

UWPLUS
ADVISERS'
PROCEDURES
MANUAL

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Introduction

UWPlus Insurance Online is Tower's revolutionary online insurance hub offering straight through processing and tracking of underwriting and claims applications.

The system provides members and financial advisers the flexibility to process insurance applications as quickly as investment and superannuation applications. With access to live updates for underwriting applications and requirements, member's insurance applications can be followed from receipt to completion with on-demand reports available to track performance and case statistics.

Claims management has also been simplified with easily accessible information on claim payments, causes of claims and on-demand trustee claim reports.

The purpose of this user guide is to help you navigate through **UWPlus Insurance Online** end to end – initiating an online application all the way through to monitoring your application's process.

The user guide shows you how to get started using **UWPlus Insurance Online** and covers the additional features **UWPlus Insurance Online** offers.

Definitions

Abbreviations	Description
Policy	<p>This represents the 'real-world' insurance policy with all of its associated conditions. A policy is uniquely identified by a policy no, it has a policy owner and can have one or more associated life insured.</p> <p>Policies can be related to personal, corporate, ordinary and superannuation based insurance.</p>
Policy Manager	Policy Owner/ Administrator
Policy Number	Client ID / Reference Number
Life Insured	Member applying for cover
AAL	Automatic Acceptance Limit
FUL	Forward Underwriting Limit
UWPLUS	Underwriting Plus web based underwriting and claims tracking system
CMS	TOWER Claims Management System

Contacts

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SYDNEY NSW 2001

Street Address:

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MILLERS POINT NSW 2061

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Fax

02 8244 9630

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TOWER IT Support Helpdesk

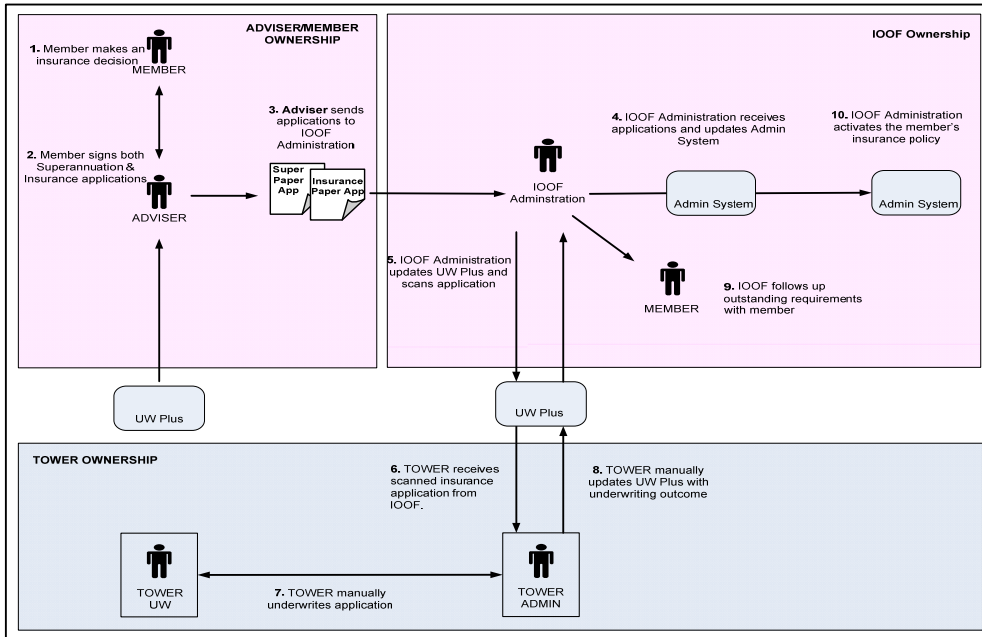
Tower IT Support Helpdesk can help with any technical related issues.
The helpdesk contact number is 1800 352 870.

Underwriting Application Process Review

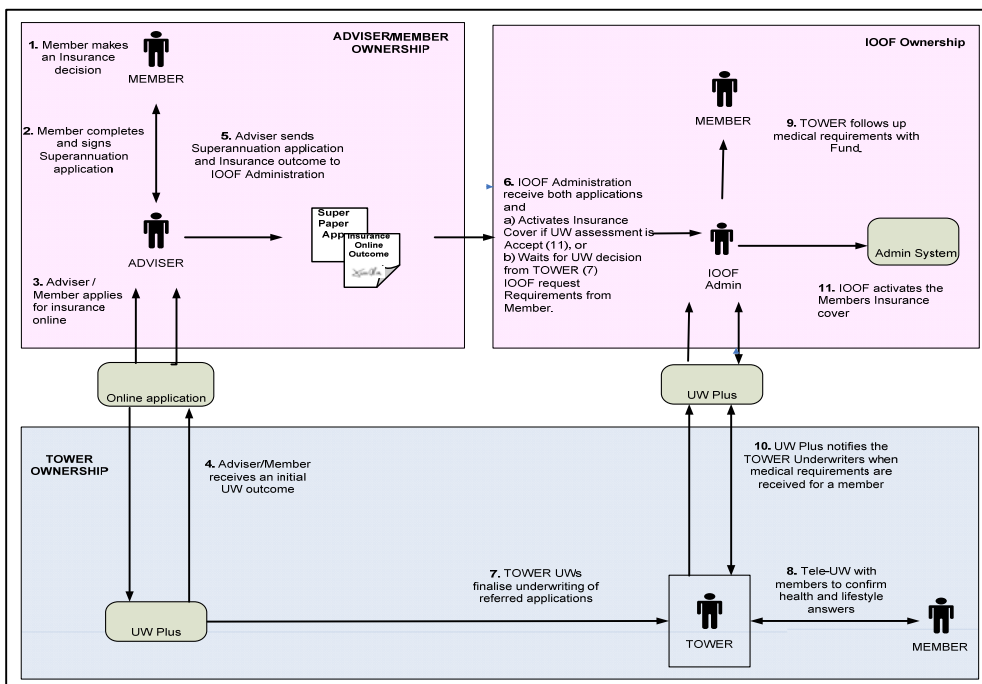
This diagram illustrates the key steps and ownership involved in the manual and online insurance application solution.

It highlights the multiple touch points between the Policy Manager, Advisers and TOWER involved in the manual process in comparison to our Insurance Online solution.

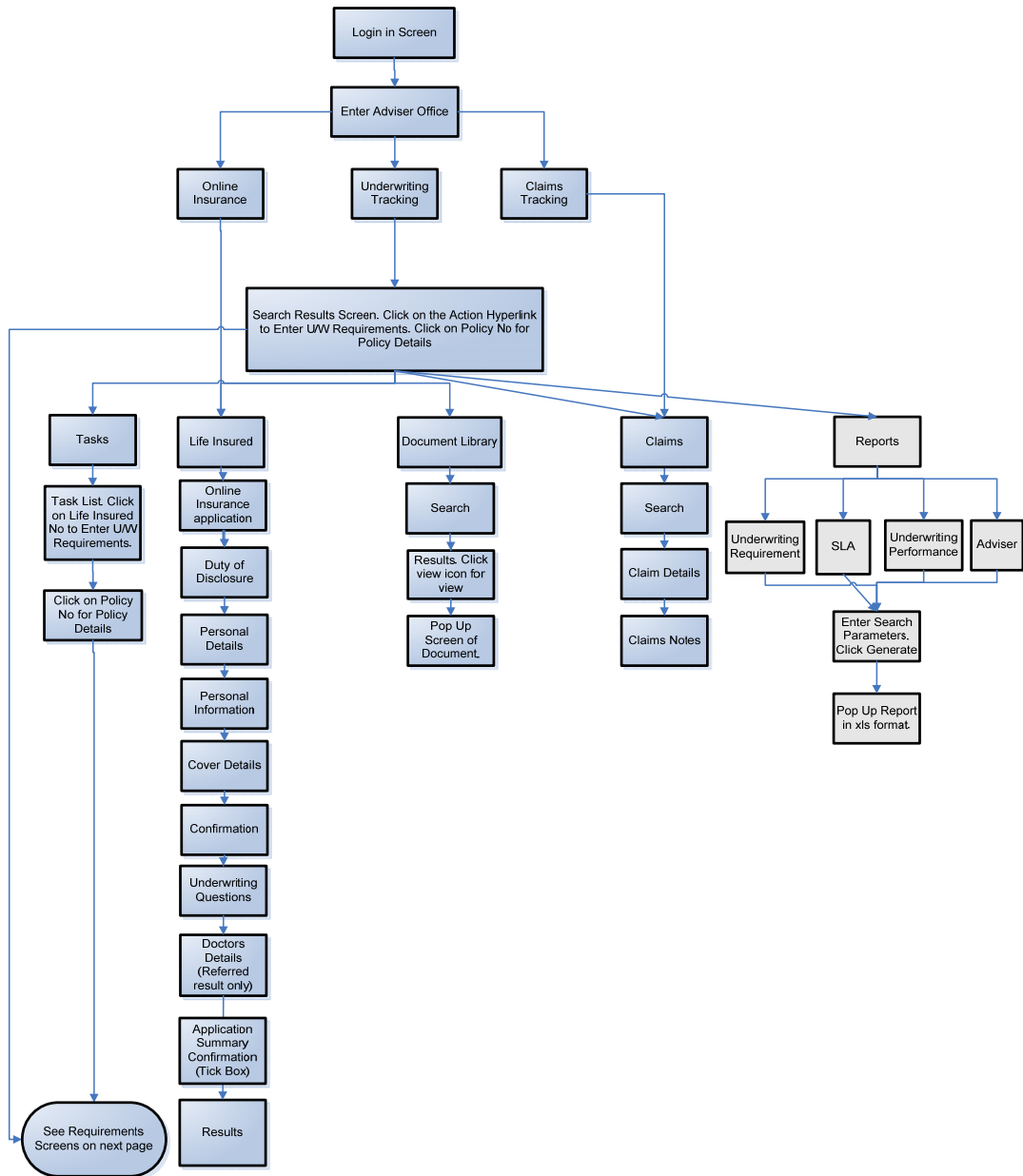
Manual process



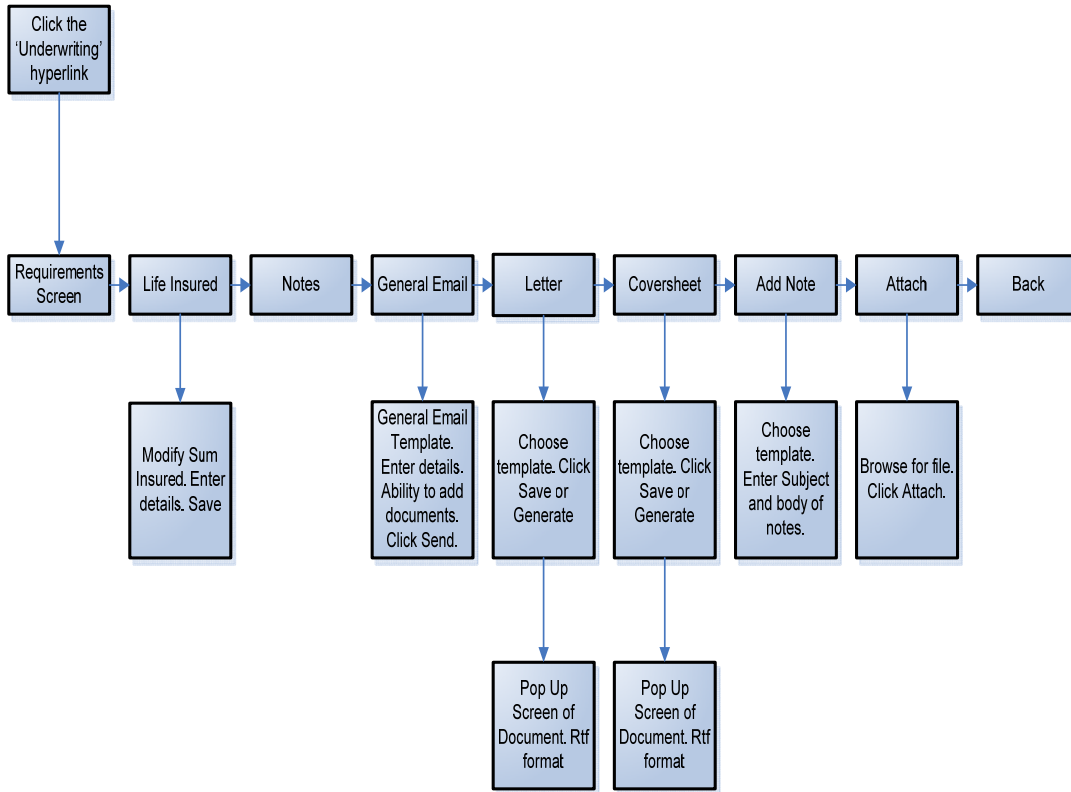
UWPlus Insurance Online process



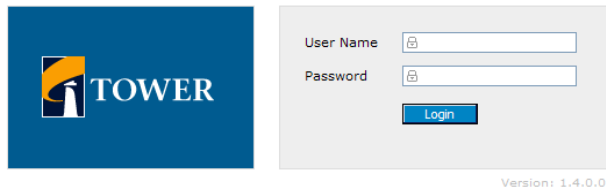
Navigation UWPlus Insurance Online



Navigating the requirements screen



Getting Started



If you have forgotten your User Name or Password
please contact your Dealership or Policy Manager.
For any other problems during your log in, please call our Help Desk
1800 352 870 during office hours.

This is the log-in screen for **UWPlus Insurance Online**.

To enter UWPlus Insurance Online site, type www.uwplus.com.au into your browser.

To obtain a valid User Name and Password, please contact your Platform Administrator.

Enter your User Name and Password and click login for authentication.

If authentication is not successful, the following message will be displayed on the screen:

'Your login attempt has failed – please try again'.

Re-enter your User Name and Password and click login.

After five failed attempts you will be locked out of the system

Please contact your Platform Administrator or TOWER to reset your password.

UWPlus Insurance Online Adviser Office

On successful login you will be taken to the Adviser Office.

This page is the central navigation point for the UWPlus Insurance Online system.

The Adviser Office allows you access to the following features:

- Insurance Online (STP)
- Underwriting Tracking (status updates on applications)

Features available from this page include:

Insurance Online – For processing new applications or to resume applications previously saved

Tracking a Member –Track the underwriting progress of all your client's applications

The screenshot shows the UWPlus Adviser Office interface. At the top, there is a green header with the IOOF logo on the left, a 'DEMO' banner in the center, and navigation links on the right: 'Welcome Demo', 'Adviser', 'Home', 'Help', and 'Logout'. Below the header, the main content area is titled 'Welcome to - UWPlus Adviser Office'. It contains a list of three essential online services: Applications, Underwriting, and Claims. Below this list, there are three tabs: 'INSURANCE ONLINE', 'UNDERWRITING TRACKING', and 'CLAIMS TRACKING'. The 'INSURANCE ONLINE' tab is active, showing a 'New Application' button and a 'Resume Application' button. To the right of the 'INSURANCE ONLINE' section, there is a list of required information for the underwriting process: Height in CM, Weight in KG, Doctors Name and Address, Family Medical History, and Salary Details. The footer of the page contains the TOWER logo and copyright information: '© 2009 TOWER Australia Limited ABN 70 050 109 450, AFSL 237040 | Disclaimer | Privacy | v1.5.5.0'. For technical assistance, it provides the contact number 1800 352 870.

The following items are located in the header for all pages within **UWPlus Insurance Online**:

User Name: The user currently logged on to Insurance Online in this session

Home: Returns you to the Adviser Office screen

Help: Access to Online Help.

Logout: Logout of this session of Insurance Online

Insurance Online Application

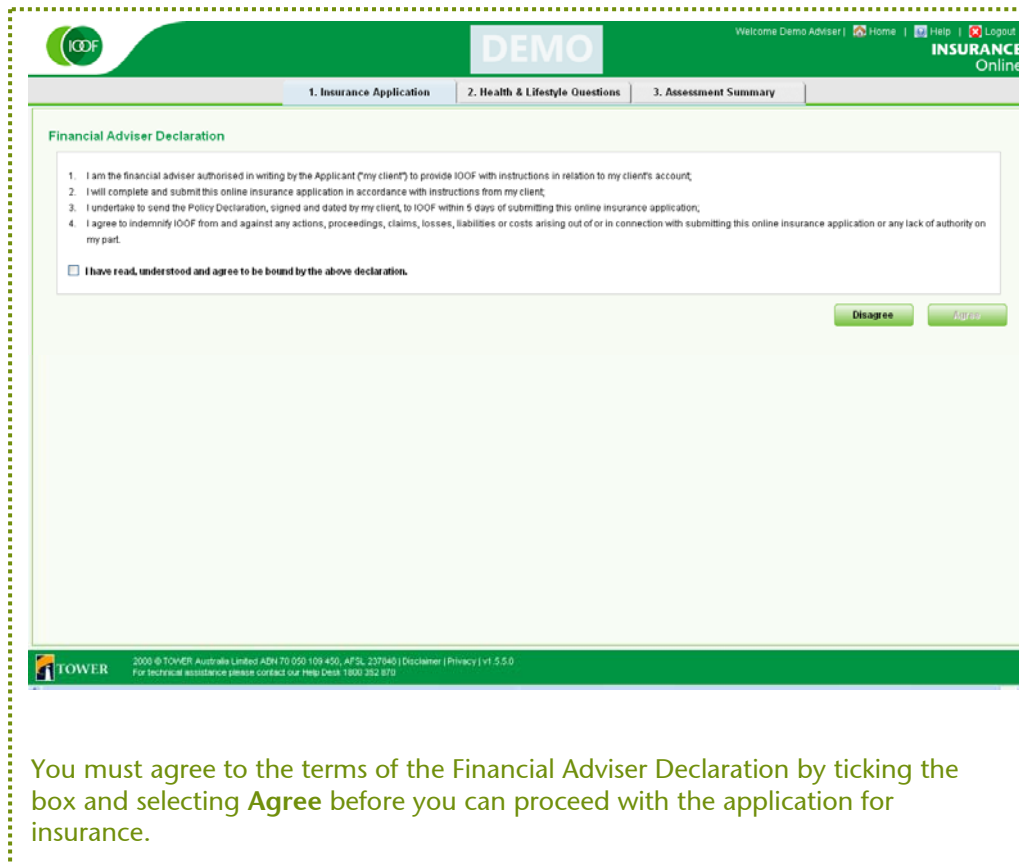
1. Insurance Application

Financial Adviser Declaration

To enter the Insurance Online application screen, select New Application on the bottom right hand corner of the Adviser Office Screen.

You should also ensure you have supplied your customer with a copy of the PDS before completing the electronic application.

We also advise that the customer read the PDS before applying for this product.



The screenshot displays the 'Insurance Online' application interface. At the top, there is a green header with the IOOF logo, a 'DEMO' label, and navigation links for 'Welcome Demo Adviser', 'Home', 'Help', and 'Logout'. Below the header is a breadcrumb trail: '1. Insurance Application', '2. Health & Lifestyle Questions', and '3. Assessment Summary'. The main content area is titled 'Financial Adviser Declaration' and contains a list of four numbered statements:

1. I am the financial adviser authorised in writing by the Applicant ("my client") to provide IOOF with instructions in relation to my client's account;
2. I will complete and submit this online insurance application in accordance with instructions from my client;
3. I undertake to send the Policy Declaration, signed and dated by my client, to IOOF within 5 days of submitting this online insurance application;
4. I agree to indemnify IOOF from and against any actions, proceedings, claims, losses, liabilities or costs arising out of or in connection with submitting this online insurance application or any lack of authority on my part.

Below the list is a checkbox labeled 'I have read, understood and agree to be bound by the above declaration.' To the right of the checkbox are two buttons: 'Disagree' and 'Agree'. At the bottom of the page, there is a footer with the TOWER logo and copyright information: '2009 © TOWER Australia Limited ABN 70 050 109 450, AFSL 237040 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

You must agree to the terms of the Financial Adviser Declaration by ticking the box and selecting **Agree** before you can proceed with the application for insurance.

1. Insurance Application

Personal Details

You will then need to enter the personal details of the Life Insured.

The fields with a red star are mandatory.

Once the Personal Details have been entered, click Next to advance to the Personal Information screen.

IODF DEMO Welcome Demo Adviser | Home | Help | Logout INSURANCE Online

1. Insurance Application 2. Health & Lifestyle Questions 3. Assessment Summary

Personal Details

Please complete your personal details (* these are required fields)

Title * [dropdown]
First Name * [text]
Surname * [text]
Date of Birth (dd/mm/yyyy) * [text]
Gender * Male Female

Address Line 1 * [text]
Address Line 2 [text]
Suburb * [text]
State * [dropdown]
Postcode * [text]

Preferred Contact Number * [text]
Mobile Number [text]
Work Number [text]
Email Address [text]

Client Reference ID [text]

Next

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If the details of this page are being reviewed and the **Date of Birth is modified**, this may affect the calculation of the Unit Values which are based on age.

For example, a 39 year old may purchase \$30,000 for each unit of cover, while a 40 year old may purchase \$28,000 per unit. (NOTE: Figures are for demonstration purposes only)

A warning message (shown below) will be displayed indicating that a change to Date of Birth may require some cover details to be re-entered to allow re-calculation of the Unit Value.

The page at <http://twsydsv147> says:

Changing 'date of birth' may require you to re-enter some cover details, are you sure you want to update?

OK Cancel

1. Insurance Application

Personal Information

Enter the Personal Information of the Life Insured.

Responses to some of these questions will invoke a sub question.

Please be careful when entering these details, as this is how they will appear on your client's Policy Documentation.

The screenshot shows a web application interface for 'INSURANCE Online'. The page title is 'Personal Information' and it is part of a three-step process: '1. Insurance Application', '2. Health & Lifestyle Questions', and '3. Assessment Summary'. The page contains several questions with radio button or text input options. A red asterisk indicates required fields. A 'Next' button is located at the bottom right of the form area. The footer includes the TOWER logo and copyright information: '© 2008 TOWER Australia Limited ABN 70 050 189 450, AFSL 237188 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

INSURANCE Online

Welcome Demo Adviser | Home | Help | Logout

1. Insurance Application | 2. Health & Lifestyle Questions | 3. Assessment Summary

Personal Information

Please complete your personal information * (these are required fields)

Have you smoked in the last 12 months? * No Yes

Have you smoked any substance other than tobacco? * No Yes

Do you consume alcohol? * No Yes

Height in Centimetres *

Weight in kilograms *

What is your usual Occupation? *

What percentage of your work is manual labour? *

How many hours do you work per week? *

Do you intend to change your occupation in next 12 months? * No Yes

What is your gross annual income? *

Are you self-employed? * No Yes

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For technical assistance please contact our Help Desk 1800 352 870

You must answer all questions on the Personal Information Page

1. Insurance Application

Insurance Cover Details - Death

This page works through the type(s) of insurance you need.

Select the insurance cover required and complete the form.

The Insurance Cover Details screen offers an applicant three insurance cover types.

- Death
- Total and Permanent Disablement
- Salary Continuance

An applicant can select an insurance cover type and enter a sum insured amount

1. Insurance Application

Insurance Cover Details – TPD

The screenshot shows the 'Insurance Cover Details' section of the TOWER Insurance Online application. The page has a green header with the IOOF logo, a 'DEMO' label, and navigation links for 'Home', 'Help', and 'Logout'. Below the header is a progress bar with three steps: '1. Insurance Application', '2. Health & Lifestyle Questions', and '3. Assessment Summary'. The main content area is titled 'Insurance Cover Details' and includes a note that red asterisks indicate required fields. Under the heading 'Please select the insurance cover required:', there are three radio button options: 'Death', 'TPD', and 'Salary Continuance'. The 'TPD' option is selected and circled in red. Below this, the 'TPD' section contains several fields: 'Please choose a product' (a dropdown menu with '-- please select --'), 'Is this an increase to your TPD cover provided by TOWER Australia?' (radio buttons for 'No' and 'Yes'), 'TPD Definition' (a dropdown menu with 'Any'), 'Input Type Unit / Dollar' (a dropdown menu), and 'Total Sum Insured' (a text input field). A green 'Next' button is located at the bottom right of the form. At the bottom of the page, there is a footer with the TOWER logo and copyright information: '2008 © TOWER Australia Limited ABN 70 050 109 450, AFSL 237840 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

Please note Standalone TPD cover can only be selected if the member has existing Death Only insurance cover in force with IOOF.

1. Insurance Application

Insurance Cover Details – Salary Continuance

The screenshot shows the 'Insurance Cover Details' section of the 'INSURANCE Online' application. The page has a green header with the 'TODF' logo and a 'DEMO' banner. Navigation tabs include '1. Insurance Application', '2. Health & Lifestyle Questions', and '3. Assessment Summary'. The main content area is titled 'Insurance Cover Details' and includes a note '(* these are required fields)'. Under the heading 'Please select the insurance cover required', there are three radio button options: 'Death', 'TPD', and 'Salary Continuance'. The 'Salary Continuance' option is selected and circled in red. Below this, the 'Salary Continuance' section contains several fields: 'Please choose a product' (a dropdown menu showing 'please select--'), 'Is this an increase to your Salary Continuance cover provided by TOWER Australia?' (radio buttons for 'No' and 'Yes'), 'Benefit Type' (a dropdown menu showing 'Indemnity'), 'Input Type Unit/Dollar' (a dropdown menu), 'Total Monthly Benefit' (a text input field), 'Waiting Period' (a dropdown menu), and 'Benefit Period' (a dropdown menu). A 'Next' button is located at the bottom right of the form. The footer contains the 'TOWER' logo and copyright information: '© 2008 TOWER Australia Limited ABN 70 050 109 450, AFSL 237040 | Disclaimer | Privacy | v1.5.5.0. For financial assistance please contact our Help Desk, 1800 302 870.'

1. Insurance Application Assessment Summary

Following completion of the **Personal Details**, **Personal Information** and **Insurance Cover Details** screens, the below summary is presented for confirmation.

To change any details, hit the **Modify** button within the applicable section. Changing the answers on previous questions will not alter any other responses.

Application Summary
 Please confirm your application before continuing.

Application Reference Number: IOO0006270

Personal Details

Title	Mrs
First Name	Michelle
Surname	Perkins
Gender	Female
Date of Birth (dd/mm/yyyy)	15/04/1977
Address Line 1	47 Rickard Avenue
Address Line 2	
Suburb	BONDI BEACH
State	NSW
Postcode	2026
Preferred Contact Number	0418 153 042
Mobile Number	
Work Number	
Email Address	
Client Reference ID	

Personal Information

Have you smoked in the last 12 months?	No
Have you smoked any substance other than tobacco?	No
Do you consume alcohol?	No
Height in Centimetres	170 CM
Weight in Kilograms	70 KG
What is your usual Occupation?	Marketing Sales Manager
What percentage of your work is manual labour?	0%
How many hours do you work per week?	38
Do you intend to change your occupation in next 12 months?	No
What is your gross annual income?	\$50,000
Are you self-employed?	No
Is your insurance provided through an Employer/Corporate Superannuation plan?	No

Cover Type Details

Death

Please choose a product	Pursuit Core Personal Superannuation
Is this an increase to your Death cover provided by TOWER Australia?	No
Input Type Unit / Dollar	Dollars
Total Sum Insured	\$500,000

To save this application and resume later click **Exit**
 To continue click **Next**

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 For technical assistance please contact our Help Desk 1800 362 870

Selecting the **Exit** button will save this application and you will return to the **UWPlus Online Insurance Adviser Office**.
 The application can be resumed from this point at a later stage
 Selecting the **Next** button will take you to the Health & Lifestyle Questionnaire.

2. Health and Lifestyle Questions

Risk Assessment Questions

The Health & Lifestyle Questions section helps assess the risk associated with the Life Insured. These questions are similar to the questions contained in a personal statement.

There are three main question screens.

Some responses to questions will require further clarification. In this instance a more in depth question screen will be generated (Search for Disclosure – see page 23)

Answer the more in depth question as required and hit the **Continue** button.

To return to the **Health & Lifestyle Questions**, hit the **Cancel** button to return to the original answer.

If you would like to answer a question later and continue with the **Health & Lifestyle Questions**, hit the **Answer Later** button.

Reference Number: 10000006270 Exit Help

Risk Assessment Questions

Please answer every question and then click the **Continue** button, an answer to a question may prompt a series of more detailed questions. The information gathered allows an immediate decision to be provided for the proposal.

Question	Answer	Mrs Michelle Perkins
Apart from this application, do you have or are you applying for any other Life, Critical Illness or Total and Permanent Disabliement insurance?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
Have you ever had any application for Life, Critical Illness, Total and Permanent Disabliement or Income Protection declined, deferred, modified or offered on non-standard terms?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
Have you ever received compensation payments for an accident, sickness or disability or are you currently making a claim?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
Are you a citizen or permanent resident of Australia or New Zealand?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
In the next 2 years, do you have any plans to live overseas or are you currently living outside Australia?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
In the next 2 years, do you have plans to travel overseas?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
Do you, or are you likely to, take part in any of the following hazardous sports, pastimes or activities? - Aviation excluding a fare paying passenger on scheduled flight undertaken by a recognised airline? Please specify the activity	<input type="button" value="Yes"/> <input type="button" value="No"/>	
- Other aerial activities such as skydiving, parachuting, hang gliding?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
- Motor sports excluding non-competitive amateur or social events?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
- Underwater diving beyond 20 metres in depth?	<input type="button" value="Yes"/> <input type="button" value="No"/>	
- Any other form of contact sports including football of all codes, or any other extreme sports?	<input type="button" value="Yes"/> <input type="button" value="No"/>	

Continue

The following items are displayed at the top of the screen throughout the Health & Lifestyle section:

Reference Number: The reference number for this application. This number should be used when corresponding with TOWER.

Exit: Exits this application and returns to the **UWPlus Insurance Online Adviser Office**. All details (including responses on this page) are saved, and the application can be resumed from this point at a later stage.

Help: Online help section

2. Health and Lifestyle Questions

Risk Assessment Questions - Family History

This screen will ask you to answer questions about your client's family history.

When you answered each question on this screen, hit **Continue** to move to the next screen, hit **Back** to move to the previous screen.

Reference Number: 1000006270 EXIT Help

Risk Assessment Questions

Please answer every question and then click the **Continue** button, an answer to a question may prompt a series of more detailed questions. The information gathered allows an immediate decision to be provided for the proposal.

Question	Answer	Mrs. Michelle Perkins
Apart from this application, do you have or are you applying for any other Life, Critical Illness or Total and Permanent Disablement insurance?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
Have you ever had any application for Life, Critical Illness, Total and Permanent Disablement or Income Protection declined, deferred, modified or offered on non-standard terms?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
Have you ever received compensation payments for an accident, sickness or disability or are you currently making a claim?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
Are you a citizen or permanent resident of Australia or New Zealand?	Yes	<input type="button" value="Yes"/> <input type="button" value="No"/>
In the next 2 years, do you have any plans to live overseas or are you currently living outside Australia?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
In the next 2 years, do you have plans to travel overseas?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
Do you, or are you likely to, take part in any of the following hazardous sports, pastimes or activities?		
- Aviation excluding a fare paying passenger on scheduled flight undertaken by a recognised airline? Please specify the activity	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Other aerial activities such as skydiving, parachuting, hang gliding?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Motor sports excluding non-competitive amateur or social events?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Underwater diving beyond 30 metres in depth?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Any other form of contact sports including football of all codes, or any other extreme sports?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>

2. Health and Lifestyle Questions

Risk Assessment Questions - Medical history

You will be presented with a number of screens which will ask you questions about your client's medical history.

When you answered each question on this screen, hit **Continue** to move to the next screen, hit **Back** to move to the previous screen.

Reference Number: IO000006270 Exit Help

Risk Assessment Questions
 Please answer every question and then click the **Continue** button, an answer to a question may prompt a series of more detailed questions.
 The information gathered allows an immediate decision to be provided for the proposal.

Question	Answer	Mrs Michelle Perkins
Have your natural parents, brothers or sisters been diagnosed with or died before the age of 60 from any of the following:	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Heart disease (e.g. angina, heart attack) or stroke?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Cardiomyopathy?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Breast or ovarian cancer?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Bowel cancer or polyposis of the colon?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Other cancer?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Diabetes?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>
- Alzheimer's disease, Huntington's Chorea, Multiple Sclerosis, Parkinson's disease, Polycystic kidney disease, Motor Neurone disease, Haemophilia or any hereditary disorder?	No	<input type="button" value="Yes"/> <input type="button" value="No"/>

2. Health and Lifestyle Questions

Risk Assessment Questions -Search for Disclosure

If your response requires further information, a screen similar to the screen shown below will be generated asking for further information on the disclosure relating to the medical condition. Hit the **Search** button to find specific descriptions for that medical condition and **Continue** to move to the **Confirm Disclosure** screen. If all details are correct, hit **Continue**. If you need to modify your disclosure, hit **Previous Question**.

The following example shows a typical disclosure on asthma.

The screenshot shows two sequential screens from an insurance application. The top screen is titled 'Medical Question' and asks 'Was this childhood asthma only, and you've made a full recovery with no ongoing symptoms?'. The user has selected 'No'. The bottom screen is titled 'Confirm Disclosure' and shows a table of 'Previous Answers'.

Medical Question Screen:

Reference Number: 1000006270

Medical Question
 Mrs Michelle Perkins

One or more detailed questions will now be asked about: **Chronic asthma**. Please answer the question and click the **Continue** button, or click the **Answer Later** button to answer the question later.

Was this childhood asthma only, and you've made a full recovery with no ongoing symptoms?

Yes No

If this disclosure was made in error then click the **Cancel** button.

Buttons: Cancel, Answer Later, Continue

Confirm Disclosure Screen:

Reference Number: 1000006270

Confirm Disclosure
 Mrs Michelle Perkins

Childhood asthma
 No further information is needed about this disclosure at this stage.
 If another disclosure is needed in relation to the risk assessment question:
 - **Asthma, bronchitis, sleep apnoea or respiratory disorder?**
 please click the **Search** button, otherwise click the **Continue** button.
 To return to the previous page click the **Previous Question** button. If this disclosure was made in error then click the **Cancel** button.

Buttons: Cancel, Search, Previous Question, Continue

Previous Answers Table:

QUESTION	ANSWER
Was this childhood asthma only, and you've made a full recovery with no ongoing symptoms?	No
Does your occupation affect your asthma?	No
Have you had to receive any emergency treatment within the last 2 years?	No
What type of treatment do you use for your asthma?	Inhaler only
How often do you use your inhaler?	Occasional use, only as needed

Navigation: You must answer **Yes** or **No** to all the Health & Lifestyle Questions. The application will not progress until all questions have a response.

2. Health and Lifestyle Questions

Risk Assessment Questions – Confirm Summary

Once you have completed all the Health & Lifestyle Questions, you will see a Disclosure Summary. If you need to change any of your responses, click **Back** to find the relevant section.

Hit **Continue** if all details are correct.

The screenshot shows the IODF Insurance Online application interface. At the top, there is a green header with the IODF logo, a 'DEMO' label, and navigation links for 'Home', 'Help', and 'Logout'. Below the header, a breadcrumb trail indicates the current step: '1. Insurance Application', '2. Health & Lifestyle Questions', and '3. Assessment Summary'. The main content area displays the 'Disclosure Summary' for 'Mrs Michelle Perkins'. It includes a 'Reference Number: 10000006270' and 'Exit' and 'Help' buttons. The 'Risk Assessment Questions' section is presented as a table with two columns: 'Question' and 'Answer'.

Question	Answer
Apart from this application, do you have or are you applying for any other Life, Critical Illness or Total and Permanent Disablement insurance?	No
Have you ever had any application for Life, Critical Illness, Total and Permanent Disablement or Income Protection declined, deferred, modified or offered on non-standard terms?	No
Have you ever received compensation payments for an accident, sickness or disability or are you currently making a claim?	No
Are you a citizen or permanent resident of Australia or New Zealand?	Yes
In the next 2 years, do you have any plans to live overseas or are you currently living outside Australia?	No
In the next 2 years, do you have plans to travel overseas?	No
Do you, or are you likely to, take part in any of the following hazardous sports, pastimes or activities?	
- Aviation excluding a fare paying passenger on scheduled flight undertaken by a recognised airline? Please specify the activity	No
- Other aerial activities such as skydiving, parachuting, hang gliding?	No
- Motor sports excluding non-competitive amateur or social events?	No

3. Summary

Additional Information

TOWER may require your Doctor / Medical Centre's details to confirm any additional information.

An underwriter may also contact the Life Insured directly to finalise the application.

The Medical details must be completed in order to finalise your application.

The screenshot shows a web application interface for TOWER Insurance Online. At the top, there is a green header with the IODF logo, a 'DEMO' label, and navigation links for 'Home', 'Help', and 'Logout'. Below the header is a breadcrumb trail: '1. Insurance Application > 2. Health & Lifestyle Questions > 3. Assessment Summary'. The main content area is titled 'Additional Information' and contains several input fields: 'Doctor's Name / Medical Centre Name', 'Address Line 1', 'Address Line 2', 'Suburb', 'State' (a dropdown menu), 'Postcode', and 'Doctor's Contact Number'. A note indicates that these fields are required. Below the input fields is a question: 'May TOWER contact you directly to clarify or gather information in relation to this application?' with radio buttons for 'No' and 'Yes'. At the bottom right of the form are 'Exit' and 'Next' buttons. The footer contains the TOWER logo and copyright information: '© 2008 TOWER Australia Limited ABN 70 050 109 450, AFSL 237046 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870'.

3. Summary

Application Assessment Summary

Print and view the Policy Declaration and Customer Disclosure Confirmation, click in the boxes to confirm the documents have been viewed and signed and then hit next.

The screenshot displays the 'Application Assessment Summary' page on the IVOF Insurance Online portal. The page header includes the IVOF logo, a 'DEMO' banner, and navigation links for Home, Help, and Logout. The main content area is titled 'Application Assessment Summary' and contains the following text:

Your Policy Declaration and Customer Disclosure Confirmation are available to be printed.
Please print and sign the Policy Declaration before returning to IVOF

Your Documents	To print, click on the links below.	Please 'Tick' to confirm
Policy Declaration	Policy Declaration	<input type="checkbox"/>
Customer Disclosure Confirmation	Customer Disclosure Confirmation	<input type="checkbox"/>

Please confirm you have printed and the applicant has signed the Policy Declaration by 'ticking' the box above.
Click on the 'Next' button to obtain the assessment result

For assistance please call 1800 666 136.

Next

At the bottom of the page, there is a footer with the TOWER logo and copyright information: 2008 © TOWER Australia Limited ABRN 73 050 108 450, AFSL 237869 | Disclaimer | Privacy | v1.5.8.0. For technical assistance please contact our Help Desk 1800 352 970.

3. Summary

Application Assessment Summary – Result

Accepted: The application below has been accepted. Once you have confirmed the cover with your client, hit Finish.

The screenshot shows the 'Application Assessment Summary' page for an accepted application. The header includes the IOOF logo, 'Welcome Bob Adviser', and navigation links for Home, Help, and Logout. The main navigation bar shows three steps: 1. Insurance Application, 2. Health & Lifestyle Questions, and 3. Assessment Summary. The page title is 'Application Assessment Summary'. Below the title, there are two tabs: 'INSURER ASSESSMENT RESULT' and 'APPLICATION ACCEPTED'. A warning message states: 'Please note that if your client is not an existing Member of the Fund, you must advise your client that any insurance cover accepted by TOWER will not commence until the Trustee has received the Policy Declaration signed and dated by your client and has recorded your client as a Member of the Fund. Your client will be notified by IOOF of the date their insurance cover commences.' The application is for 'Tst Wording' and has been finalised by TOWER Australia. A message states: 'We are pleased to advise that cover is Accepted on standard terms.' The application details are as follows:

Application Reference Number:	IOO00022194
Applicant's Name:	Mrs TstWording
Cover Type:	Sum Insured
Death Term:	\$800,000

Cover is subject to the terms and conditions contained in the Product Disclosure Statement for the product selected. A note at the bottom says: 'For assistance please call 1800 666 136.' A 'Finish' button is located at the bottom right of the main content area. The footer includes the TOWER logo and copyright information: '2008 © TOWER Australia Limited ABN 70 050 109 450, AFSL 237948 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

Declined: Your Client has been referred to Underwriting and will be contacted by TOWER shortly.

The screenshot shows the 'Application Assessment Summary' page for a declined application. The header includes the IOOF logo, 'Welcome Demo Adviser', and navigation links for Home, Help, and Logout. The main navigation bar shows three steps: 1. Insurance Application, 2. Health & Lifestyle Questions, and 3. Assessment Summary. The page title is 'Application Assessment Summary'. Below the title, there are two tabs: 'INSURER ASSESSMENT RESULT' and 'APPLICATION REFERRED'. A message states: 'The insurance application for Michelle Perkins is being processed by TOWER Australia. Additional information may be required to finalise the application. TOWER Australia will contact you for further information.' The application details are as follows:

Application Reference Number:	IOO00006262
Applicant's Name:	Mrs Michelle Perkins
Cover Type:	Sum Insured
Death Term:	\$500,000

Cover is subject to the terms and conditions contained in the Product Disclosure Statement for the product selected. A note at the bottom says: 'For assistance please call 1800 666 136.' A 'Finish' button is located at the bottom right of the main content area. The footer includes the TOWER logo and copyright information: '2008 © TOWER Australia Limited ABN 70 050 109 450, AFSL 237948 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

Underwriting Tracking

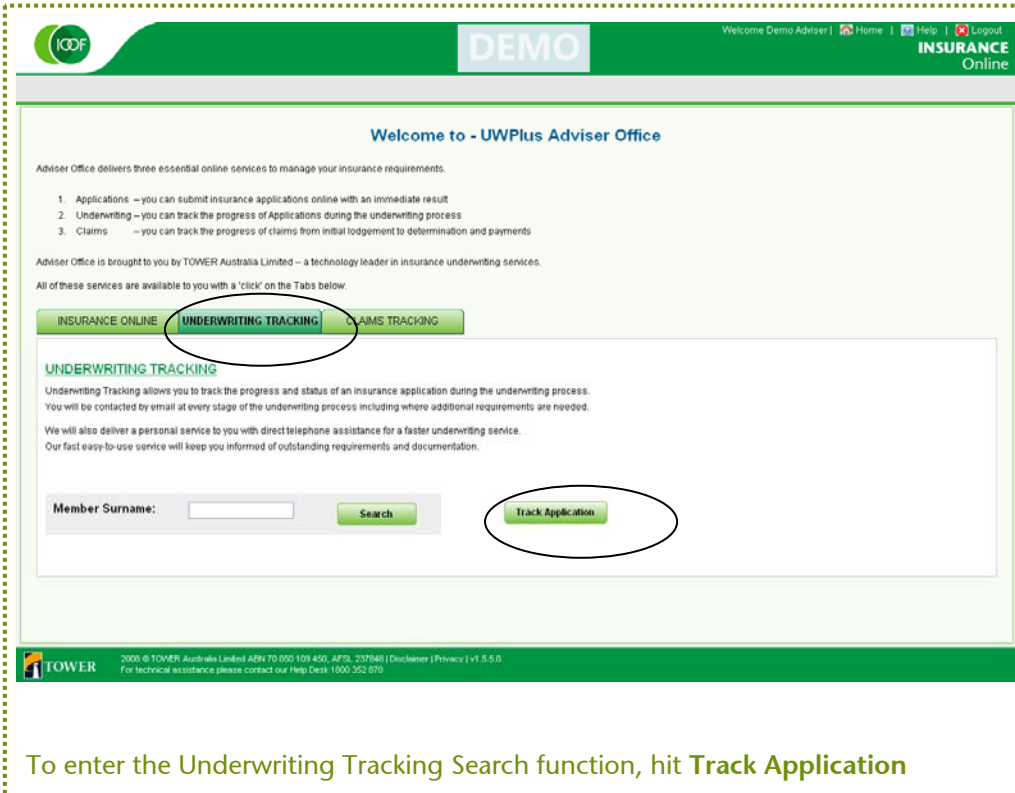
Searching Through UWPlus Insurance Online Adviser Office

The Underwriting Tracking section allows you to search on a current application, check underwriter's requirements, attach notes and update member details.

You can track a member on the **UWPlus Insurance Online Adviser Office** page or search through the underwriting search screen.

To search for a member on the front page, enter the Member's surname and hit **Search**.

To enter the Underwriting Tracking Search function, hit **Track Application**.



The screenshot displays the 'UWPlus Adviser Office' interface. At the top, there is a green header with the KOOF logo, a 'DEMO' label, and navigation links for 'Home', 'Help', and 'Logout'. Below the header, a welcome message is followed by a list of services: Applications, Underwriting, and Claims. A tabbed interface shows 'INSURANCE ONLINE', 'UNDERWRITING TRACKING' (circled), and 'CLAIMS TRACKING'. The 'UNDERWRITING TRACKING' section contains a search form with a 'Member Surname' input field, a 'Search' button, and a 'Track Application' button (circled). The footer includes the TOWER logo and contact information.

Welcome to - UWPlus Adviser Office

Adviser Office delivers three essential online services to manage your insurance requirements.

1. Applications – you can submit insurance applications online with an immediate result
2. Underwriting – you can track the progress of Applications during the underwriting process
3. Claims – you can track the progress of claims from initial lodgement to determination and payments

Adviser Office is brought to you by TOWER Australia Limited – a technology leader in insurance underwriting services.

All of these services are available to you with a 'click' on the Tabs below.

INSURANCE ONLINE | **UNDERWRITING TRACKING** | CLAIMS TRACKING

UNDERWRITING TRACKING

Underwriting Tracking allows you to track the progress and status of an insurance application during the underwriting process. You will be contacted by email at every stage of the underwriting process including where additional requirements are needed.

We will also deliver a personal service to you with direct telephone assistance for a faster underwriting service. Our fast easy-to-use service will keep you informed of outstanding requirements and documentation.

Member Surname:

© 2009 TOWER Australia Limited ABN 10 090 109 450, AFSL 237948 | Disclosure / Privacy | v1.5.5.0
For technical assistance please contact our Help Desk: 1800 552 870

To enter the Underwriting Tracking Search function, hit **Track Application**

Task Search

The first page you will see in the Underwriting Tracking section is the **Task Search** page.

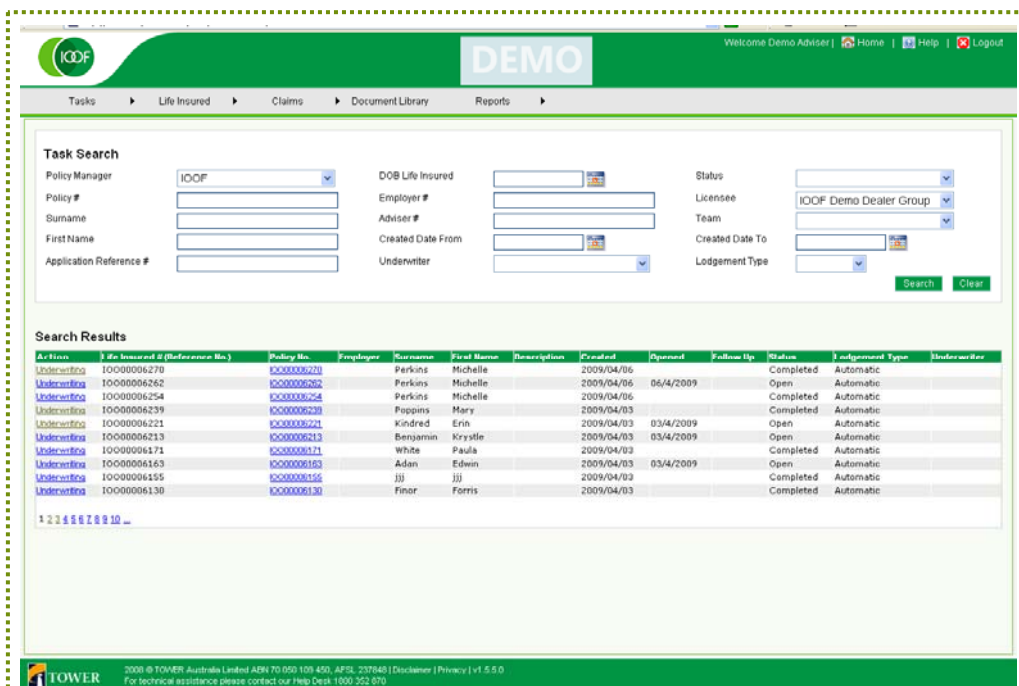
Existing applications can be retrieved through the search screen.

The screen is displayed in two sections. The top section provides filters for the search results.

Selecting filters and hitting **Search** will fill the bottom section of the screen.

'No Records Found' will appear in the bottom half of the screen if the search has been unsuccessful.

Hit **Clear** to refresh the filter selections and results.



Tasks / Life Insured / Claims / Document Library / Reports are the navigatable directories in the Underwriting Tracking section.

The links are found on the green menu bar at the top of the screen.

The Search Results section of the page displays all records that fulfil your search requirements.

Clicking on the navy blue header row will sort your records (eg click surname to sort by surname)

To move through the screens click on the **Underwriting** or **Resume** links on the left hand side in the Action column.

Underwriting

Will take you to the member's requirements screen

Resume

Will take you to the latest complete section of the member's Insurance Online application.

Clicking on the link under **Policy No.** will take you to the member's Policy Details page.

Task Search

Search Filters

The following table explains the filters on the search screen.

A search by ...	Will retrieve ...
Policy Number	<ul style="list-style-type: none"> • A single record if only one Life Insured is linked to the policy number; • All records, if multiple Lives Insured are linked to the one policy number. The Life Insured hyperlink will be enabled for all records.
Surname or First Name	<p>all records that <u>fully</u> and/or <u>partially</u> match the search criteria.</p> <p>For example, if the user enters "Smith" in the 'Surname' field then it could return matches such as "Smith", "Smithson" etc.</p>
Date of Birth	all records that match the Date of Birth entered.
Employer Number	all the Life Insured records belonging to that particular Employer Number.
From ... To	Will retrieve all records created during the time period
Lodgement Type	This is either Automatic, Manual or Batch.
Application Reference	You may search by the application reference number which is created during the Insurance Online process.
Status	a single record or all records that are in any one of following statuses: Active, Open, Pending, Completed and Archive.

Status

Status refers to the current status of the online application:

Active

Cases uploaded to UWPlus Insurance Online which have not been sent to underwriting.

Open

Cases with Personal Statement or requirements received and sent to underwriting for processing.

Pending

Cases which have been underwritten and are now awaiting receipt of requirements and follow up.

Completed

Cases where a decision has been made or closed due to non-receipt of requirements.

Archive

Cases that have been completed for over 90 days.

Incomplete

Applications which have commenced through Insurance Online which have not been completed.

Tasks

Task List

This function helps to monitor the workflow for the underwriting applications including follow ups and service level tracking.

The **Task List** can be accessed from the **Tasks** menu.

The system, by default will automatically show all records with the following status:

Active	Cases with status of Active for 4 days
Open	Cases with a status of Open for 3 days
Follow Up	Cases due for Follow Up on or before today's date
Over SLA	Cases not completed within SLA
Incomplete	Cases which have not been completed through the Insurance Online process.

The **Task List** can be changed to display a subset of Applications by selecting one of the search filters. For example, to only display Active applications, select Active from the drop down menu then hit Search to view the results.

Once the results are displayed, the Action column provides a hyperlink to perform the appropriate action for each record.

The screenshot shows the 'Task List' interface. At the top, there is a navigation bar with 'Tasks', 'Life Insured', 'Claims', 'Document Library', and 'Reports'. Below this is a search area with filters for 'Policy Manager' (set to 'IOOF'), 'Status' (set to 'All'), 'Lodgement Type' (set to 'All'), and 'Underwriter' (set to 'All'). A 'Search' button is located to the right of these filters. Below the search area is a table with the following data:

Action	Life Insured # (Reference No.)	Policy No.	Employer	Surname	First Name	Description	Created	First Open	Last Open	Follow Up	Status	Lodgement Type	Underwriter
Underwrite	IO000002824	IO000002824		Matt	Orford		10/12/2008				Open	Automatic	
Underwrite	IO000002832	IO000002832		Urban	Nicole		10/12/2008				Open	Automatic	
Underwrite	IO000002840	IO000002840		Murphy	Danny		10/12/2008				Open	Automatic	
Underwrite	IO000002881	IO000002881		Murphye	Daniel		10/12/2008			31/3/2009	Pending	Automatic	David Moody
Underwrite	11112222	11112222		John	Smith	Death & TPD Cover	10/12/2008				Active	Manual	
Underwrite	11112222	11112222		Smith	Sue	Death & TPD Cover	10/12/2008				Active	Manual	
Underwrite	741250	741250		Hoare	Sally		10/12/2009				Active	Manual	
Underwrite	IO000003129	IO000003129		Brown	Tony		18/2/2008				Open	Automatic	
Underwrite	IO000003301	IO000003301		miner	morris		06/1/2009				Open	Automatic	
Underwrite	IO000003327	IO000003327		Fusca	Adam		08/1/2009				Open	Automatic	

At the bottom of the table, there is a pagination control showing '1 2 3 4 5 6 7'. A callout box with a dashed border points to the 'Search' button and contains the text: 'Hitting the Search button will return you to the Search Screen'.

The Task List can be changed to display a subset of Applications by selecting one of the search filters. For example, to display only Active applications, select 'Active' from the Status filter.

Task

Search - TIPS

Archive Search

Archive Search allows you to search archived cases. Files are archived 90 days after completion.

To search for a single 'Archive' record, click on the **Status** drop down menu and select Archive.

Enter the Policy Number and Life Insured details and hit **Search**.

Sorting Results

Click on the column header you would like to sort your results by (eg Surname).

Underwriting

Takes you to the member's requirements screen.

Resume

Takes you to the latest completed section of the Insurance Online application.

Search

Underwriting

The underwriting requirements for a Life Insured can be viewed by clicking on **Underwriting** in the 'Search List' or 'Task List'.

The left hand side of the screen give you the following options

- Requirements
- Life Insured
- Notes
- Underwriting (view only).

Requirements

This screen displays the underwriters' requirements

Clicking on **Underwriting** in the Action column will take you to the following screen

The screenshot displays the IOOF DEMO system interface. At the top, there is a green header with the IOOF logo and the word 'DEMO'. Below the header, a navigation bar shows 'Tasks', 'Life Insured', 'Claims', 'Document Library', and 'Reports'. The main content area is titled 'Smith John' and contains a table with columns for 'Policy #', 'Description', 'Death & TPD Cover', 'Policy Owner', 'Contact Name', and 'Adviser Number'. The 'Requirements' tab is selected, showing a table with columns for 'Requested' and 'Received'. A green cross icon is visible next to the text 'Please select for other Requirements (0 Requirements)'. At the bottom of the screen, there is a footer with the TOWER logo and copyright information.

Additional requirements (if applicable) can be viewed by clicking on the green cross.

Search
 Underwriting

Life Insured

This screen is for the purpose of viewing the sums insured the member has applied for.

This screen displays the details of the STP application made by the client. This will include all the types of cover where requested:

- Death
- Death & TPD
- Salary Continuance

The screenshot displays the IOOF 'Life Insured' application form for a client named John Smith. The form is titled 'Smith John' and shows the following details:

- Policy #:** 11112222
- Description:** Death & TPD Cover
- Status:** Active
- Policy Owner:** JSmith
- Contact Name:** IOOF Demo Adviser
- Adviser Number:** 8888

The form includes several sections for inputting details:

- Life Insured:** Title (Mr), Surname (John), First Name (Smith), DOB (12/08/1971), Smoker Status (Non Smoker), Occupation Category (Professional), Life Insured Number (11112222), Reinsurer (RGA).
- Death & TPD:** Death Sum Insured (AAL: \$400,000, FUL: \$400,000), TPD Sum Insured (AAL: \$400,000, FUL: \$400,000).
- Income Benefit:** Sum Insured (AAL, FUL), Benefit Period, Waiting Period, FUL.
- Trauma:** Trauma Sum Insured, and a checkbox for 'Is this an increase previously Accepted Terms'.

At the bottom of the form, there are buttons for 'Modify Sum Insured' and 'Save'. The footer of the page includes the TOWER logo and copyright information: '© 2008 TOWER Australia Limited ABN 70 050 109 450, AFSL 237648 | Disclaimer | Privacy | v1.5.5.0. For technical assistance please contact our Help Desk 1800 352 870.'

Once the STP insurance online application has been made you are not able to modify the sums insured.

