



Macquarie Life

Quick Quote Help Guide

The screenshot shows the Macquarie Life Quick Quote application interface. The window title is "Macquarie Life Quick Quote". The menu bar includes "File", "Edit", "Tools", and "Help". The toolbar contains various icons for file operations. The quote tab is labeled "*Quick Quote - New".

The main form area is titled "Macquarie Life Quick Quote" and includes the Macquarie Life logo and "Macquarie Life web site" text. The form fields are as follows:

- Life insured first name: James
- Life insured surname: Citizen
- Gender: Male
- Date of birth: 02/10/1976
- Current age: 34
- Smoker: No
- State: SA
- Pursuits: Abseiling - <100 descents and <50m
- Occupation (Employed): Business Analyst - Recognised Uni Degree in appropriate discipline & Earning an average of > \$100K over the last 3 years
- Annual income: \$105,000

The "FutureWise" section shows two linked policies:

- FutureWise - James Citizen - Flexi - Life Insurance Policy (Insured amount: \$865,900, Premium: \$45.43)
- FutureWise - James Citizen - Flexi - Life Insurance Policy (Insured amount: \$526,350, Premium: \$21.14)

The "TPD (Linked)" section includes options for "Business Increase option", "super optimiser", and "Double TPD option".

Annotations on the left side of the screenshot identify the following components:

- Menu Bar
- Toolbar
- Quote Tab
- Navigation Pane – add Policy Owner and Policies
- Product
- Policy Owner
- Policy
- Navigation Pane










Annotations on the right side of the screenshot identify the following components:

- Life insured Details Pane
- Policy Owner Detail
- Cover Pane

The total payable is shown as \$3,502.68.

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Quick Quote Toolbar Buttons

- | | | |
|---|--|---|
|  Displays a blank quote ready for details to be entered |  Copies the current quote as a new quote which can be edited and saved separately |  Displays a summary of adviser remuneration applicable to the current quote |
|  Displays a list of saved quotes. These can be retrieved for editing or printing |  Displays the print options window |  Displays a summary of the premium payable for the current quote |
|  Saves the current quote |  Deletes the current quote |  Displays the mandatory medical and financial requirements applicable to the current quote |
| | |  Allows a quote to be sent to the Online |


Life Insured Details Pane Buttons

- | | |
|---|--|
|  Displays a calendar allowing date selection |  Preceding the pursuits field displays a window enabling pursuits to be added or edited. The button preceding the occupation field displays a window enabling employment status and occupation to be added or edited. |
|---|--|


Navigation Pane Buttons

- | | | |
|---|---|--|
|  Displays windows allowing new product, policy owner and policies to the quote |  Displays a window allowing new policy type to be added to the selected product and policy owner |  Deletes the selected product, policy owner or policy |
|---|---|--|

Cover Pane Button








- | |
|--|
|  Displays a window enabling the editing of the adviser remuneration structure and rebates |
|--|

Total Payable Button


- | |
|---|
|  Displays a summary of the premium payable for the current quote |
|---|

Create a New Quote


The quote will always open to a new blank quote.
To complete the quote:

1. Add the Life Insured details in the life insured details pane.
 - If you have saved a previous quote for the same life insured, the life insured details can be retrieved by clicking on the new button  and selecting **existing life insured**. This will invoke a search screen. Select the life insured and click OK. Note that you will still need to complete occupation, pursuits and annual income information.
 - If you are already in a quote and want to start a new one click on the new button and select new  life insured or existing life insured. You will be prompted to save any unsaved work before continuing.
2. Select pursuits by clicking on the search button . A list of pursuits will be displayed. To select a pursuit click on the checkbox or double click on the item. You can select more than one pursuit. Selected items will be moved from the available Pursuits window to the selected Pursuits window. To remove a selected pursuit click on the checkbox or double click on the item. Pursuits selected for removal will be moved back to the available pursuits list. When you have finished your selection click OK.
3. Select an occupation by clicking on the occupation search button . Select the employment status from the dropdown list. To select an occupation, type the first few characters in the occupation description filter. Highlight the selected occupation in the list and click OK.
4. Enter the life insured annual income. The annual income amount will default to zero. Entering an amount in this field will allow the application to calculate and validate disability income cover insured amounts
5. Click on the loadings button  to enter any medical loadings if required .
6. Click on Add Policy Owner button  to select the Product Suite and complete the Policy Owner details. Click on OK. A window will appear allowing you to add policy types.
7. Select the required policies. Click on OK
8. Enter the insured amount for each cover and select the options required in the cover details pane. You can also select the premium type and payment frequency. The premium displayed is the per period premium based on the collection frequency selected.
9. The adviser remuneration will default to the standard upfront/ongoing structure. To change the remuneration structure click on the Adviser Remuneration button . The required remuneration structure can be selected from the dropdown list. Rebate can be applied by entering a rebate percentage in the applicable rebate field. The selected structure and rebates apply at the policy level.


Add a Policy to an Existing Policy Owner

1. Select the Policy Owner in the Navigation Pane tree-view.
2. Click on the Add Cover button  and select the required policy. Click on OK.
3. Enter the details for the Policy in the Policy Details Pane


Add a Policy Owner and Policies to an Existing Quote

1. Click on Add Policy Owner button  to select the Product Suite and complete the Policy Owner details. Click on OK. A window will appear allowing you to add policy types.
2. Select the required policies. Click on OK.
3. Enter the insured amount for each cover and select the options required in the cover details pane. You can also select the premium type and payment frequency. The premium displayed is the per period premium based on the collection frequency selected.


Add or Edit Pursuits

1. Click on the Pursuits search button . A list of pursuits will be displayed. To select a pursuit click on the checkbox or double click on the item. You can select more than one pursuit. Selected items will be moved from the available Pursuits window to the selected Pursuits window. To remove a selected pursuit click on the checkbox or double click on the item. Pursuits selected for removal will be moved back to the available pursuits list. When you have finished your selection click OK


Editing an Occupation

1. Click on the Occupation Search button  in the Life Insured Details pane.
2. Search for the new occupation and highlight the required occupation in the occupation list.
3. Click on OK


View and Edit Quote Loadings

1. Click on the  button in the Policy Details pane.
2. The standard Occupation and Pursuits loadings and standard Exclusions applicable to the quote are displayed. (Note: non-standard Loadings and Exclusions can be entered in the window).
3. Click on OK to close.


Edit Adviser Remuneration

1. The adviser remuneration will default to the standard upfront/ongoing structure. To change the remuneration structure click on the Adviser Remuneration button . The required remuneration structure can be selected from the dropdown list. Rebates can be applied by entering a rebate percentage in the applicable rebate field. The selected structure and rebates apply at the policy level.


Print Preview and Print a Quote

1. Click on the Print Options  button located on the Toolbar.
2. Select the required policies, print options and projections. Click on OK.
3. The quote is displayed as a PDF viewer window. You can save a copy of the quote or print the quote.


Retrieve an Existing Quote

1. Click on the Search  button located on the Toolbar.
2. Search for a quote by Quote ID or Surname. Select the required quote and click on OK.


Create a New Quote for an Existing Life Insured

1. Click on the New button  located on the Toolbar.
2. Select Existing Life Insured. Click on OK.
3. Search for a life insured by Quote ID or Surname. Select the required life insured and click on OK.
4. Follow instructions for Create a New Quote steps 2 to 9.

Deleting a Product


1. Select the Product Type in the Navigation Pane and click on Delete button  on the Navigation Pane toolbar. (Note: all Policy Owners and Policies attached to the Product will be deleted.)

Deleting a Policy Owner


1. Select the Policy Owner in the Navigation Pane and click on Delete button  on the Navigation Pane toolbar. (Note: all Policies attached to the Policy Owner will be deleted.)

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Deleting a Policy

1. Select the Policy in the Navigation Pane and click on Delete button  on the Navigation Pane toolbar

Flexible Linking

1. Click on Add Policy Owner button  and select FutureWise as the Product and then select a Policy Owner. In the Add Cover box, select Flexi-Life or Flexi-TPD Insurance Policy.
2. Choosing Flexi-Life Insurance Policy means you are linking to an existing Life. Both TPD and Trauma covers can be flexi linked to a Life policy.


Super Optimiser

1. The *superannuation optimiser* definition of TPD is a way of structuring own occupation TPD cover so part sits under a superannuation policy and part sits under a non-super policy.
2. If TPD is to be linked to a Life policy, choosing 'Super Optimiser' as the occupation definition for the linked TPD will automatically create a Flexi-Life Insurance Policy under the Life Insured name and complete the benefit details for the flexi linked benefit.
3. If TPD is applied as a 'Stand Alone' policy, choosing 'Super Optimiser' as the occupation definition will automatically create a Flexi-TPD Insurance Policy under the Life Insured name and complete the benefit details for the flexi linked benefit.

Extra Benefits option through FutureWise and Macquarie Life Active




1. Extra Benefits is an option connected to an Income Protection Insurance Policy, allowing the ancillary benefits to be held under a non-super policy.
2. Choosing this option under FutureWise where the policy owner is SMSF or Macquarie Trustee – linked to investment a/c, will automatically create an additional Income Protection Insurance Policy under the life insured's name and will apply a separate premium for this option.
3. Choosing this option under Macquarie Life Active where the policy owner is SMSF or Macquarie Trustee – linked to investment a/c, will automatically create an additional Income Protection Insurance Policy under the life insured's name and will apply a separate premium for this option.

Send Quote to Online Insurance Application



1. Click on the Send Quote to Online  button
2. Enter your MAC, Password and Adviser Code and click on the Send button
3. The Online Application Number and current date will be displayed at the top left side of the Quick Quote banner when the quote is successfully sent to the Online Insurance Application. The quote will be "locked" and cannot be edited or deleted.

(Note: Sumo applications cannot be sent to the Online Insurance Application. Please complete a paper application.)


How to contact Macquarie Life

-  1800 005 057
-  1800 812 175
-  insurance@macquarie.com

Claims

-  1800 208 130
-  insuranceclaims@macquarie.com

Underwriting

-  1800 451 689

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