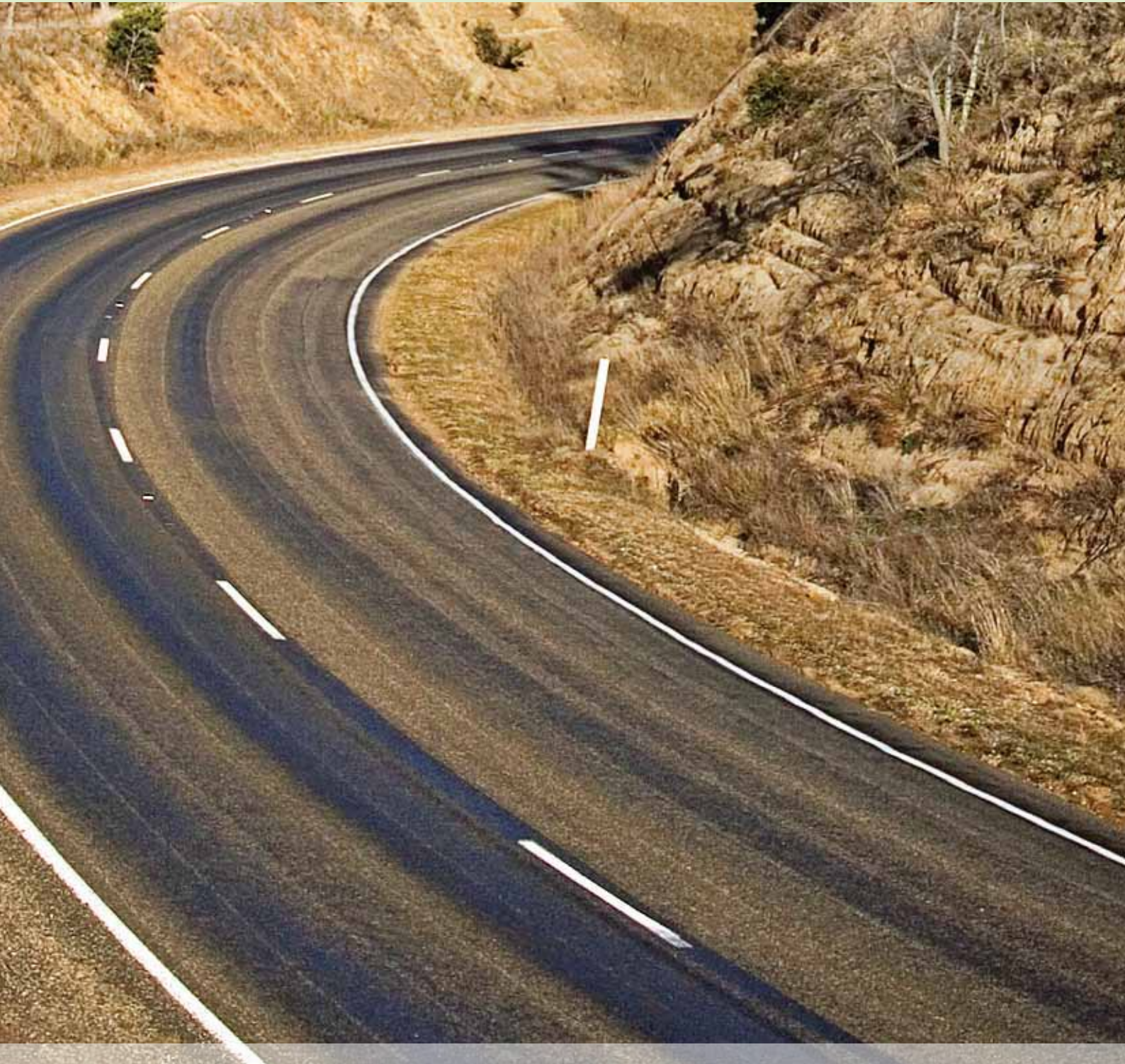


ADVISER TESTIMONIALS

June 2012



LifeRisk Online ABN 33 073 830 172 Auth Rep 414390
Corporate Authorised Representative of Life Risk Partners Pty Ltd ABN 19 115 831 028 AFSL 411655
a member of the Life Risk Group

www.liferiskonline.com.au

Re: LifeRisk Online Subscription - Message (HTML)

File Message

Ignore X Delete Reply Reply All Forward More

Systems To Manager Team E-mail Quick Steps

Rules OneNote Actions Move

Mark Unread Categorize Follow Up Tags

Find Related Select Editing

Zoom

You replied to this message on 3/05/2012 11:01 AM.
If there are problems with how this message is displayed, click here to view it in a web browser.

From: bundaberg42@gmail.com on behalf of Sean <sean@incomeprotectionquotes.com.au> Sent: Thu 3/05/2012 10:41 AM
To: Stephen Dingjan
Cc:
Subject: Re: LifeRisk Online Subscription

thanks , just payed , great site , i have started using it all the time now , saves a lot of yelling and hair pulling , your a genius

Contact me: bundaberg42 sean-sullivan

Let's Connect!

Show social network updates in Outlook.

Gerry Porter

Manager for Queensland
Authorised Representative No. 253794
ABN 60 280 811 677

Securepac Financial Group

Authorised Representative No. 253785
Postal Address PO Box 385, Sunnybank, Qld., 4109
10 Dubarry Street, Sunnybank Hills, Qld., 4109
PH: (07) 3273 6553 Fax: (07) 3273 6599
Email porter@bigpond.net.au
Web securepac.net.au

25 November 2011

Mr Stephen Dingjan
Managing Director
LifeRisk Services Pty Ltd

Dear Stephen

It is with great pleasure that I write a Testimonial for your product "LifeRisk Online".

As you are aware I have been using your product for some two to three years as a Life Risk Adviser. I have found your product "LifeRisk Online" to be an excellent tool for the sale of Life Insurance Products.

Below is listed the advantages I find in using your product –


- The product is available to me anywhere, anytime, from any computer
- It acts as a hub and allows me to obtain the most up-to-date Quote directly from the Insurance company
- The product is extremely easy to use and stores all of my clients quotes Online. That is I can quote from my I Pad, return to my office, and print the quotation for the Application from my normal computers
- And most of all, I find the cost of your "LifeRisk Online" is much less expensive than other comparative products in this market.

Therefore, I thank you sincerely for the development of your product, as your "LifeRisk Online" suits my retail practice as a Life Risk Adviser.

I have no hesitation in recommending your product to our Synchron Advisers here in Queensland or any other Advisers.

All the best for the re- launch of your product "LifeRisk Online".

Yours sincerely,



G.R. (Gerry) Porter
Broker Representative AFS253794
Synchron AFS243313
Manager for Qld Synchron

“I have been using LifeRisk Online for many years and I find it to be an indispensable asset in my practice.

Not only is it of great value from a research point of view, but it also impresses my compliance manager”.

Michael Dunlea,

Authorised Representative
Gold Financial Pty Ltd
AFSL 291389
P O Box 279
Mt Gravatt QLD 4122

Ph 07 3420 5378



**Andrew Leonard
Financial Services**

Andrew Leonard Pty Ltd ABN 55 484 595 656
t/as Andrew Leonard Financial Services

Andrew Leonard ADFS(FP)

Sandra Walton ADFS(FP)

Authorised Representatives

GWM Adviser Services

Limited Australian Financial Service Licensee

7th October 2011

Subject: Endorsement for LifeRiskOnline

Internet-based subscription service that provides life insurance premium comparisons and product research for Advisers

Dear Sir/ Madam

Our office has subscribed and have been using LifeRiskOnline comparison and quoting software & reports since 2009.

We now include a comparison report for all our client's as part of their annual reviews.

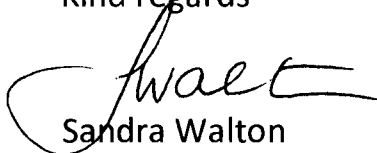
We find the website to be easy to use and well designed and trust that the information and reports produced are accurate and reliable.

The reports not only look good, but are also easy to understand.

We have no hesitation in recommending this service.

If you would like to discuss this in more detail, please feel free to contact me on 02 6239 4811.

Kind regards


Sandra Walton
ADFS (FP)



**RISK AND INVESTMENT
ADVISORS AUSTRALIA PTY LTD**
ABN: 21 104 922 394 Australian
Financial Services Licence No: 238 141

David J Robinson
Risk Advisor
Authorised Representative No: 321 926

3/3 Mackie Court
Kew VIC 3101

Tel (03) 9852 7706
Fax (03) 9852 7709
Mobile 0418 530 785

Email drobinsom@riaa.net.au

Tuesday, November 09, 2010

Stephen Dingjan
Managing Director
Life Risk Partners Pty Ltd

Dear Stephen,

I felt it may be useful to share with other advisors how Life Risk Online fits into and enhances my advice process.

When talking to clients about life insurance my biggest job is shifting their focus from what it costs to what it is worth to them.

The end user reports from Life Risk Online showing the premiums now and average premium over 10 years for all the companies that offer the recommended cover are a key tool in shifting their focus off cost.

We say that 13 companies compete for our recommendation and that we work for them not the insurer, but when they see premium costing from five or six vendors and five or six who do not offer the cover they need, seeing is believing.

All comparators offer similar reports but I have greater confidence in the accuracy of Life Risk Online as results are not from a simulation of each vendors illustrator but the real thing.

The accuracy this leads to is a comfort but the competitive edge comes from the ability to individually select the occupation from each vendors list not a generic list for all vendors.

If you are talking to a doctor or an accountant this is not an issue, but less sedentary occupations in building, home improvement, and other trades uncover significant variances in premium between vendors on the same occupation.

It takes longer to select from each vendors occupation list but if it uncovers a more favorable risk rating from a vendor for your prospects occupation he wins and you will have a better value proposition than his existing cover, or his advisor at the bank or industry fund.

Whenever I have found what appeared to be an erroneous result that did not square when checked against the vendors' illustrator Life Risk Online support has been available by phone or return email and it has highlighted some feature I have selected or option my illustrator added that through the figure out.

PO Box 3861 Parramatta, 2124

Level 3 / 67-69 Phillip Street, Parramatta, NSW 2150 t: 02 9687 0604 f: 02 9687 4406

Melbourne

Sydney

Brisbane

Adelaide

Over several years I have come to have complete confidence in Life Risk Online accuracy.

Running every vendors illustrator in parallel is obviously more prone to failure than one simulation but I have been impressed by the reliability and availability of the system. The absence of a key vendor for a few days while they implement a new release of the illustrator is frustrating but inevitable and outweighed by the benefits.

Life Risk Online is an integral part of my process of shifting clients focus from how much insurance costs to what it is worth to them.”

I look forward to talking with you in the near future.

Yours Sincerely,

A handwritten signature in black ink, appearing to read "D.J. Robinson". The signature is fluid and cursive, with a large initial "D" and "J".

David J Robinson
Risk Advisor

03 9852 7706

www.ImproveYourProtection.com

MARSH

Frank Giachin

Moneywise Solutions Pty Ltd
Authorised Representative of Marsh
12th Floor, 555 Lonsdale Street
Melbourne VIC 3000
Phone: 1300 80 98 40
Mob: 0419383087
frank@moneywise.org.au

10th October 2011

I have found Liferisk Online to be a very valuable sales tool as well as an invaluable resource.

The information has been reliable and has saved us countless hours in preparation of quotes and illustrations.

When we have found discrepancies in the information, Steve and Robert have responded on the same business day.

I have no hesitation in recommending the software.

Frank Giachin

Yours sincerely,

Frank Giachin
Financial Adviser

Stephen Dingjan

From: Robert Cumming <robert@hnwplanning.com.au>
Sent: Monday, 17 October 2011 1:28 PM
To: Stephen Dingjan
Cc: David Hamblin; Lachlan Fox (External)
Subject: Final, Ta

LifeRisk Online provides SYNCRM with a 'best of breed' solution to meet adviser life insurance requirements.

Life Risk Online is embedded in SYNCRM financial planning software for adviser convenience. No more loading software or remembering numerous passwords. Because **LifeRisk Online** quickly and easily creates product manufacturer quotes there's no need to do a 'true quote' after a comparison and there are no inconsistencies between the comparisons and the quotes. Benchmarking and Product Feature research is quickly and easily accessible which along with storage of historical quotes provides support for compliance procedures.

SYNCRM believes that **Life Risk Online** will continue to provide the most time efficient and accurate service for advisers and that it will continue to evolve using the latest technology tools to retain its commercial advantage.

Robert Cumming
Director
SYNCRM Pty Ltd

Protected by MailGuard: e-mail anti-virus, anti-spam and content filtering.
<http://www.goldrushtechonology.com.au/mailguard/>



LIFERISK ONLINE

LifeRisk Online - ABN 33 073 830 172 Auth Rep No 414390

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