives on the basis that the material provided contains information and may contain general life insurance product advice.
- 2.6 LifeRisk Online takes no responsibility for the subsequent use of research and reports.

3. SUBSCRIPTION LICENSES

- 3.1 Subscriptions are provided under this Agreement on a per Adviser User basis. That is, an Adviser who is not a User under a current Subscription Agreement cannot use LifeRisk Online without breaching this Agreement.
- 3.2 Paraplanning staff and practice support staff may access an Adviser User's account under the direction of a current Adviser User without additional cost.
- 3.3 Only one person may access LifeRisk Online at any one time. Other users will be logged out of LifeRisk Online.
- 3.4 Using LifeRisk Online on behalf of a person or entity which is not an Adviser User under a current Subscription Agreement is a breach of this Agreement.

4. USERS

- 4.1 Users may be added to a Subscription at any time. Additional subscription fees will apply from the start of the next billing period 1st, 8th, 15th or 22nd of the calendar month depending on the billing date.

5. SUSPENDING AN SUBSCRIPTION OR USER ACCESS

- 5.1 Subscribers may arrange for a User's access to be suspended.
- 5.2 Suspension means that the user cannot access the User account during the Suspension.
- 5.3 If the suspended User account is accessed during a suspension, subscription fee for the monthly billing period is payable.
- 5.4 Suspensions start at the beginning of a billing period

6. TERMINATION OF A SUBSCRIPTION OR OF A USER'S ACCESS

- 6.1 Subscribers may amend or terminate their Subscription or an individual Users subscription at any time upon provision of written notice.
- 6.2 Acceptable forms of written notice are email, fax or letter.
- 6.3 LifeRisk Online services will continue to be available until the end of the month following the termination of the Subscription unless the Subscriber wants the User's access to be terminated immediately.

7. REFUNDS

- 7.1 Following the termination of a subscription or of a User's access, refunds will not be provided for monthly payments. Refunds will be provided for unexpired whole months of Subscriptions with longer payment durations.

8. TRANSFERRING TO ANOTHER LICENSEE

- 8.1 Subscribers and Adviser Users may transfer to another Licensee. Access to client data quotes and reports generated whilst the Subscriber or User was a representative of the previous Licensee will be maintained under the Subscription unless we receive a request from the previous Licensee to suspend access.

9. INVOICES

- 9.1 Invoices are issued on 14 day terms
- 9.2 If invoices remain unpaid at the end of the monthly billing period, access to LifeRisk Online may be restricted or suspended pending payment.
- 9.3 If a Subscription commences between the
 - 1st and the 7th of the month, the billing date is the 8th of the month.
 - 8th and 14th of the month, the billing date is the 15th of the month
 - 15th and 21st of the month, the billing date is the 22nd of the month
 - 22nd and the end of the month, the billing date is the 1st of the following month

10. UPDATING SUBSCRIPTION TERMS

- 10.1 LifeRisk Online may update the terms of the Subscription Agreement simply by emailing the revised agreement to Subscribers. The new terms will apply from the next Subscription payment date.

LIFERISKONLINE.COM.AU

LifeRisk Online
ABN 33 073 830 172
Auth Rep No 414390

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