

**Comprehensive
comparisons.
Considered analysis.**

Xplan Risk Researcher

Australia

iress.com/xplan-risk-researcher



Tell me how it will help me

Tell me what it actually does



Premium modelling provides instant access to whole-market pricing.

Recommending life protection for your clients is critical and, with hundreds of policies available in the market, assessing and modelling to find those that best meet their needs can be a difficult task and a tough decision.

With over 20 years' experience, Iress is the leading provider of research services. Financial advisers rely on Risk Researcher to source the information they need to make the right recommendations and meet their regulatory and compliance obligations.

Xplan Risk Researcher is a fully interactive risk insurance comparator system for financial advisers. This web-based system provides qualitative and quantitative analysis of personal risk insurance products.

Underwriter	Package / Product	Monthly Premium	Cumulative Premium	General Score	Pref	Rec
MLC	Insurance w/ On Track Life Cover	\$31.39	\$22,140	100 / 71		
MLC	Insurance Life Cover	\$33.04	\$23,305	100 / 71		
AMP	Priority Protection Life Cover	\$33.42	\$25,744	100 / 63		
AMP	Elevate Healthy Start Life	\$34.02	\$22,033	93 / 58		
NEOS	Protection Life Preferred	\$34.52	\$24,749	100 / 50		
AMP	Complete Healthy Life - Life Cover	\$34.84	\$20,180	100 / 63		
ClearView	LifeSolutions Life Cover	\$36.04	\$24,536	100 / 63		
TAL	Accelerated Protection Health Sense Life	\$37.12	\$22,069	93 / 58		
AMP	Elevate Life Insurance	\$37.13	\$22,266	93 / 58		
NEOS	Protection Life Cover	\$37.31	\$26,755	100 / 50		

Additional Information: MLC Life

Commission: Hybrid80 (Initial 100% / Renewal 100%)

Product Summary

Summary	Notes	Charts
Life Cover		\$31.39
Total Monthly Premium		\$31.39



The implementation of Xplan’s Risk Researcher tool earlier this year is helping our business overcome complex compliance requirements, with increased efficiency for planners that turns into more advice to clients. In addition, stress levels have reduced significantly given the user interface is logical and simple to use.”

Golden West Financial Services

Ratings Grid : Life : Life \$500,000 Stepped

* Rating based on optional benefit	Insurance	Priority Protection	Elevate	Protection	Complete	LifeSolutions	Accelerated Protection	Elevate	Protection	Complete	Priority Protection w/ Vitality	Accelerated Protection	BT Protection Plans	Wealth Protection	Protection	OneCare	Professionals Choice
	Life Cover	Life Cover	Healthy Start Life	Life Preferred	Healthy Life - Life Cover	Life Cover	Health Sense Life	Life Insurance	Life Cover	Life Cover	Life Cover	Life	Term Life	Death Cover	Life Care	Life Cover	Life
Filter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Premium	\$33.04	\$33.42	\$34.02	\$34.52	\$34.84	\$36.04	\$37.12	\$37.13	\$37.31	\$37.83	\$38.40	\$39.57	\$39.68	\$43.07	\$43.09	\$43.57	\$46.19
Core Score	100%	100%	93%	100%	100%	100%	93%	93%	100%	100%	100%	93%	100%	100%	100%	93%	100%
Supplementary Score	71%	63%	58%	50%	63%	63%	58%	58%	50%	63%	75%	58%	63%	71%	63%	54%	75%
Life Core Provision																	
Exclusions for Life Cover	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Indexation Benefit	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Life Cover Cease Age	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Renewability	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
Terminal Illness Benefit	A	A	B	A	A	A	B	B	A	A	A	B	A	A	A	B	A
Life Supplementary Provision																	
Best Doctors	Yes	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Business Safeguard	Yes *	Yes *	Yes *	No	Yes *	Yes *	Yes *	Yes *	No	Yes *	Yes *	Yes *	Yes *	Yes *	Yes *	Yes *	Yes *
Future Insurability (Business)	a	a	b	a	a	a	b	b	a	a	a	b	a	b	a *	c	a
Future Insurability (Personal)	a	a	a	a	a	a	a	a	a	a	a	a	a	a	a *	a	a
Other Supplementary Life Benefits	Yes	Yes *	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes *	Yes	Yes	Yes	Yes	Yes	Yes
Profit Share	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes
Rewards Program	No	No	No	No	No	No	No	No	No	No	Yes	No	No	Yes	No	No	No
Waiver of Life Cover Premium	b *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *	a *

Ratings grid provides a high-level comparison of product terms & conditions.



Can you break it down for me?



Premium modelling

Generate estimates of how premiums compare for all products in the market. The easy to set parameters allow you to select the type of policy and features/benefits you wish to include in the comparison including:

- Analyse a comprehensive set of premiums over time in tabular or graphical format.
- Apply a broad range of add-on options.
- View true package premiums, incorporating term, TPD, trauma, income protection and business expenses all in the one policy quotation.
- Compare cumulative premiums for the life of the product.
- Validate premiums against the provider's illustration system.
- Apply premium benchmarking to focus on product competitive age ranges.
- Compare stepped versus level premium structures and the break-even point.
- Generate accurate premium quotations in circumstances where the commission has been dialled down, and for various commission structures (Australia only).

Qualitative analysis

Unique to Risk Researcher is the inclusion of research notes and full definition extracts for each policy that is researched.

- **Compare ratings:** instantly find how each key definition/feature for a product stands relative to the current market via the simple to understand A-B-C rating methodology. Drill down to view the Iress research team's concise notes explaining the analysis.
- **Compare features:** drill down even further to analyse features at a micro level and compare the differences between products.
- **Policy extracts:** review the extracts used to determine our research notes and ratings.

Coverage

Risk Researcher provides the most extensive research library covering more than 1000 policies for over 30 years.

Give me five reasons why I should use it

1

Unrivaled coverage

The most comprehensive premium modelling engine in the market.

2

Extensive resources

Expired product library dating back over 30 years, plus a broad library of group products.

3

Considered analysis

Full transparent rating methodology.

4

Proven, quality research

Research backed by ISO9001 quality assurance practices.

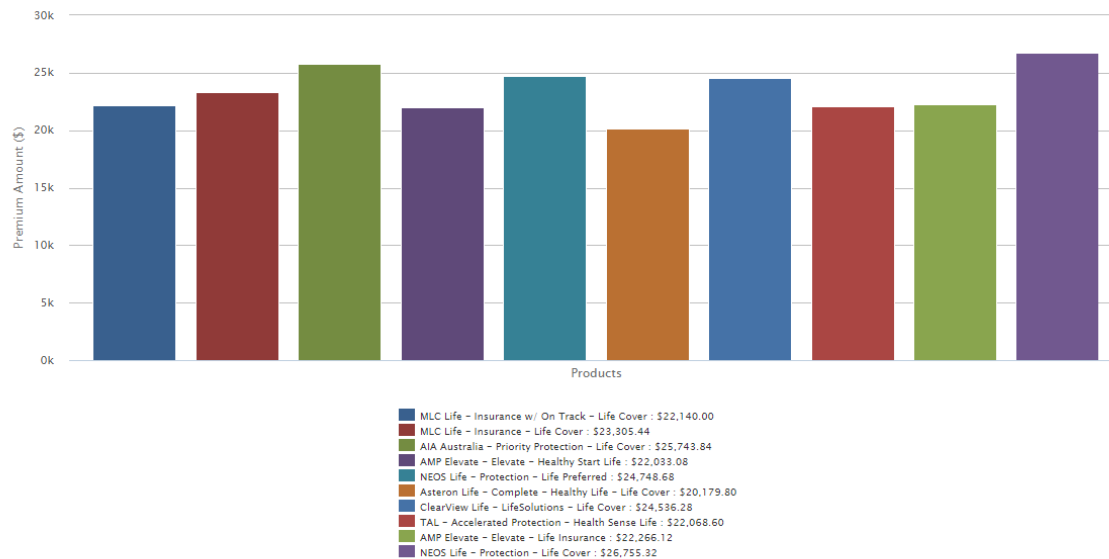
5

Connected to providers

Integrated with insurers' systems.

Premium Graphs - Life - Life \$500,000 Stepped

Cumulative Premium Graph



Cumulative ▼

Graphical representation of pricing information.

What about service and support?

We understand providing great service and support goes hand-in-hand with delivering great software.

We pride ourselves on our thorough and timely implementations, reliable and scalable hosting services, robust back-up and recovery procedures, and ISO/IEC certified information security management.

Our expert-led support team, training programs and online user community all help our users get the most out of our software.

How does Iress stack up as a technology partner?

Every day, more than 9,000 financial services businesses use our software to make better decisions and deliver better results. We know they don't just expect software that works, they also want a technology partner that works with them.

Leveraging our industry knowledge and global experience working with clients just like you, we design, develop and deliver creative, reliable software that does what you need it to.

At Iress, we believe technology should help people perform better every day.



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Australia - Asia - Canada - New Zealand - South Africa - United Kingdom