

integrity.

Adviser Guide.



April 2021
ABN 83 089 981 073
AFSL 245492

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Let's get started!

This handy Adviser Guide will assist you in writing life insurance with Integrity by explaining our product and pricing approach, our underwriting and claims requirements, as well as our administrative processes. It should be read together with Integrity's '[Here for You](#)' Product Disclosure Statement. But before we get started...

If you want more information, we have lots of ways to get in touch.

Distribution & Sales.

Get in touch with a Business Development Manager: integritylife.com.au/advisers or email: sales@integritylife.com.au

Policy administration and general enquiries.

For all quotes, applications, administration, and commission enquiries, please reach out to Customer Care:

- Phone: 1300 54 33 66, Option 1
- 9:00am – 5:00pm, Monday to Friday (AEST / AEDT) – except national public holidays.
- Email: hello@integrity.com.au

Underwriting.

Phone: 1300 54 33 66, Option 2

Email: underwriting@integrity.com.au

Claims.

Phone: 1300 54 33 66, Option 3

Email: claims@integrity.com.au

Other useful links.

- Check us out online here integritylife.com.au
- The Adviser portal is located here <https://adviserportal.integritylife.com.au/index.html>
- All PDS forms and account management forms are here: integritylife.com.au/products/pds-forms
- For all the latest info on hot topics, check out our blog here: integritylife.com.au/thelatest
- Or say 'hi' to us on our social media channels: [Facebook](#), [LinkedIn](#), [Instagram](#) and [Twitter](#).



1. A quick introduction to Integrity.

We've been trusted to protect more than 55,000 people across the country, from all walks of life, and some of the biggest brands in Australia. Why? Well, we're glad you asked. Here's a quick overview on how we do things at Integrity Life (Integrity).

1.1 Benefits worth getting excited about

- A great selection of product options for individuals and businesses, allowing you to build a life insurance package to suit your clients' specific needs.
- All our pricing is sustainable including all of our offers, discounts, and deals. And no products are cross-subsidised.
- Well-rated on risk research platforms, such as IRESS, RiceWarner and Omnium.
- Cover increases each year in-line with 'real' CPI.
- An award-winning online experience allows you quote and apply 24/7 – anywhere, anytime and on any device.
- You have access to our entire knowledgeable team from Customer Care, to Underwriting, Product Managers and even the CEO.
- Fair outcomes and decisions for all applications. Integrity isn't just our name, it's also the way we work.
- And we pride ourselves on clear, proactive communication, so you're never kept guessing.

Fast facts. Some frequently asked questions and answers

Who is your reinsurer? Hannover Re.

What technology do you use? Our bespoke, award-winning Adviser portal is backed by the full capability of UnderwriteMe.

2. Integrity's 'Here for You'.

Retail Product Philosophy

When we founded Integrity, we had the opportunity to create insurance cover for real life, which is coupled with our strong focus on the customer throughout the lifecycle of their Integrity Life policy. Our strong focus on underwriting and claims management, without a complex back-book to restrict us has allowed us to create a Retail product that is designed for today's consumer.

Integrity Life's Retail product team seeks to provide a simplified product proposition allowing advisers to better understand and communicate the benefits to their clients. This is achieved by focussing on the core covers, ensuring all benefits, features and options within the policy that will allow a Life Insured to make and receive a benefit for all legitimate claims.

We have designed our products to have shared features that sit across all our Core Cover types. Some of these include, true level premiums, inbuilt increases in-line with the real CPI, in-built premium relief option and no policy fees or minimum premium.

Policy Ownership Options

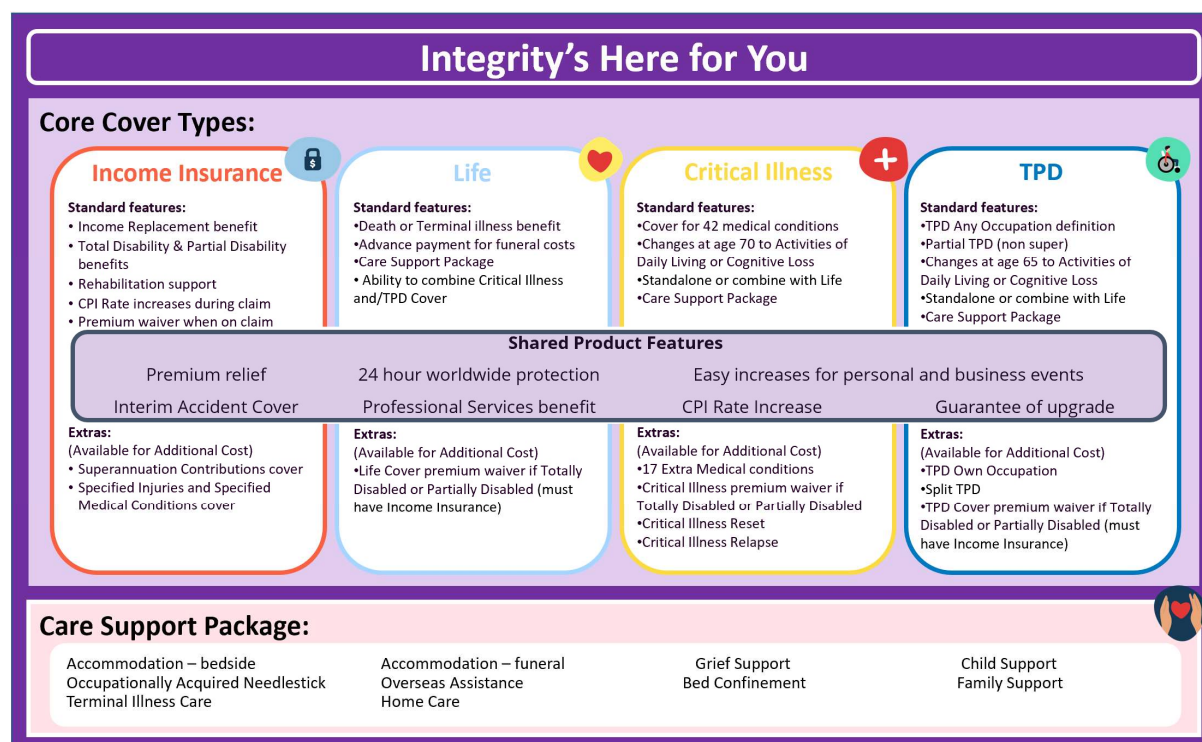
Integrity's Here for You is able to be held both outside Superannuation (personally or through a business ownership structure) or inside superannuation (via an SMSF or through Integrity's Here for You Super Plan, where Diversa Trustees Limited is the Policy Owner). Cover can be customised to suit the needs of the Policy Owner, either on a standalone basis, via combined Cover or Split Cover for TPD or Income Insurance.

Types of Cover available under each ownership type:

Cover type	Ownership type		
	Outside Superannuation	Inside Superannuation	
		Integrity's Here for You Super Plan (Diversa Trustees Limited) as owner	SMSF trustee as owner
Income Insurance	Y	Y	Y
Life	Y	Y	Y
Critical Illness	Y	X	X
TPD	Y	Y	Y
Care Support Package	Y	X	X

Product Structure

Please find below an overview of the modular format of our Retail product, its shared features across all Cover types and the consolidation of ancillary features into our Care Support Package.



2.1 Income Insurance Cover



Helps protect the Life Insured's income if they become Totally Disabled or Partially Disabled – making them unable to work.

Key Features

- Single level of Income Insurance cover – removing the complexity of base level and extras Cover.
- Three-tier definition is a standard feature across all occupations, benefit periods and expiry ages.
- The choice of 2 pre-disability income definitions – 12 month or 3 years indemnity.
 - All policies owned by a superannuation trustee (inside super) are only able to access Indemnity 12 months, in line with Superannuation Industry (Supervision) Act (SIS) legislation.
 - Where split Income Insurance is taken out with Indemnity 3 years, the inside super policy is assessed under Indemnity 12 months with the policy outside super assessed over the more generous period.
- Your client can attempt to work during the Waiting Period and still be eligible for a benefit – provided they adhere to the requirements under the three-tier Total Disability definition.
- Inbuilt feature automatically increases claim payments with CPI.
- We will provide support for retraining and rehabilitation, where the cost is up to or equivalent to 12 months of benefit.
- Caters for instances where clients have a relapse of their condition – up to 12 months after a claim has ended.
- Available both inside and outside super, with the ability to split Cover.

Waiting Period 30, 60 or 90 days, 1 year and 2 years.

Payment Period 2 or 5 years.
To Age 65 or To Age 70.

Entry Age 18-59 (both Stepped and Level).

Expiry Age 65th or 70th birthday.
Where 'To Age 70' is held:

- Level premiums will continue through to Cover Expiry Age (no change to Stepped at Age 65).
- Cover Amount doesn't reduce between the ages of 65 and 70.

Minimum Cover \$1,500 per month.

Maximum Cover \$30,000 per month.
With higher incomes, Integrity assesses income earned in the following way to ensure the monthly cover amount does not exceed \$30,000 per month. This is calculated as follows:
The lesser of:

- \$30,000 per month, or

- 75% of monthly earnings, subject to:
 - 75% up to \$26,667 of monthly earnings, and
 - 50% of the next \$20,000 of monthly earnings.

Discounts See page 13 for discounts which may be available for Income Insurance.

For more information see page 33 – 41 of Integrity's [‘Here for You’ PDS](#).

2.2 Life Cover



A lump sum payment should the Life Insured die or be diagnosed with a Terminal Illness, where the certification is ‘likely to die’ within the next 24 months.

Key Features	<ul style="list-style-type: none"> ▪ Available both inside and outside super. ▪ Terminal Illness lump sum benefit where the certification period is 24 months. ▪ Advanced payment for immediate expenses at the time of death for policies owned outside super. ▪ Continuation option allowing Cover to be continued outside super. ▪ Integrity's Care Support Package provided without premium when Life Cover held.
Entry Age	18-75 (Stepped). 18-59 (Level).
Expiry Age	135 th birthday or for a policy held inside superannuation, 100 th birthday.
Minimum Cover	\$50,000.
Maximum Cover	NA.
Premium Waiver	Life Cover premiums may be waived if the Life Insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months. Note: Available for an additional cost.
Life Cover Reset	<ul style="list-style-type: none"> ▪ Available when Critical Illness and/or TPD are combined with Life Cover. ▪ Reset will occur 12 months after Life Cover is reduced. ▪ Life Cover Reset ends when the Life Insured turns 65. ▪ Life Cover can only be reset once. Note: Available for an additional cost. Exclusions apply.
Discounts	See page 13 for discounts which may be available for Life Cover.

For more information see page 43 – 46 of Integrity's [‘Here for You’ PDS](#).

2.3 Critical Illness Cover (aka Trauma Cover)



Provides a lump sum payment in the event of the Life Insured being diagnosed with a Specified Medical Condition.

Key Features	<ul style="list-style-type: none"> ▪ Provides a lump sum payment for 42 medical conditions – with the ability to add 16 extra medical conditions (for an additional premium). ▪ Available outside super only. ▪ Two costed options reset Critical Illness Cover 12 months once after 100% of Critical Illness Cover has been paid. Where Life Cover and Critical Illness are held together and these options are selected, Life Cover Reset is also provided. <ul style="list-style-type: none"> ○ Critical Illness Reset Option ○ Critical Illness Relapse Option ▪ Integrity's Care Support Package provided without premium when Critical Illness Cover held.
Entry Age	18-59 (both Stepped and Level).
Expiry Age	<p>75th birthday.</p> <p>Between 70-75, Critical Illness Cover changes. A benefit will only be payable if the Life Insured is totally and permanently unable to perform 2 of 6 Activities of Daily Living or suffers a Severe cognitive loss (total and permanent) – requiring permanent caregiver.</p>
Minimum Cover	\$30,000.
Maximum Cover	\$2,000,000.
Critical Illness Reset Option	<ul style="list-style-type: none"> ▪ Resets Critical Illness Cover 12 months after a full benefit has been paid. No medical underwriting required. ▪ Once Critical Illness Cover is reset – Life Insured isn't eligible to make a claim for the same or a related condition. ▪ If Critical Illness Cover is combined with Life Cover, both will be reset at the end of the 12-month period. <p>Note: Available for an additional cost. Exclusions apply.</p>
Critical Illness Relapse Option	<ul style="list-style-type: none"> ▪ Similar to Critical Illness Reset Option in that Critical Illness Cover is reset 12 months after full benefit has been paid without new medical underwriting. ▪ When Critical Illness is combined with Life Cover, both are reset at the end of the 12-month period. ▪ Under this option, the reset Critical Illness cover will pay a partial benefit of 10%, up to \$50,000, where a subsequent event causes a relapse of the same or for a related condition to occur. This only applies for Heart and Vessels or Cancer and Tumours conditions. ▪ Additionally, if your clients initial claim was for a Cancer or Tumours condition and they are diagnosed with a second primary cancer (an unrelated Cancer and Tumour condition), an additional 100% benefit may be payable to you client under their reset Critical Illness Cover.

Critical Illness Cover Extra Medical Conditions	<ul style="list-style-type: none"> ▪ The Critical Illness Relapse Option provides reassurance that Integrity will be there to support them through the additional impact to their overall health and finances should your client suffer a relapse or recurrence of certain conditions. <p>Note: Available for an additional cost. Exclusions apply.</p>
	<ul style="list-style-type: none"> ▪ Allows for a partial benefit to be paid on 16 extra medical conditions. ▪ Full benefit for Breast carcinoma in situ (with specified treatment, requiring lumpectomy and adjuvant therapy (chemo/radiotherapy). ▪ Partial benefit for early-stage cancers including: <ul style="list-style-type: none"> ○ Prostate (T1a or T1 b TNM staging classification with Gleason score of less than 6) ○ Melanoma (T1aN0M0 on TNM staging classification). <p>Note: Available for an additional cost.</p>
Premium Waiver	<p>Critical Illness premiums may be waived if the Life Insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months.</p> <p>Note: Available for an additional cost.</p>
Discounts	See page 13 for discounts which may be available for Critical Illness Cover

For more information see page 48 – 56 of Integrity’s [‘Here for You’ PDS](#).

2.4 TPD Cover (Total and Permanent Disablement)



Provides a lump sum payment in the event of the Life Insured becoming Totally and Permanently Disabled.

Key Features	<ul style="list-style-type: none"> ▪ No Waiting Period or qualification period to be eligible. ▪ Choice between TPD Any and TPD Own Occupation TPD Definitions. ▪ Available both inside and outside super, with ability to split cover. ▪ Can be held on standalone basis by SMSF. ▪ Advance payment of 25% of TPD Cover Amount up to a maximum of \$250,000 if the Life Insured suffers total and permanent loss of one arm, one leg or sight in one eye. Only available when held outside super. ▪ Continuation option allowing Cover to be continued outside super. ▪ Integrity’s Care Support Package provided without premium when TPD Cover held.
Entry Age	18-59 (both Stepped and Level).
Expiry Age	75 th birthday, or for split TPD, 65 th birthday. Between 65-75, TPD cover changes. A benefit will only be payable if the Life Insured is totally and permanently unable to perform 2 of 6 Activities of Daily Living or suffers Severe cognitive loss (total and permanent) – requiring permanent caregiver.
Minimum Cover	\$50,000.

Maximum Cover	\$5,000,000.
Premium Waiver	TPD premiums may be waived if the Insured has Income Insurance under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option. Premiums are waived where the Life Insured is at least Partially Disabled for a minimum of 3 months. Note: Available for an additional cost.
Discounts	See page 13 for discounts which may be available for TPD Cover.

For more information see page 58 – 61 of Integrity’s [‘Here for You’ PDS](#).

2.5 Care Support Package (included with lump sum Covers from February 1)

- Our Care Support Package provides customers access to ten benefits.
- Benefits include reimbursement for Accommodation, Grief Support, Child Support, Occupationally Acquired Needlestick, Overseas Assistance, Bed Confinement, Family Support, Home Care, and the unique Terminal Illness Care benefit.



Provides support and reimbursement of expenses if the Life Insured suffers a Care Support Event, or a dependent child suffers from one of the Critical Illness Medical Conditions or is diagnosed with a Terminal Illness or dies.

Key Features	<ul style="list-style-type: none"> ▪ Reimbursements must be claimed within 90 days of the cost being incurred. ▪ Care Support Package automatically provided when any lump sum Cover held. ▪ Care Support Package premium payable when Income Insurance held standalone (no other Covers held). ▪ Provided on a Policy issued to the Life Insured outside super only as the benefits don't meet SIS.
Entry Age	18-59 (Stepped only).
Expiry Age	65 th birthday.
Accommodation benefit (bedside attendance)	<ul style="list-style-type: none"> ▪ If the Life Insured is confined to bed, reimbursement of one Immediate Family Member’s accommodation costs to be with the Life Insured. ▪ Immediate Family Member must travel over 100kms to be eligible. ▪ Up to \$250 per day for a maximum of 30 days.
Accommodation benefit (funeral attendance)	<ul style="list-style-type: none"> ▪ If the Life Insured dies, reimbursement of one Immediate Family Member’s accommodation costs to attend the funeral. ▪ Immediate Family Member must travel over 100kms to be eligible. ▪ Up to \$250 per day for a maximum of 7 days.
Grief Support	<ul style="list-style-type: none"> ▪ Paid for grief counselling sessions for either the Life Insured or any Immediate Family Members. ▪ Must be with an accredited counsellor or psychologist and incurred within 12 months of the Care Support Event. ▪ Up to \$1,000 lump sum payment.

<p>Occupationally Acquired Needlestick</p>	<ul style="list-style-type: none"> ▪ Paid where the Life Insured suffers a needlestick injury while performing their health or medical Occupation which results in them acquiring Hepatitis B or C, or HIV. ▪ Must be required to cease work in compliance with their obligations under policies of their authorising peak body. ▪ Must be unable to work in their usual health or medical Occupation for 90 days. ▪ Maximum benefit amount is \$500,000 lump sum. ▪ Limits and restrictions: <ul style="list-style-type: none"> ○ Must notify Integrity within 30 days of accidental needlestick injury occurring. ○ 13-month qualifying period.
<p>Child Support</p>	<ul style="list-style-type: none"> ▪ Paid where a dependent child suffers from one of the Critical Illness Medical Conditions or is diagnosed with a Terminal Illness or dies. ▪ Child must be aged between 2 and 19 at the date of Critical Illness Event, certification of Terminal Illness or death. ▪ 1 claim per child (no maximum number of children). ▪ Does not provide ability to convert to an Integrity Policy when the child turns 18. ▪ Maximum of \$10,000 lump sum payment.
<p>Overseas Assistance</p>	<ul style="list-style-type: none"> ▪ Reimbursement of the Life Insured's airfare costs back to Australia (including if the Life Insured dies). ▪ Up to \$15,000 lump sum payment.
<p>Bed Confinement</p>	<ul style="list-style-type: none"> ▪ Paid if the Insured is confined to a bed for at least 3 days or is under continuous care by a registered nurse. ▪ Up to \$250 per day for a maximum of 30 days.
<p>Family Support</p>	<ul style="list-style-type: none"> ▪ Reimbursement of an Immediate Family Member's income if their income is reduced as a result of becoming the Life Insured's carer. ▪ Up to \$100 per day (or the amount the family member's income is reduced – if less than \$100) for a maximum of 90 days.
<p>Terminal Illness Care</p>	<ul style="list-style-type: none"> ▪ Paid if the Life Insured is diagnosed with a Terminal Illness and requires palliative care. ▪ Can be for any service used to prevent, reduce, manage, or ease any pain or suffering before death. ▪ Reimbursement of up to \$500 per day for a maximum of 30 days.
<p>Home Care</p>	<ul style="list-style-type: none"> ▪ Reimbursement of the following costs if the Life Insured is unable to perform all Home Duties for at least 7 days: <ul style="list-style-type: none"> ○ Professional housekeeper. ○ Childcare. ○ Travel costs if the Insured needs to attend medical appointments and cannot drive. ▪ Reimbursement not available if services provided by an Immediate Family Member. ▪ Reimbursement for the actual cost for the service or up to \$250 per day (whichever is lesser). ▪ Maximum of 90 days or until the total payments reach \$5,000.

Premium Waiver	<ul style="list-style-type: none">▪ Care Support Package premiums may be waived if the Insured has Income Insurance on a standalone basis under their Integrity Life policy (or is held on a linked policy) and they have selected the Premium Waiver option.
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For more information see page 63 – 68 of Integrity's ['Here for You' PDS](#).

2.6 Stamp duty

For Integrity's Here for You, stamp duty is explicitly charged on the premiums paid by the policy holder. All explicitly charged stamp duty is shown separately on the quote illustration, policy schedule and renewal notice.

3. Discounts available on Integrity's 'Here for You' Products.

3.1 Life+ discount

Integrity's Life+ Discount rewards your clients who have made healthy choices throughout their life. To be eligible you client will need to:

- Have a BMI between 18.5 and 27,
- Be a lifetime non-smoker (less than 100 cigarettes), and
- Have no exclusions on their Integrity Cover.

Integrity's Life+ discount provides the following discounts – for the life of the cover:

- 10.5% discount off Life Cover, and
- 5% discount on both TPD and Critical Illness Cover premiums.

3.2 Integrity's Multi-Cover discount

Integrity Life's Multi-Cover Discount will apply a discount of 7.5% to the overall premium payable for the policy bundle when Income Insurance and any lump sum cover are applied for and held in the eligible policy bundle. This will only be available to those clients:

- who are aged 50 or less at the date their application is accepted,
- start a quote on or after 1 February 2021,
- have Income Insurance and any lump sum in their policy bundle, and
- choose stepped premium.

Multi-Cover Discount will not apply to premiums which are on Level premium, even when Cover with this premium is held with Stepped premium in a policy bundle.

3.3 Care Support Package included when lump sum held

Integrity Life's Care Support Package provides a range of benefits with the aim of enhancing your client's recovery after a Care Support Event. To meet the needs of your client's, we will automatically include the Care Support Package when any lump sum cover is held in an eligible policy bundle. To be eligible for our Care Support Package, your client must be aged 18-59 and have an occupation class of either 1, 2, 3 or 4. A premium will continue to be payable where only Income Insurance is held.

3.4 Annual premium payment

When your clients pay their premium annually, their premium will reduce by 7.4%.

3.5 Flexible discounting

You also have the option to dial down your commission to provide further discounts to your clients.

Commission dialdown %	Commission %	Premium discount %	Equivalent commission %
0%	100.0%	0.0%	66.00%
10%	90.0%	2.5%	59.40%
20%	80.0%	5.0%	52.80%
30%	70.0%	7.5%	46.20%
40%	60.0%	10.0%	39.60%
50%	50.0%	12.5%	33.00%
60%	40.0%	15.0%	26.40%
70%	30.0%	17.5%	19.80%
80%	20.0%	20.0%	13.20%
90%	10.0%	22.5%	6.60%
100%	0.0%	25.0%	0.00%

All commission rates are inclusive of GST.

4. Applying for Integrity's 'Here for You' Cover.

4.1 Adviser portal

We have built our Adviser portal to encompass the new business insurance process – quoting, pre-assessments, applications and accessing policy information, all consolidated into a single platform.

Internet access is required to use the portal and whilst it's primarily designed for desktop use (based on understanding where and how you work), it also operates on tablets and mobile phones.

You can [see a demonstration of our portal here](#) walking you through step by step how to pre-assess, quote and lodge an online application with us.

4.2 Flexible and seamless quote to application process

We've designed each aspect of the Adviser portal to save you time. The online pre-assessment, quote and application processes are seamlessly connected, allowing you to:

1. *Auto-save and no re-keying.*

- Every piece of information entered is saved automatically, so no re-keying is required including the direct population of information entered from the quote into the application.
- Start and pause a quote or application at any stage, we save all entered details securely so you can pick up where you last left off.

2. *Quoting with integrated pre-assessment gives greater certainty.*

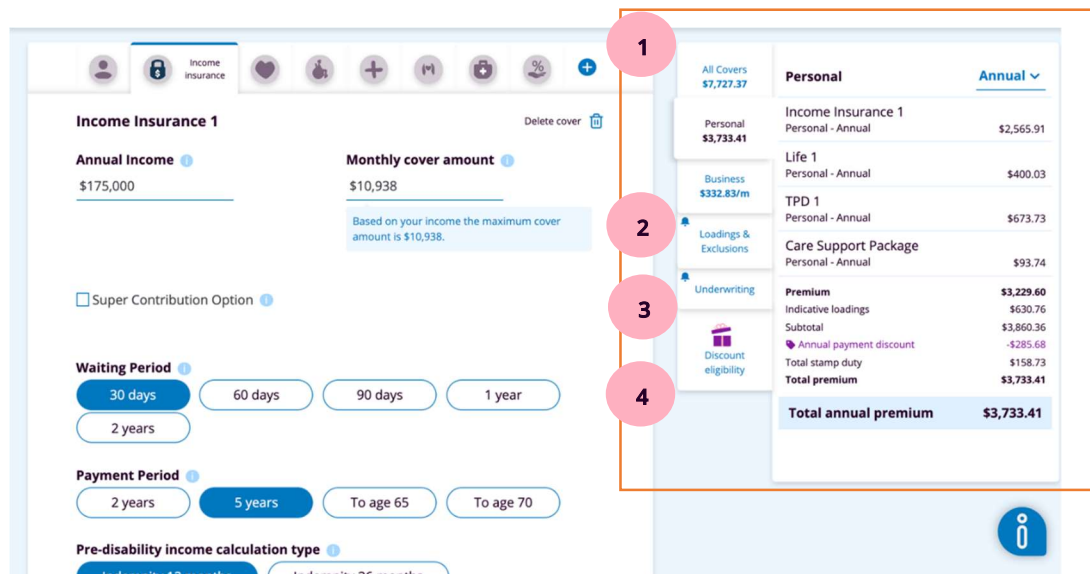
- You have access to a comprehensive online pre-assessment tool which allows for an extended depth of questions and gives greater certainty of the likely underwriting outcome.
- Find out more on this tool in the pre-assessment service section below.

4.3 Starting Your first Quote

Log in using your username (this will likely be your email, mobile or some other name you've nominated) and to start a new quote click the "New Retail Quote" button.

The quote tool is in this section where you can create, edit and save various quote scenarios (via downloading each quote) as many times as you need to.

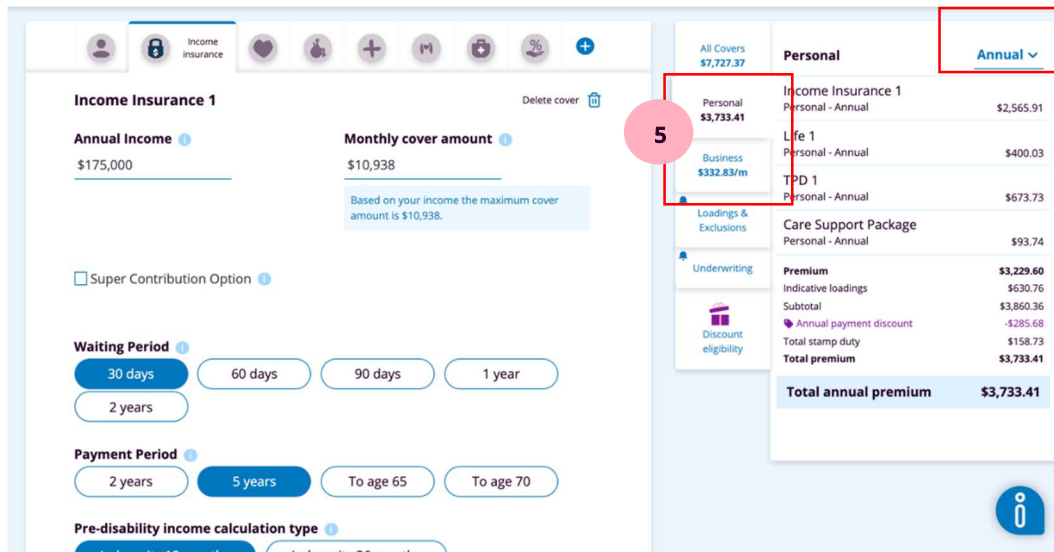
Pricing and key important information like Underwriting decisions (if you chose to pre-assess online), requirements and discounts are shown on the right in your Shopping Cart.



The Shopping Cart is a key feature of Integrity's quote tool. It brings together a view of the information you need in one place:

- 1 The *All Covers* tab shows the total premium for the Life Insured across all covers. Please note, this is defaulted to annual payment.
- 2 The *Loadings & Exclusions* tab highlights the outcomes from completing a digital pre-assessment, these are also added to the premium totals as an indicative loading.
- 3 The *Underwriting* tab shows any mandatory underwriting requirements that will be needed.
- 4 The *Discount eligibility* tab houses the rules for the discounts on offer so you can ensure you're getting the best deal for your client.
- 5 (See next page) Tabs for each of the different ownership structures (i.e., "Personal" and "Business" are also generated so you can see the premium amount payable just from the ownership type.

- It's in this tab that you can change the payment frequency from annual to monthly - the shopping cart auto defaults to annual.
- You can nominate different payment frequencies for each policy ownership structure as shown below:



Please note: For policies held within Integrity's Here for You Super Plan they can be paid using either an annual external rollover (attracting a year 1 rebate) or by monthly Superannuation contributions.

Creating quote scenarios.

To generate different quote scenarios for the one client just:

- Enter all of the information for the first scenario into the quote tool.
- Download the quote report for the first scenario using the "Export Quote" button to effectively save this scenario result.
- Please note: All downloaded quote reports to your desktop or device are automatically saved to your Activity Log for you to then refer back to.
- Return to the existing quote in the quote tool and enter the alternate details for the second scenario. Then download the quote report again to effectively save this scenario result and so on.

Given each quote scenario downloaded is automatically saved to your Activity Log, you can create an easy audit trail for each of your scenarios within the one client file.

TIP: Remember your quotes will save automatically whenever you download the quote, so you can edit any quote started as many times as you like. No need to start a new quote each time.

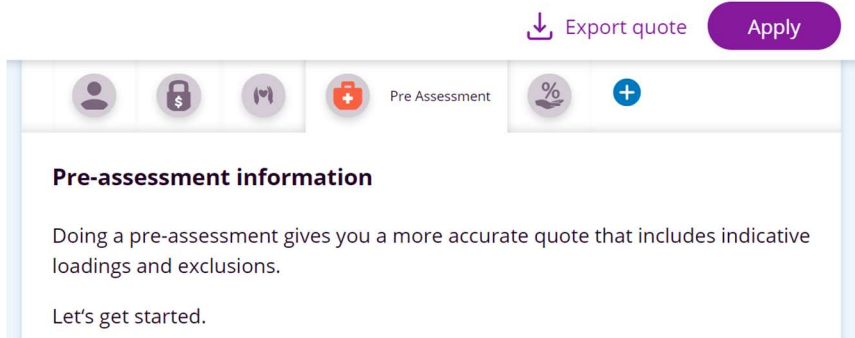
Editing the quote.

- Edit the quote all the way through to submitting your application within the one client file.
- Once you're in a client's Application, you can go back and amend their quote any time prior to submission.

4.4 Pre-assessment Service

With Integrity, you have access to our comprehensive online pre-assessment tool which takes you through more in-depth questions and gives greater certainty of the likely underwriting outcome.

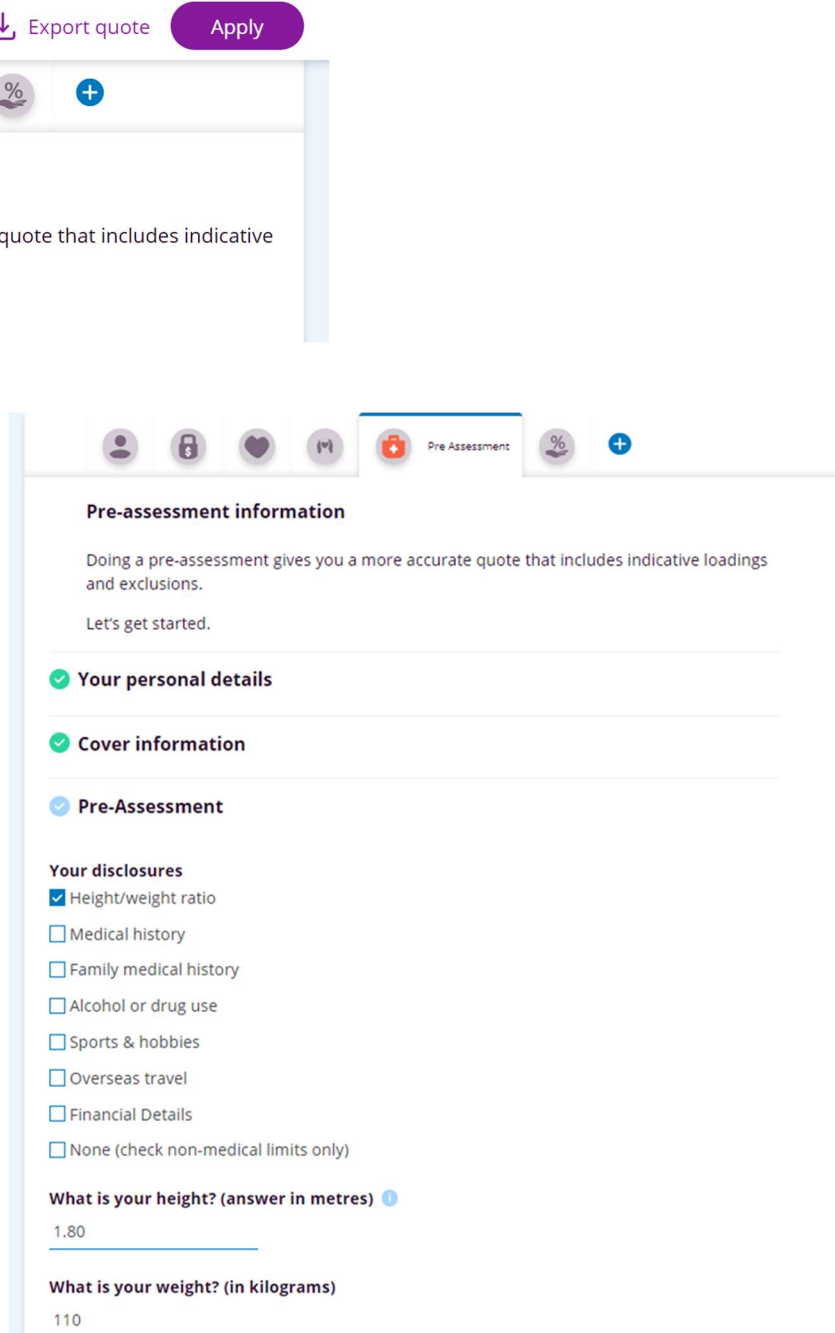
The tool is a separate tab within the quote tool:



This tool is accessible once a quote is created and lets you complete pre-assessments for personal medical history, family history and pastimes.

It is a great way to understand what loadings and exclusions will be applied before going through the whole application process. And even better, all your answers will be directly populated into any applications you subsequently start.

Please find some sample screenshots of our online pre-assessment tool >



Know your client's loadings?

Yes, I would like to add my own loadings

What types of cover are you quoting for?

Add covers

Adviser estimated loadings

+ Income Insurance

50% v

+ Life

50% v

+ Combine TPD

+ Combine Critical Illness

+ TPD

+ Critical Illness

Next Section

Or you can just add estimated loadings to your clients' quotes! Just chose from the Personal Detail tab in the quote and your loadings will appear, fully priced, in the shopping cart as shown below:

Loadings and exclusions information	
Income Insurance	
Percentage Loadings	50%
Adviser estimated loading	50%
Life	
Percentage Loadings	50%
Adviser estimated loading	50%
Indicative until application is completed.	

You can switch back and forth between the online preassessment tool loadings or any estimated loadings you have applied if you change your mind.

Indicative loadings or exclusions are immediately applied to the quote.

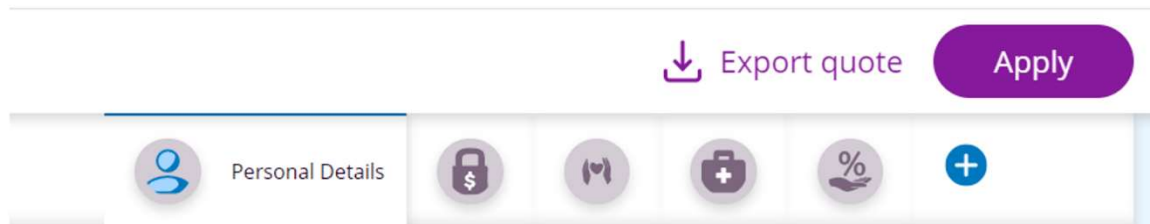
This online pre-assessment tool is accessible 24/7 as part of our portal.

If a complex pre-assessment is required or a human touch is preferred, our team of Underwriters can provide this service during standard business hours on 1300 543 366 or you can just email the team at underwriting@integrity.com.au.

4.5 Application Process

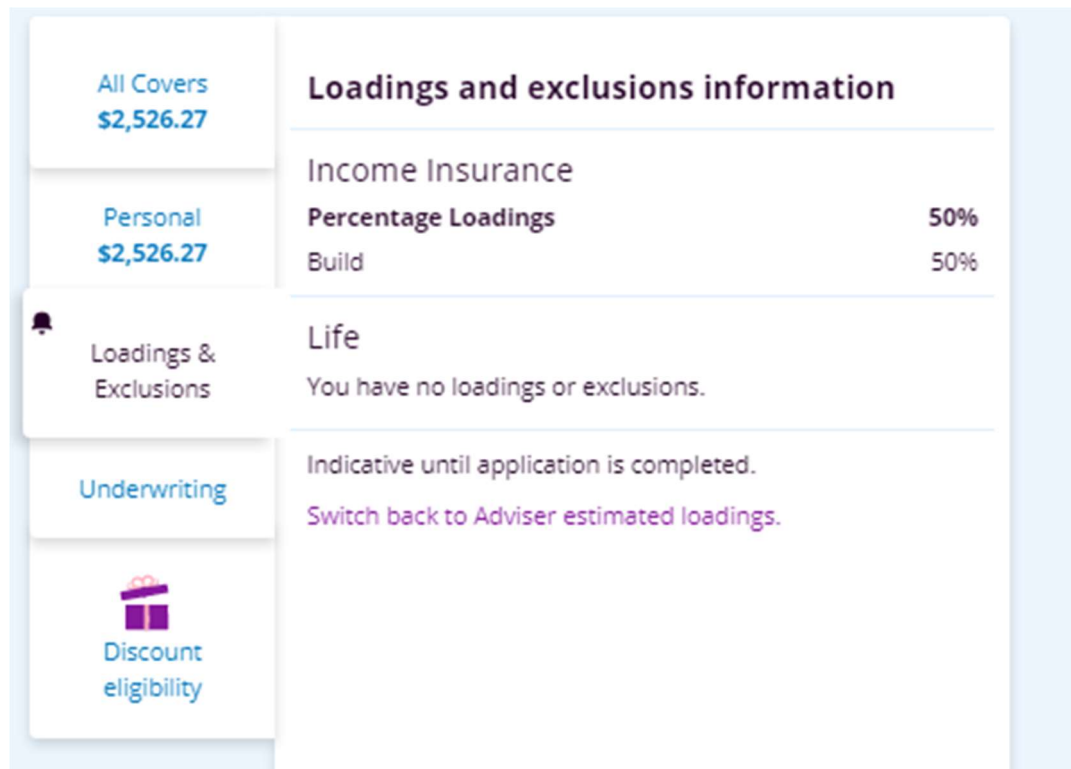
Starting the Application.

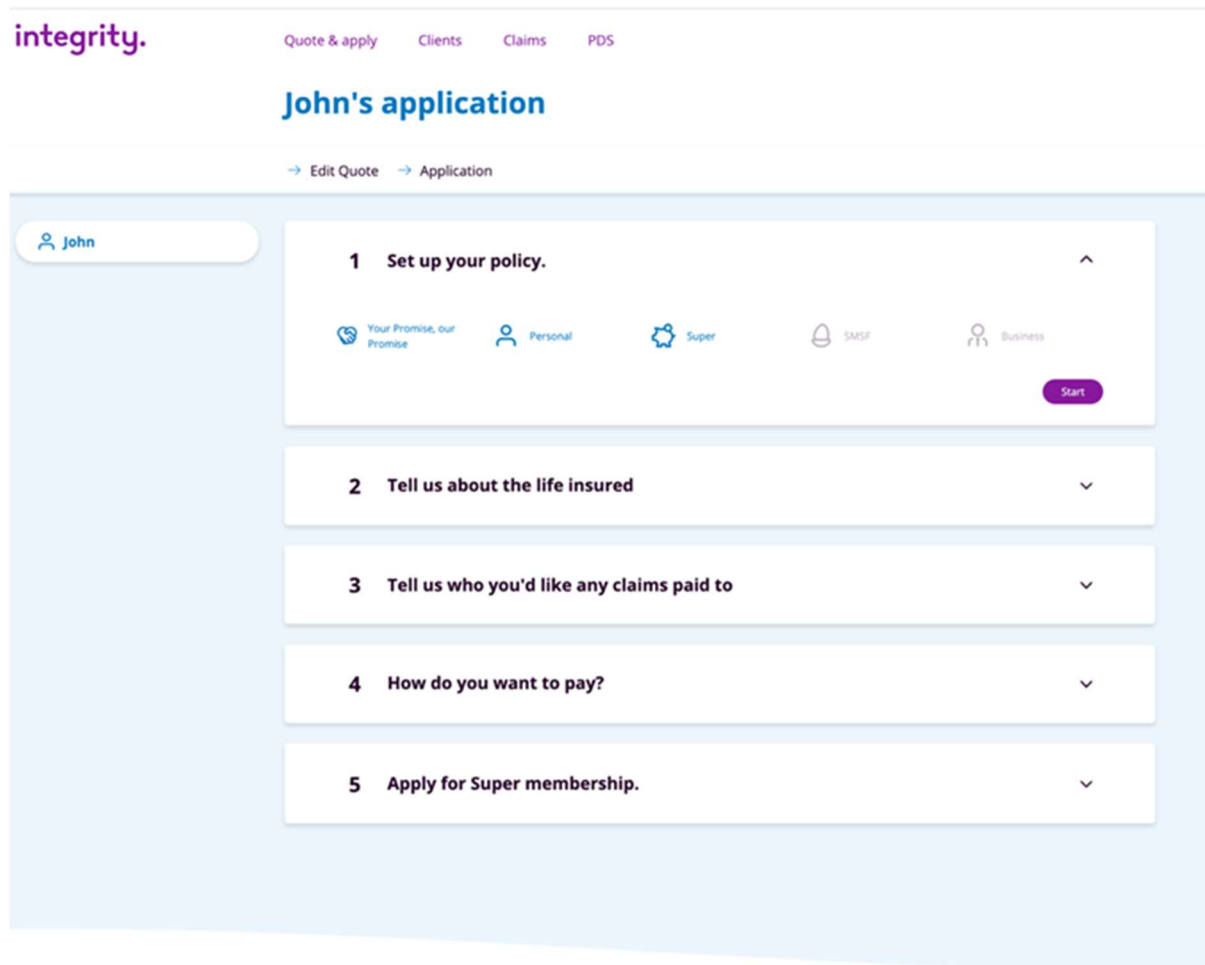
When you're ready to apply, just click the "Apply" button and follow the prompts.



Completing the Application.

We only ask you for information that we need to determine if we will accept a client and on what terms, so you don't have to go through any unnecessary sections.





Please find below an outline of our online Application sections:

- “Set up your policy” panel: The policy ownership(s) you’ve selected will be generated for you to complete.
- “Tell us about the life insured” panel – here is where you tell us about who is being insured and the life insured’s history – their Personal Statement effectively.

TIP: Completion of these two Panels is the minimum amount of information required to submit the application to Underwriting.

- “Tell us who you’d like any claims paid to” panel – nominate the beneficiary as on the policy or choose to skip this section altogether with the flexibility to provide at a later date.
- “How do you want to pay?” panel – here you provide the payment details. You have the flexibility to:
 - nominate the date you would like payment withdrawn for monthly policies;
 - set the payment frequency; and
 - nominate the policy start date – either ASAP or a specific date.
- “Apply for super membership” – when setting up inside super fund ownership, this where you provide consent to establish the superannuation account.

Key Features to a faster Application Completion.

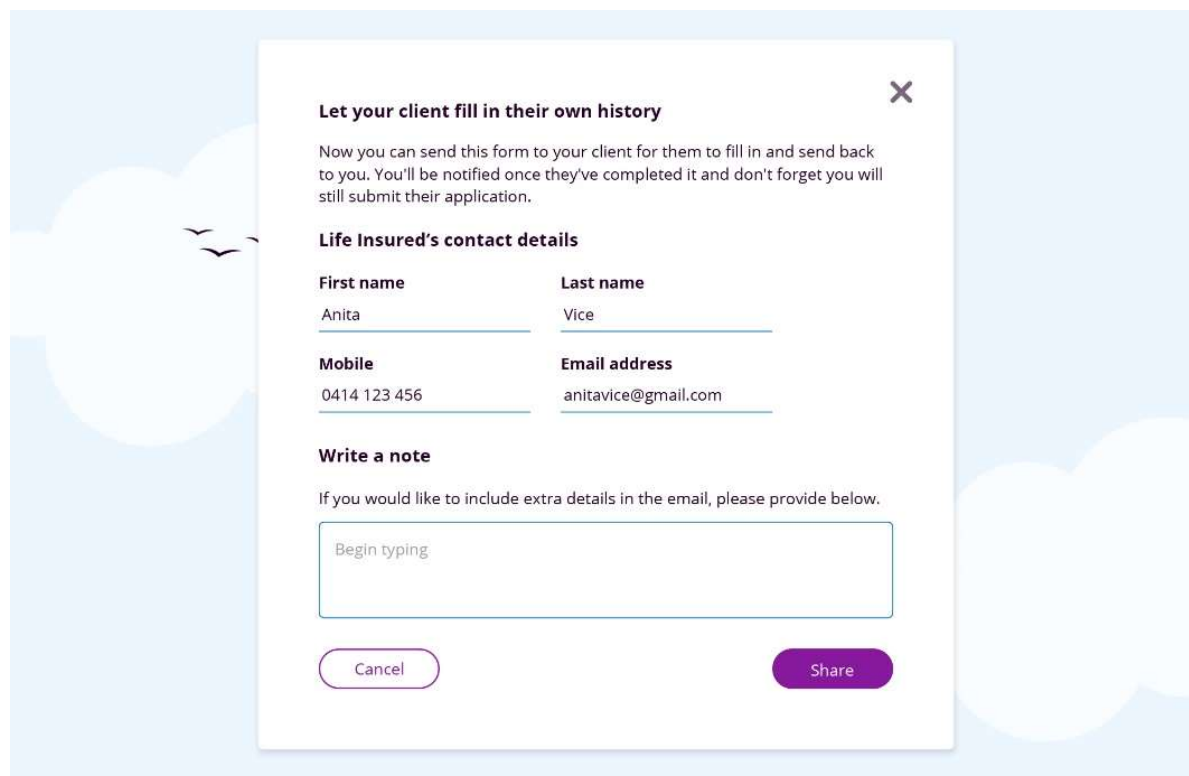
To assist you with completing the application, we have a few tools and functionality up our sleeves to streamline and speed up the application process as follows:

Share the application with the client to complete – our answer to tele-underwriting!

You can complete the application online end to end or if you prefer, you can choose to send your client the “Life Insured History” sections for them to complete in their own time.

When you select this option, your client will be sent a secure client statement link to their nominated email address.

You will be notified once the client has completed and submitted their “Life Insured History” sections. We keep a close eye on making sure your client completes the information and will follow them up with emails and also keep you in the loop as needed. [You can watch a demo of how to do this here](#) and please find an outline of the send application to client screen below:



Flexibility to complete the entire application form in any order.

Integrity Life has provided the flexibility to submit the personal statement to underwriting ahead of finalising payment details or providing information to become a super fund member.

Once your client's application has been submitted through to underwriting, you'll find out instantly if it's been accepted or if it requires further assessment. Where further information is needed, one of our Underwriters will contact you within 1 business day.

Once your client's personal statement has been assessed, you'll be notified through the Daily Rollup email when terms are offered and what's outstanding to complete in the application. Our Customer Care team will also follow you up after terms have been offered for the client's payment details.

TIP: Just remember though if you would like your client to have Interim Accident Cover while we assess their application, we do need valid payment details.

Signature free (almost).

No signatures are required from you or your client when submitting applications. All client authority and declarations are done online, with one exception. For legal reasons we require a client signature for Binding Beneficiary Nominations insurance taken out within Integrity's 'Here for You' Super Plan. Completed forms can be accepted via email to hello@integritylife.com.au.

Our revised terms are also offered online and are available for you to accept in our portal electronically, without the need to provide your client's signature. Please refer to the "Revised Terms" on Page 31 for further details on this process.

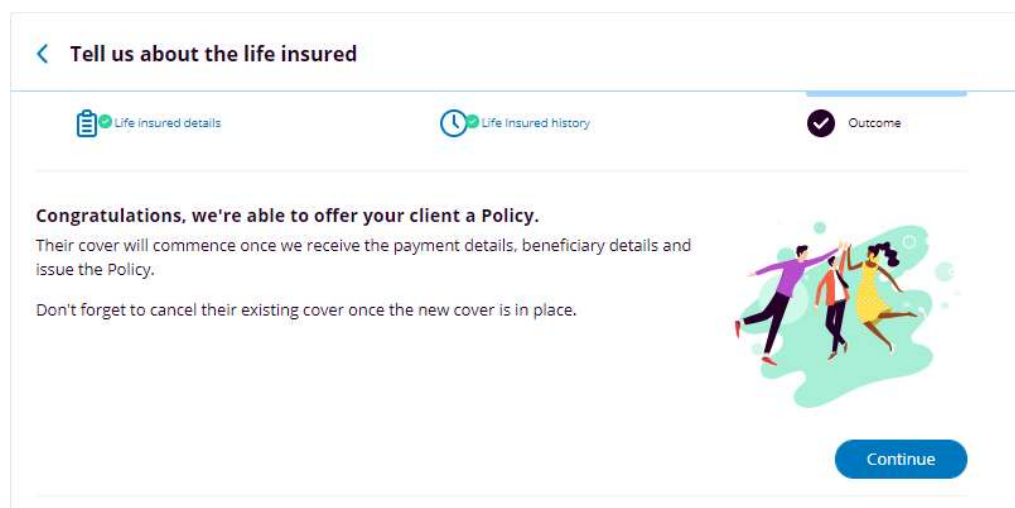
PDF Forms – just in case you need them.

We also have writeable pdf administration forms on our website:
<https://www.integritylife.com.au/products/pds-forms/>.

4.6 Straight through processing

Integrity Life has straight through processing (STP) on cleanskin applications.

STP for Integrity Life is true straight through processing, enabling any eligible application to be inforce, without human intervention, on the date selected by you and debited on the date nominated.



4.7 Arranging medical requirements

When the Underwriter has reviewed your application and raised any medical requirements you can find out what these are in the "We need some extra information" panel.

From this panel, you can arrange any of the health screening requirements for your client, using whomever you choose, or Integrity Life can organise these tests through our panel of approved paramedical providers – EQ Pathology, Health Predictions, Prestige or UHG.

From the “We need some extra information” panel within the submitted application, if mandatory requirements are generated you can choose to arrange the health screening requirements yourself, as shown below:

3 We need some extra information. ^

View all Assigned to me In progress

Action required	Status	Who	To do	
Health appointments ^				
✓ Paramedical examination	New	Integrity	Organise	↑
✓ MBA20	New	Adviser	Organise	↑
✓ Hepatitis B & C serology blood test	New	Adviser	Organise	↑
✓ HIV blood test	New	Adviser	Organise	↑
Financial information ^				
✓ Statement of financial advice ⓘ	New	Adviser	Organise	↑
✓ 2 years tax returns and NOA ⓘ	New	Adviser	Organise	↑
✓ 2 years business accounts ⓘ	New	Adviser	Organise	↑

Click on the “Health Appointments” button as shown above, and the below screen pops up:

< We need some extra information

Health appointments

Action required	Status	Who	To do	
✓ Paramedical examination	New	Integrity	Organise	↑
✓ MBA20	New	Adviser	Organise	↑
✓ Hepatitis B & C serology blood test	New	Adviser	Organise	↑
✓ HIV blood test	New	Adviser	Organise	↑

Integrity's healthcare partners can manage the appointments with your clients. They can phone your client directly to organise a time and place or your client can organise their time. Please select who you would like to organise the appointments:

All Integrity All Adviser

Integrity Adviser Paramedical examination

Integrity Adviser MBA20

Integrity Adviser Hepatitis B & C serology blood test

Integrity Adviser HIV blood test

One of our health partners will be in contact with Financials BT test 3 Smith shortly to arrange a booking.

Mobile	Home phone	Business phone
0400 000 000	02 1234 5678	02 1234 5678

Arranging your own appointment

- Most doctor surgery's or pathology labs will get these tests done.
- Download these instructions or have them sent to your client so they can be taken to a doctor or pathology lab. A list of the tests required as well as a reference number will be included.
- Most doctor surgery's or pathology labs will send the results and invoice straight to us, so there is no need to pay any costs or upload any documents. If needed, you can upload the results at any time through this portal.

Life insured email

From here you can make your selection of either:

1. Getting Integrity to organise the health screening tests on your behalf by selecting "Integrity"; or
2. Arrange these tests yourself by utilising your own provider by selecting "Adviser".

Based on the requested tests, our Portal also produces a Client information leaflet as shown below which you can email to them then and there, explaining why these tests are required and the next steps to progress their application – too easy!



Dear John Smith,

As your Adviser may have explained, there's some health information we need to complete your application. Here's what you need to know about the process.

Where can I get it done?

You'll be able to get these tests done at local GP surgeries and pathology labs (please make sure to call first to double check). You can also get a nurse to come out to your house or work to complete most pathology tests.

What do we need?

Just ask for the following tests:

- Paramedical examination
- 2 years payment summaries
- Employment remuneration letter
- Financial questionnaire or full SOA

What happens to my results?

You don't need to do anything apart from turn up for the test – your clinic will send the results straight to us. Of course, you can also call the clinic to get the results directly.

Will it cost me anything?

Integrity covers the cost of these tests, and usually your clinic will send us the bill. If you are asked to pay anything, just keep a copy of the invoice and give it to your Adviser. They can pass it on to us, and we'll reimburse you.

What if I have more questions?

If there is anything else we can help with then please call our team on 1300 54 33 66. We're here for you between 9am and 5pm AEST, Monday to Friday.

The team at Integrity.

Please note medical reports and health screening tests are valid for up to 6 months for all new applications.

All medical file reports are organised by Integrity through our panel of approved paramedical providers.

Please note all of application assessment costs (i.e., health screening and medical file reports) are paid by us.


4.8 Keeping you informed throughout the process


Instant Portal messaging.


Once you've applied, our Adviser Portal highlights the next steps as well as outlining what is outstanding as follows:

- If further assessment of your application is needed, we will let you know that it has been referred to our Underwriting team who will be in contact to discuss your application.

< Tell us about the life insured

 Life insured details


 Life insured history


 Outcome

✔ Thanks for submitting your application

Thanks, we've got your application. Our underwriters are busy reviewing it - and will be in touch if we need anything else.

Interim Accident Cover
To ensure your client has **Interim Accident Cover** please provide their payment details.

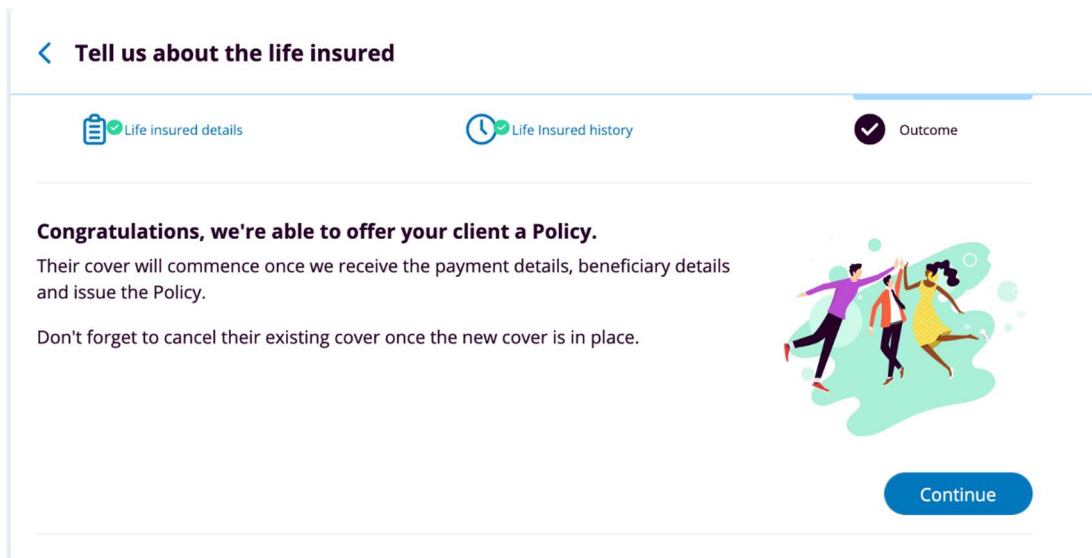




Our underwriters normally respond the same day we hear from you.

Continue

- If your case has been accepted 'straight through', the Portal will confirm instant approval and will go inforce as soon as all application details have been entered including the nominated start date.



Our Customer Care team will then touch base as normal to chase up all other policy outstanding items to finalise getting your client's Cover in place (i.e., payment details, super membership details), where relevant. You'll also be notified via our Daily Roll Up email each afternoon.

Underwriter introduction.

- You can see which Underwriter is assigned to each application in the Activity Log.
- Your dedicated Underwriter on the case can be contacted via 1300 54 33 66, Option 2; or underwriting@integrity.com.au.

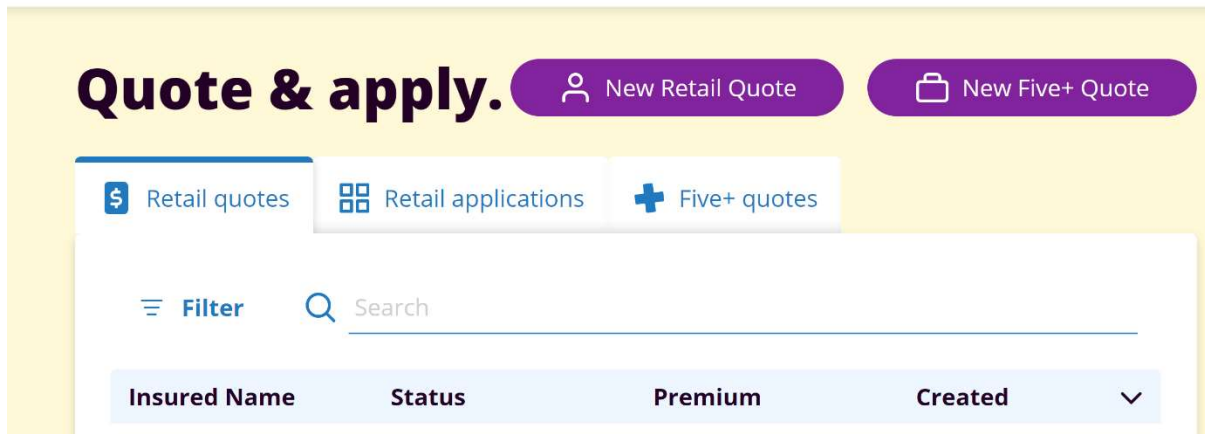
Daily Roll Up email.

- Our Daily Roll Up email is a great way of staying in the loop on new actions and updates on your applications and your clients' policies.
- All new events that occur throughout the day are consolidated into one email and sent to you at 4pm.
- You will automatically receive the Daily Rollup email. You can update your preferences for communications in the Portal, along with changing the email address you would like this to go to, if there were someone you would rather get these emails.

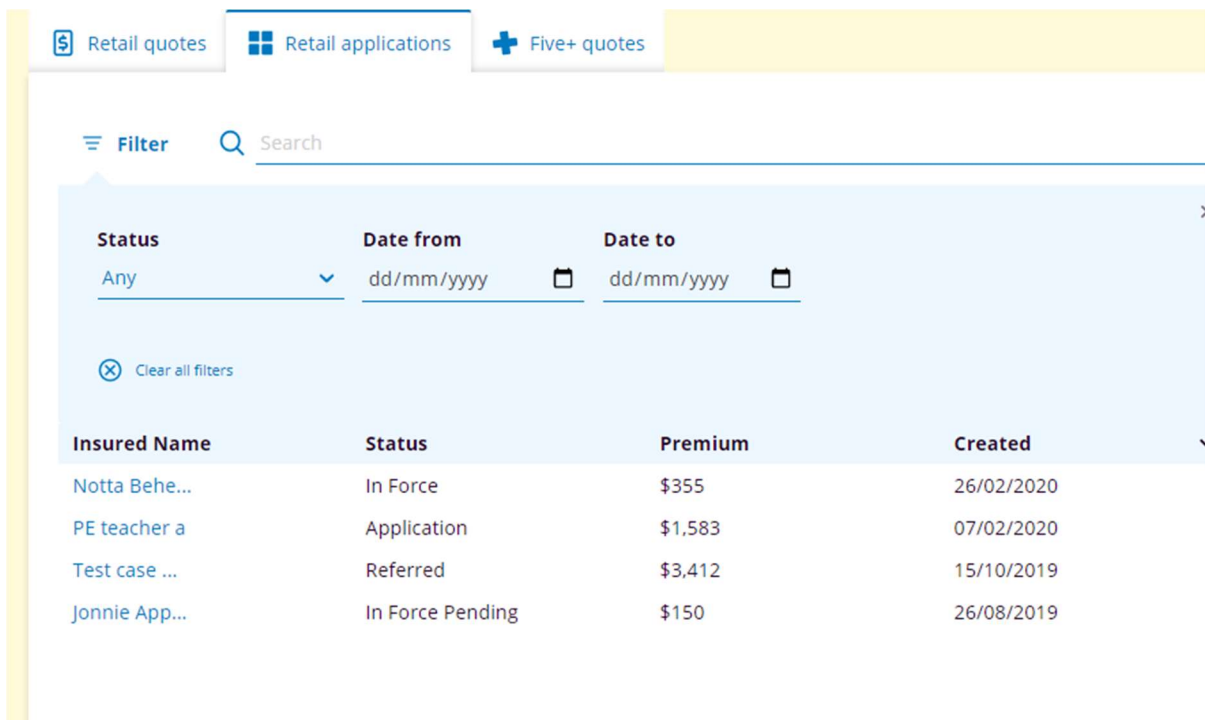
Our Award-Winning Adviser Portal.

"Quote and Apply" – Retail policies and Five+ policies.

In our Portal under the "Quote and Apply" section, you can easily see all the quotes and applications you have underway, the client and premium details as well as the status of each quote and application.



Access, search or filter for all prior quotes and applications. A view of the search functions available under each heading is shown below:



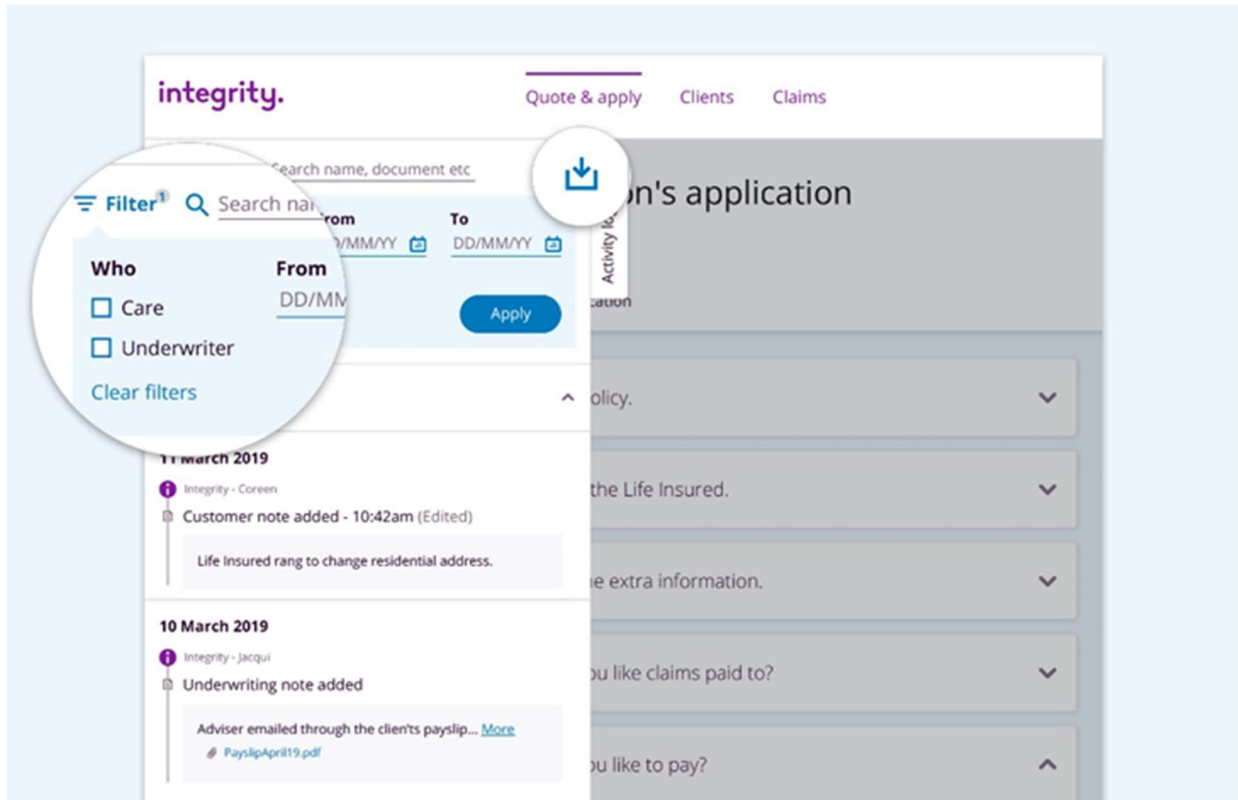
By clicking on 'Retail Applications' tab, you can search for your client's application by name, application status or via a date range. In this view, you can immediately see the current status of each of your clients.

When your client's retail application has been submitted and is awaiting Underwriting assessment, you can access the latest information and any requirements by clicking back through to their 'Retail Application' and checking the 'Activity Log' or via the Panel – "We need some extra information".

The Activity log.

Provides a complete view of all client interactions from starting a quote through to an application becoming inforce and any premium dishonours once the policy is active. The Activity Log and its contents will always remain accessible.

You can also quickly view the activity log associated with any quote or application via a pop out tab in the top left corner of the screen as shown below:



View Application outstandings.

The Activity log provides a complete record of all client interactions, transactions and client documents for each application lodged with us as well as highlighting what is outstanding on each application.

When your client's retail application has been submitted and awaiting Underwriting assessment, you can access the latest information and any requirements by clicking back through to their 'Retail Application' and checking the 'Activity Log' or through the Panel - "We need some extra information".

Search & Download Interactions and Reports when needed.

You can search, filter and export from the Activity log of each application – making it easier to find what you are looking for. You can also download the full activity log at the completion of an application for their compliance records.

You can search and download all of your client documents from the Activity Log – quotes and application reports, revised terms, and policy documents at any time in a PDF format by clicking on the "paperclip symbol" next to each document in the Activity Log as shown below:

The screenshot shows an activity log for an application. At the top, there is a 'Filter' button and a search bar with the text 'Begin typing'. Below this, the application is identified as 'Application' with a date of '12 Nov 2020'. The log is titled '12 Nov 2020' and lists several events:

- Integrity** (info icon): Application report generated 12:51pm. A PDF attachment is shown: 'application report - (UAT) - Medicals BT test 2 Smith2020-11-12 12_51pm.pdf'.
- Adviser - uat_461_test** (user icon): Application referred to underwriting 12:51pm.
- Adviser - uat_461_test** (user icon): Application submitted 12:51pm.
- Integrity** (info icon): Quote report generated 12:44pm. A PDF attachment is shown: 'quote report - Medicals BT test 2 2020-11-12 12_43 PM.pdf'.
- Adviser - uat_461_test** (user icon): Application started 12:44pm.
- Adviser - uat_461_test** (user icon): Quote started 12:40pm.

On the right side of the log, there is a vertical 'Activity log' sidebar with a back arrow, a 'Get It' button, and two green checkmark icons. At the bottom right, there is a '3 V' indicator.

Outstanding Underwriting Requirements.

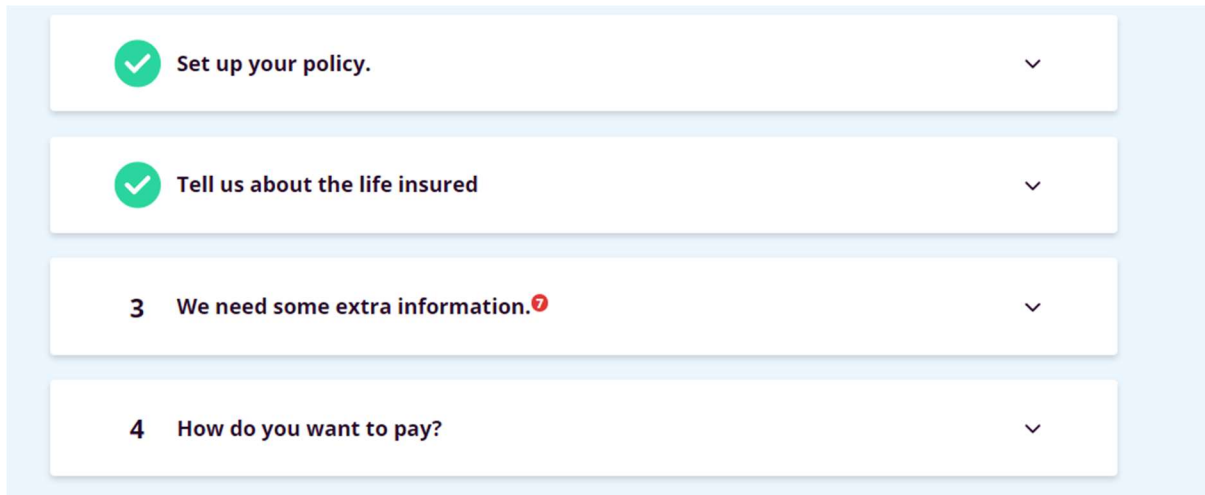
You and your practice staff can leverage our Portal to view on a case-by-case basis, each application’s outstanding underwriting requirements.

Please click into the “Quote & Apply” section as shown below:

The screenshot shows the 'Quote & apply' section of the portal. At the top, there are navigation tabs: 'Quote & apply', 'Clients', 'Claims', and 'PDS'. Below the tabs, the section is titled 'Quote & apply.' and includes two buttons: 'New Retail Quote' and 'New Five+ Quote'. There are also three filter buttons: 'Retail quotes', 'Retail applications', and 'Five+ quotes'. Below these buttons, there is a search bar with 'Filter' and 'Search' options. At the bottom, there is a table with the following data:

Insured Name	Status	Premium	Created
Jason Brown	In Force	\$1,641	04/12/2020
Jonathan Bank	Application	\$1,791	02/12/2020

- Select 'Retail Applications', search and click on your client's application.
- All underwriting requirements are shown in the "We need some extra Information" panel:



- Get complete transparency of all outstanding Underwriting requirements, chose what you wish to organise and see who is responsible for organising each requirement at all times through this Panel as outlined below:

3 We need some extra information. ^

View all
Assigned to me
In progress

Action required	Status	Who	To do	
Health appointments ^				
✓ Paramedical examination	New	Integrity	Organise	↑
✓ MBA20	New	Adviser	Organise	↑
✓ Hepatitis B & C serology blood test	New	Adviser	Organise	↑
✓ HIV blood test	New	Adviser	Organise	↑
Financial information ^				
✓ Statement of financial advice 1	New	Adviser	Organise	↑
✓ 2 years tax returns and NOA 1	New	Adviser	Organise	↑
✓ 2 years business accounts 1	New	Adviser	Organise	↑

Please refer to the "Arranging medical requirements" section above for more details on this process.

Weekly follow up.

Our Customer Care team follows up any outstanding as required to finalise getting your client's Cover in place (i.e., payment details, super membership details etc).

All follow ups are also noted in the Activity Log against each application under the "Quote and Apply" section of our Portal.

4.9 Complimentary Interim Accident Cover

We provide complimentary Interim Accident Cover to your client for up to 90 days from the date of application submission, when completed in full and accompanied by valid payment details, whilst we assess their application.

Please refer to the Integrity's "Here for You" PDS for full details, Integrity's ['Here for You' Product Disclosure Statement](#).

4.10 Revised terms

Where we have assessed your Client's application and our decision includes a loading and/or an exclusion, the Underwriter who assessed the application will always contact you to discuss our proposed terms, ensuring there are no surprises.

After discussing the proposed terms, the Underwriter will send you a revised offer which is available to view and download online (via Quote & Apply / Retail Applications and clicking on your client's name). You can accept the terms at the click of a button once you have discussed them with your client and they have agreed to proceed.

We are delighted to send you a revised offer


We have assessed your client's application. You'll find all the details you need in the revised terms document below. If you want to make changes please contact us on 1300 54 33 66.

[View revised offer](#)

Are you happy to accept this revised offer?
If you don't accept by 23/11/2020, this revised offer will expire.

I confirm I have discussed the revised terms with my client and they accept the offer.

[Accept](#)



Please note we do not require a signature from you or your client to accept these revised terms, if you would like to capture consent from your client via a signature, there is sufficient space at the bottom of each page to allow this.

You will also receive notification of Revised Terms in our Daily roll up email to you.

Please note Revised Terms are valid for 21 days only, at which point they expire.

Our Customer Care team will be in touch regularly during this 21-day period to give you a friendly reminder to review and accept these terms on behalf of your client, as well as highlighting when they are due to expire.

4.11 Declined applications

There are occasions where we may be unable to offer cover to your client. A decision to decline an application should never come as a surprise as we aim to provide complete transparency throughout our assessment process.

Our Underwriters will engage you from the outset if a decline is likely – ensuring all relevant evidence has been received as well as allowing you to speak with your client on the likely outcome.

Once you are aware of the decline decision, we will formally decline the application on our Portal and our Daily roll up email also advise you of this decision.

We will always endeavour to advise your client of the decline decision once we have confirmed that you have spoken with them directly. However, we can only delay emailing your client the decline notification for up to 4 business days.

4.12 Application currency

An application is valid for 90 days from the date of submission. This means we need to have received all required information needed for us to decide if we can accept your client's application and if so, on what terms.

Should all requirements not be received within 90 days, we will require confirmation from the client that there has been no change in their circumstances including health and financial since the application was submitted.

Where there have been no changes, we will rely on the client's attestation that no changes have occurred to continue the assessment of their original application.

For now, this attestation can be a simple email from your client - stating that they have reviewed their personal health questions (you will need to send them a PDF of the application report which you can find in their Activity Log) and there is no change to their answers.

If there have been changes to your client's circumstances, all changes in their personal circumstances are to be advised to our Underwriting team who will then determine if a new application is required to be submitted.

If we are not able to contact you to confirm the client wishes to proceed with their application after 90 days, the application will be withdrawn and marked "not proceeded with". Should your client wish to proceed with their application after this point we will require a new application to be submitted.

As an insurance provider we must follow all legal and regulatory obligations, one of them being that we clearly present the duty of disclosure (Integrity's 'our promise/your promise') and that the client both understands and accepts that the duty of disclosure continues until our underwriting team accept their application.

Once an application is withdrawn, the duty of disclosure must be agreed to again when a new application contract is entered into and a new application submitted to verify we have both the client's agreement and the correct health and financial information.

Remember Integrity's application takes on average only 15 minutes to complete. We will always keep in touch with you throughout the application process and leading up to and during this application expiry period to ensure any application withdrawals are as consultative as they can be.

4.13 Payment options

Ownership type	Bank account	Credit Card	Rollover
Personal	Y (Monthly and Annual)	Y (Monthly and Annual)	N
Business			
SMSF trustee		N	N
Integrity's Here for You Super Plan (policy owned by Diversa Trustees Limited)	Y (Monthly)	N	Y (Annual)

4.14 Transfer rules

You can also transfer existing policies to Integrity Life. We will waive any mandatory medical requirements for eligible Transferring Policies.

The following rules apply to transfer Policies.

If transferring Life Cover, the Insured person must be 60 years or younger.

If the Insured person is transferring TPD, Critical Illness or Income Insurance Cover, they must be 55 years or younger.

The existing policy must have been "fully underwritten" in the last five years for Life, TPD and Critical Illness Cover or in the last three years for Income Insurance Cover.

Note: 'Auto accepted' or 'default cover' is not transferrable as it is not considered to have been "fully underwritten".

For Life cover, transferrable policies include "standard" rates or maximum 100% loading or 2 exclusions.

For TPD, Critical Illness and Income insurance, transferrable policies include standard rates or maximum 50% loading or 1 exclusion.

Note: The Cover being issued by Integrity Life will be a maximum of the same amount of Cover as the existing cover being transferred, it can be less but subject to the maximum of:

- o Life Cover = \$3 million
- o TPD Cover = \$2 million
- o Critical Illness Cover = \$1 million
- o Income Insurance Cover = \$10,000 per month

You will need to provide to us a Benefit Statement or Certificate of Currency no older than 90 days if applying to transfer.

Make sure you keep any existing cover with other insurers until the Integrity Life Policy is accepted and in-force.

For Critical Illness Cover, the existing insurance must cover the same conditions and be a like-for-like contract. If you are unsure, please speak with your Integrity Life BDM.

Worth keeping in mind.

The 13-month suicide or any intentional self-inflicted act exclusion will not apply if a client's Life Cover is replacing an existing life cover policy issued by Integrity Life or another insurer; and

- The insurance under the Policy to be replaced has been in place for a minimum of 13 consecutive months immediately prior to the commencement of the new Integrity Life Policy;
- The policy to be replaced is cancelled immediately after the issue of the new Integrity Life Policy;
- All similar exclusions have expired under the Policy to be replaced (including exclusions which were applied to the Policy after its commencement due to, for example, reinstatements or increases); and
- The benefit amount under this Cover being issued by Integrity Life is the same or less than that under the policy that is being replaced.
- Where the benefit amount under this Cover being issued by Integrity exceeds that of the policy that is being replaced, this exclusion will only apply to the excess benefit amount.

Note: No claim is payable or pending under the policy to be replaced.

4.15 FAQs

Didn't get the answers you were after in this section? Try our FAQs or [get in touch](#).

How many lives can be Insured per application? Only one Insured person per application.

What about joint ownership? You can select joint ownership for a personal policy.

Where are your application forms and other paperwork? Where possible, we have removed painful paperwork... welcome to the future!

- All applications are online only.
- Revised terms are offered and accepted online – signature free.
- All communications, including Adviser and Client authorities, are online.
- But if you really want a form you can find them here: integritylife.com.au/products/pds-forms

5. Underwriting at Integrity.

We have a very senior, experienced, and ever-expanding team at Integrity with a simple philosophy...



"We underwrite to pay claims."

Scott Hodgson, Chief Underwriter, Integrity life.

With over three decades' experience in life insurance, Scott has broad experience in underwriting, reinsurance, sales and marketing, product development and Adviser management. He has worked at ClearView, TAL, PrefSure, AMP, Lumley Life, Tyndall Life and Mercantile and General.

You can learn more about our approach to underwriting via our blog – 'The Latest'.

1. [COVID-19 and Underwriting – additional questions branch.](#)
2. [Buying life insurance during the COVID-19 pandemic.](#)
3. [Our underwriters have got you covered.](#)

5.1 Access to our Underwriters

Whilst our insurance applications are 100% online, we understand that sometimes the human touch is needed. We have a saying at Integrity 'digital when you want it, and human when you need it' so, our Underwriters are available to you throughout the pre-assessment and application process.

If a complex pre-assessment is required or a human touch is preferred, you can contact Underwriting during standard business hours on 1300 543 366 Option 2 or by email if preferred at underwriting@integritylife.com.au.

All applications which require manual underwriting come straight to the Underwriting team upon submission. All applications are noted with the assessing Underwriter's name. You will receive a response from your Underwriter within 24 hours of submission. We aim to keep you fully informed and as quickly as possible during the assessment process.

You can see and monitor Underwriting Requirements online just click into "We need some extra information" of your client's application as outlined in the 'Arranging Medical Requirements' section.

This section is the underwriting requirements panel and where we keep your client's documents. If you already have the evidence we need, you can upload it here during the application process.

Any evidence you do upload will be received instantaneously by your Underwriter and your Underwriter can leave notes here also. Receipt of all documents and notes made by you are also tracked to the Activity Log.

Although our Underwriters can leave you messages and notes online on each application, sometimes it may also be easier for our Underwriters to speak directly with your client to complete the assessment of an application. We will ask you upfront your preference as to whether you are comfortable for us to contact your client or to triage the contact through you. We are always guided by your preferences throughout the application assessment process.

If anything arises during the assessment of an application, the Underwriter will call you to discuss. If we are able to provide a Revised offer or if we unfortunately are unable to offer a client any cover, you will receive a call from the Underwriter explaining why.

6. Medical Requirements.

Medical screening is not performed with the expectation that anything will be ‘wrong’ with the applicant. It is a verification of the assumptions made when determining the risk appetite of the insurer, that is – to what level of benefit amount is the insurer comfortable that the applicant is close to the norm given their age?

For a new application, Integrity can use bloods and medical examinations up to 3 months old from other providers. We try to be flexible and use employment medicals and other ‘non-insurance’ screening as long as the information is fit for our purpose.

Integrity allows advisers to choose their paramedical provider or to use the applicant's own doctor – please contact our Customer Care team if you have any questions. We can arrange screening tests with the applicant on your behalf - just let us know what you prefer.

6.1 Mandatory medical requirements for Life, TPD and Critical Illness Cover

Benefit Amount	Up to 45 years	46 - 50	51 - 55	56 - 60	61 - 65	66+
\$0 to \$250K	1	1	1	1	1	1
\$250,001 to \$500K	1	1	1	1	2	2
\$500,001 to \$750K	1	1	1	3	3	3
\$750,001 to \$1m	1	1	1	3	3	3
\$1,000,001 to \$1.5m	1	1	3	4	4	4
\$1,500,001 to \$2m	1	3	3	4	4	4
\$2,000,001 to \$2.5m	1	3	3	4	4	4
\$2,500,001 to \$3m	4	4	4	4	5	5
TPD Maximum \$5m						
\$3,000,001 to \$5m	4	4	4	4	5	5
\$5,000,001 to \$10m	6	6	7	7	7	7
\$10,000,001 +	7	7	7	7	7	7

Life, TPD and Critical Illness medical underwriting requirements.	
1	Life Insured details (also known as 'Personal Statement').
2	Life Insured details (also known as 'Personal Statement'), Mini check.
3	Life Insured details (also known as 'Personal Statement'), Mini check, Bloods (MBA20, Hep B & C, HIV).
4	Life Insured details (also known as 'Personal Statement'), Medical Exam – Paramedical or GP*, Bloods (MBA20, Hep B & C, HIV).
5	Life Insured details (also known as 'Personal Statement'), Medical Exam – Paramedical or GP*, Bloods (MBA20, Hep B & C, HIV), PSA.
6	Life Insured details (also known as 'Personal Statement'), Medical Exam – GP*, PMAR, Bloods (MBA20, Full Blood Count, Hep B & C, HIV), PSA, MSU.
7	Life Insured details (also known as 'Personal Statement'), Specialist Medical Exam, PMAR, Exercise ECG, Bloods (MBA20, Full Blood Count, Hep B & C, HIV), PSA/Breast Check, MSU.

*If the applicant has a pre-existing or current medical condition, or being investigated of a medical condition, it is preferable for their own GP to do the examination.

Additional Critical Illness.

Benefit amount	Up to 45	46 – 50	51 – 55	56 – 60	61 – 65	66+
\$0 to \$1,000,000	N/A	N/A	N/A	N/A	N/A	N/A
\$1,000,001 to \$1,500,000	T1	T2	T2	T3	T3	N/A
\$1,500,001 to \$2,000,000	T4	T5	T6	T6	T6	N/A

Additional Critical Illness medical underwriting requirements	
T1	Mini Check
T2	Bloods (HIV, Hep B & C, MBA-20), Mini Check
T3	Bloods (HIV, Hep B & C, MBA-20), Medical Exam
T4	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam
T5	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam
T6	Bloods (HIV, Hep B & C, MBA-20, Full Blood Count), Medical Exam, PSA/Breast Check, MSU

6.2 Mandatory medical requirements for Income Insurance Cover

Monthly Benefit Amount	Up to 45 years	46 – 50	51+
\$0 to \$7,500	Income Insurance 1	Income Insurance 1	Income Insurance 1
\$7,501 to \$10,000	Income Insurance 1	Income Insurance 2	Income Insurance 2
\$10,001 to \$15,000	Income Insurance 2	Income Insurance 3	Income Insurance 3
\$15,001 to \$20,000	Income Insurance 3	Income Insurance 3	Income Insurance 3
\$20,001 to \$30,000	Income Insurance 4	Income Insurance 4	I Income Insurance 5

Income Insurance medical underwriting requirements	
II 1	Life Insured details (also known as 'Personal Statement').
II 2	Life Insured details (also known as 'Personal Statement'), Mini check.
II 3	Life Insured details (also known as 'Personal Statement'), Medical exam – Paramedical or GP*, Bloods (MBA20, Hep B & C, HIV).
II 4	Life Insured details (also known as 'Personal Statement'), Medical exam – Paramedical or GP*, Bloods (MBA20, Hep B & C, HIV).
II 5	Life Insured details (also known as 'Personal Statement'), Medical exam – Paramedical or GP*, PMAR, Bloods (MBA20, Hep B & C, HIV).

*If the applicant has a pre-existing or current medical condition, or being investigated for a medical condition, it is preferable for their own GP to do the examination.

Medical requirements legend.

Mini Check	Mini Check, containing full measurements, pulse and blood pressure, MSU and information on current treatment etc. (This can be completed by a paramedical nurse).
Medical Exam	Medical Exam or Paramedical (This can be completed by a paramedical nurse). (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam. This saves the underwriter obtaining a PMAR in most cases)
GP Medical Exam	Medical Exam or Paramedical – Must be completed by a GP/Doctor (MBBS), NOT a nurse (NB: If the applicant has a pre-existing or current condition, it is preferable for their own GP to do the exam)
Specialist Medical Exam	Medical examination must be completed by a Specialist Physician. If a Specialist Physician is not available, please contact your underwriter for a suitable alternative.
Exercise ECG	ECG conducted during exercise. Must be done by a specialist physician or cardiologist.
PMAR	Personal Medical Attendants Report

Blood tests	
MBA-20	Multiple Biochemical Analysis (NB: To include; Triglycerides, Lipids – including HDL & LDL (High Density Lipoprotein/Low Density Lipoprotein), Glucose, Live Function Tests, Urea, Electrolytes and Creatinine)
Hepatitis B & C (Hep B & C)	Hepatitis B and Hepatitis C Serology Tests
HIV	Human Immunodeficiency Virus Antibody Test
Full Blood Count	Full Blood Count or Full Blood Examination
Other pathology tests	
Breast Check	Mammogram test latest mammogram test results performed within the last 12 months (females only)
PSA	Prostate Specific Antigen (PSA) test or latest PSA test results performance within the last 12 months (males only)
MSU	Microscopic Urinalysis

7. Financial Underwriting.

Financial underwriting is a check that the advice provided by you matches the contract (and benefit amount) proposed and fits our risk appetite. The Underwriter cannot determine what the level of cover should be - Underwriters are not licensed to provide advice, and it is not their role. They can advise what aspects of income for example are allowable – but these vary between clients - if in any doubt, contact Underwriting.

Third party evidence (from tax statements, accountants reports etc and a statement from the adviser demonstrating reason(s)) for cover/details of the policy recommended by the adviser, how cover was calculated/calculations for benefit amount, financial position - assets, liabilities, income, dependents etc, will ensure that the financial aspect of the assessment is straightforward. Make sure the advice provide by you marries up with the policy recommended.

Life Requirements.

Life	Personal	Business		
		Debt Protection	Key Person Capital/Revenue	Partnership/Buy/Sell
\$0 to \$3m	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,001 to \$6m	Generally nil	<p>SOA or FINQ</p> <p>Evidence of Loan</p> <p>Last two years' business entity tax returns, including P&L and Balance Sheets for all entities.</p> <p>Other requirements may be required subject to individual consideration (e.g., Last two years' personal tax returns)</p>	<p>SOA or FINQ</p> <p>Last two years' business entity tax returns, including P&L and Balance Sheets for all entities.</p> <p>Key person statement, and</p> <p>Other requirements may be required subject to individual consideration (e.g., Last two years' personal tax returns)</p>	<p>SOA or FINQ</p> <p>Last two years' business entity tax returns, including P&L and Balance Sheets for all entities.</p> <p>A copy of the most recent business valuation or partnership/share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and</p> <p>Other requirements may be required subject to individual consideration (e.g., Last two years' personal tax returns)</p>
\$6m+	<p>SOA or FINQ</p> <p>Last two years' personal tax returns</p> <p>Last two years' NOA</p> <p>Last two years' business entity tax returns, including P&L and Balance Sheets for all entities, and</p> <p>Other requirements may be required subject to individual consideration (e.g., Evidence of Loan)</p>	Same as above	Same as above	Same as above

TPD Requirements.

TPD	Personal	Business		
		Debt Protection	Key Person Capital/Revenue	Partnership/Buy/Sell
\$0 to \$3m	Generally nil	Generally nil	Generally nil	Generally nil
\$3,000,001 to \$5m	SOA or FINQ	SOA or FINQ	SOA or FINQ	SOA or FINQ
	Last two years' personal tax returns Last two years' NOA Last two years' business entity tax returns, including P&L and Balance Sheets for all entities. Other requirements may be required subject to individual consideration (e.g. Evidence of Loan)	Evidence of Loan Last two years' business entity tax returns, including P&L and Balance Sheets for all entities. Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns)	Last two years' business entity tax returns, including P&L and Balance Sheets for all entities. Key person statement, and Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns)	Last two years' business entity tax returns, including P&L and Balance Sheets for all entities. A copy of the most recent business valuation or partnership/share purchase or buy/sell agreement, which outlines the valuation methodology used to determine the business value and the level of cover, and Other requirements may be required subject to individual consideration (e.g. Last two years' personal tax returns)

TPD Requirements legend.

SOA	Statement of Advice (Note: To include reason(s) for Cover/details of the policy recommended by the adviser, how Cover was calculated/calculations for benefit amount, financial position (assets, liabilities, income, dependents etc.), needs analysis etc.)
FINQ	Financial Questionnaire (Note: To include reason(s) for Cover/details of the policy recommended by the adviser, how Cover was calculated/calculations for benefit amount, financial position (assets, liabilities, income, dependents etc.), needs analysis etc.)
NOA	Notice of Assessment
Evidence of loan	Signed letter of offer from a financial institution with evidence of draw down amount of loan schedule with evidence of draw down amount (to include details of lender, borrower, purpose, type, amount, term and interest rate).
P & L	Profit and Loss Statement

8. Other Underwriting guidelines.

8.1 Hours worked

Minimum criteria for Income Insurance and TPD 'Own' Occupation = 20 hours per week/40 weeks per year.

Minimum hours for TPD 'Any' Occupation <= 10 hours per week/30 weeks per year.

Integrity Life does not impose minimum hours for TPD in respect to professional lives, (outside the minimum hours for the product type as required by product rules). The income that professionals can earn working part time (e.g., returning from sabbatical or maternity leave) is generally sufficient to qualify a loss to allow TPD even when working limited hours. Contact Underwriting if the applicant might qualify in these circumstances.

8.2 Newly self-employed

Factors to consider when determining Income Insurance availability & what terms could be available for a newly self-employed applicant include:

- What is the nature of work/industry the client is self-employed in?
- Does the client have previous experience in the proposed self-employed occupation?
- Is the client qualified for the enterprise they are undertaking?
- How does the self-employed client source work?
- How many months has client been self-employed and the total net income earned since?
- Estimated annual income & expenses since self-employment & basis for these figures.
- What was the client's occupation & income level as an employee prior to self-employment?
- Employment history from the last 5 years?
- Why the change from an employee to self-employed?
- Has the client been self-employed in the past and was it successful?

8.3 Bankruptcy

Where an applicant has a history of bankruptcy some factors Underwriting will look at when assessing an application particularly for Income Insurance and other proposed cover as either reasonable or not, are as follows:

Favourable Factors include.

- Single bankruptcy (with mitigating circumstances).
- Discharged with at least a 3-year history of employment/business and financial stability.
- Bankruptcy due to going guarantor, e.g. on a loan.

Unfavourable Factors include.

- History of more than one bankruptcy
- Recent or pending bankruptcy or liquidation of any business they have been a director/officer of an ownership interest in directly or otherwise.
- Outstanding debts.
- History of fraud.
- Inconsistent employment or business history.

8.4 Residency

In order for Cover on the Life Insured to be effective, they must be an Australian Resident at the time their application.

For those client's whose residency status is temporary, some factors Underwriting consider are:

Positive factors.

- Already applied for permanent residency.
- Intentions to stay - owning assets here and/or actually started the Permanent Resident application.
- Residing already at least 12 months in Australia.
- Married to an Australian.
- Consistent work history.
- Citizens of countries where it would be deemed, if we did have a claim (if the client did not stay in Australia) that it would be easier to get reports in English, first world standard medical care and reinsurance support available in that country.
- Any Temporary Skills Shortage or De Facto visa with an intention to stay in Australia.

Negative factors.

- Visa expiring soon.
- Bridging Visa without explanation of why and what will happen next.
- No intentions to stay in Australia permanently.
- Citizens of countries where it would be deemed, if we did have a claim (if the client did not stay in Australia) that it could be problematic, by language barriers or general medical expertise or lacking reinsurance support in that country.

Our Underwriters do use a range of residency clauses and if one is applicable for an application to proceed, we will discuss options with you during the quote and application process.

8.5 Pregnancy

Provided that there are no complications with the current pregnancy or with a previous pregnancy, Cover can be considered for clients who are currently pregnant.

Life and Critical Illness can be considered up to the date of delivery and Income Insurance and TPD during the first 36 weeks of pregnancy.

If your client applies for Income Insurance within the first 36 weeks of pregnancy those clients with a firm intention of returning to work within 12 months of childbirth and at the minimum hours (20 hours per week, 40 weeks per year) would have no barrier to Cover.

Cover may not be offered if the client intends to take more than 12 months off work or if their hours will be under the minimum threshold when they return. They must meet the minimum hours for Income Insurance or the type of TPD applied for and the Income Insurance cover must be at the appropriate level to sustain a claim financially. Please refer to the PDS for further information on this section.

Please note for Income Insurance normal or uncomplicated pregnancy or childbirth is automatically excluded from the contract.

8.6 Mental health

Integrity Life Underwriters assess mental health issues as they do any other health disclosures – we base our decision on the risk, the data applicable to that risk and we overlay a values driven assessment – bearing in mind our obligations to our policyholders.

We look at three main areas when assessing mental health – cause (what was the stressor), time (how long ago was the event and how long did it persist), and effect (how was the applicant affected – ability to work, time off and outcomes).

This is a complex area of underwriting so please contact your Underwriter if we can assist in assessment of a mental health history.

8.7 Build / body mass index

Body mass index ('BMI') is a primary assessment measurement in underwriting. It is indicative of general health over a large population, which is where the data for rating build is derived.

Integrity Life stratifies additional loadings for BMI by age (BMI is less of a health issue at older ages where the same BMI may be rateable at younger ages).

Unless more comprehensive mandatory requirements are needed, a BMI of 34 or more will require a Minicheck.

Once your client's BMI reaches 39 or more, a Paramedical Exam will be required together with an MBA20 and HbA1c blood test.

Pre-assessment tool will be the fastest way of determining a BMI outcome. However, if you would prefer to speak to our Underwriters please reach out.

9. Activities and pursuits guidelines.

We have included below the most commonly encountered Sports and Hobbies.

Most common amateur sports are accepted without restriction – the exceptions are what is included in the guide below.

Football and off-road motorcycling (trail bike riding) have produced more claims than expected in the trade / blue collar occupations and so both are subject to special terms.

Pursuit or pastime	Level of participation	Life	TPD	Trauma	Income Insurance
Football					
Aussie rules/AFL, League, Union	Amateur	Std	Std	Std	For all Occ Class 3&4 Excl or 90 Day wait
	Professional	Std	NA	Std	NA
	Coach	Std	NA	Std	NA

Pursuit or pastime	Level of participation	Life	TPD	Trauma	Income Insurance
Soccer	Amateur	Std	Std	Std	Std
	Coach	Std	NA	Std	NA
	Professional	Std	NA	Std	NA
Touch football	Amateur	Std	Std	Std	Std
Aviation					
All record attempts, stunt, test, aerobative flying and Air racing		IC with Min \$5 per mile	Excl	Excl	Excl
Ballooning	Up to 49 flight hours flights per year	std	std	std	std
	50-100 flight hours per year	Std	+50 or excl	Std	+50 or excl
	101 and over flight hours per year	min \$1.00	Excl	50%	Excl
	Record attempts, ocean crossing, competition	IC min\$3.00	Excl	Excl	Excl
Gliding -unpowered	Up to 100 hrs p.a.	Std	Std	Std	Std
	More than 100 hours per annum	Std / \$2.00 and up	Excl	Std to Excl	Excl
	Up to 50 hours per annum	Std	Excl	Excl	Excl
Hang gliding, Microlighting Powered hang- gliding and Paragliding - Member of reputable association, non-competition	More than 50 hours per annum	Std to \$2.00 and up	Excl	Excl	Excl
Parachuting, Sky Diving free fall (excluding BASE jumping, armed forces or military jumps)	Up to 50 jumps per annum	Std	Excl	Std	Excl
	50 jumps or more	Excl or \$2.00 and up	Excl	Excl	Excl
Private flying (fixed wing and helicopters)	Up to 100 hours per annum	Std	Std	Std	Std
	More than 100 hours per annum	Std / \$2.00 and up	Excl	Std / Excl	Excl
Aviation including search and rescue, firefighting, power line work and all other specialised operations		IC	IC	IC	IC

Pursuit or pastime	Level of participation	Life	TPD	Trauma	Income Insurance
Motor sport					
Motor car racing	Amateur-low speed, No internationals, social participation only Incl. lawn mower racing, vintage cars, reliability trials (car clubs), time trials, rallies, rally cross, cross country, motorkhanas	Std	Std	Std	Std
	Amateur -Higher speed competition, circuit racing, Drag, Indy, Kart Racing, Hill Climb & sprints, stock cars, speedway, any other racing	IC	Excl	IC	Excl
	Professional	IC	NA	IC	NA
Motorcycles/bikes					
Hill climb, motocross, marshals, scramble, time trials, trails riding, veteran & vintage	Amateur	Std	Std/Excl	Std	std/Excl
Other	Amateur	IC	Excl	IC	Excl
	Professional - any motorcycle racing	IC	NA	IC	NA
Motorboats/power boats	Amateur - no competition	Std	Std	Std	Std
	All competition and racing	IC	IC	IC	IC
Rock climbing	Indoor - amateur	Std	Std	Std	Std
	Outdoor - Amateur: less than 3000 metres and climbing to Grade 5A/ UIAA Grade VI	\$1pm and up	Excl	Excl	Excl

Pursuit or pastime	Level of participation	Life	TPD	Trauma	Income Insurance
	Otherwise, depending on location, height	IC	IC	IC	IC
SCUBA diving - formal training					
Diving depths less than 40 metres, always accompanied	No caving, potholing or wreck diving	Std	Std	Std	Std
	Some wreck exploration	Excl/\$1.00	Excl	Excl	Excl
	Some caving and pothole diving	Excl/\$2.00 and up	Excl	Excl	Excl
Diving depths more than 40 metres, always accompanied	No caving, potholing or wreck diving	Excl/\$2.00 and up	Excl	Excl/\$2.00 and up	Excl
	Some wreck exploration	Excl/\$2.00 and up	Excl	Excl	Excl
	Some caving and pothole diving	Excl/\$2.00 and up	Excl	Excl	Excl
Unaccompanied		IC	IC	IC	IC
Instructor	Depending on location, depth, involvement, etc.	IC	NA	IC	NA
Mixed gases, diving bells, depth record attempts, treasure hunting, special expeditions, etc.		IC	IC	IC	IC

- Std = Standard Rates
- NA = Not Available
- IC = individual consideration
- Excl = Exclusion
- Excl/\$3.00 = Exclusion or \$3per Mille loading
- Std- I PM = Std to \$1 per Mille loading
- +50 or Excl - +50% loading or exclusion
- Std to \$2.00 and up – Standard rates to \$2 per Mille of more
- Std/Excl - Std rates to exclusion
- IC with Min \$5 per mille – Individual consideration but with a min of \$5 per Mille loading.
- IC min\$3.00 - individual consideration but with a min of \$3 per Mille

*Per mille refers to dollars per thousand of benefit amount eg \$ 2 per mille on \$100,000 =\$200 per annum additional premium

TIP: Our online Preassessment tool is always available and it will illustrate all of our loadings and exclusions for the preferred past times and activities that your clients undertake. Take Scuba diving in our pre-assessment tool, this not only shows you the indicative outcome, but all responses are also pushed through into the application, without the need to be re-entered:

✔ Your Underwater Diving

Which of the following diving activities do you participate in?

Snorkelling

Scuba diving

Scuba "try dives" only when on holiday

Free diving (without breathing apparatus)

What level of diving certification do you hold?

Level 1 / Basic / Introductory level

Open water level or above

Master diver

Instructor

1st Class diver

Try dives or discover scuba diving only

No formal training

What is the maximum depth to which you usually dive (in metres)?

40

Do you always dive with a buddy?

Yes

No

Do you participate in any of the following activities in association with your diving?

Cave or pot hole diving

Internal exploration of wrecks

Mixed air diving

Ice diving

Record attempts or expeditions

Diving for treasure

Using diving bells

Diving for profit or reward

None of these

Would you prefer a loading rather than an exclusion for your pastime?

Yes

No

All Covers
\$365.31

Personal
\$365.31

Loadings & Exclusions

Underwriting

Discount eligibility

Loadings and exclusions information

Life

Flat Rate Loading	\$300.00
Scuba diving	\$2.00/mille p.a.

Indicative until application is completed.
Switch back to Adviser estimated loadings.

10. Occupation guidelines.

Integrity considers your client’s occupation when assessing their application for insurance, particularly Income Insurance and TPD.

Integrity uses the power of the UnderWriteMe rules engine to assign a particular occupation to the relevant occupation class which impacts the premium and the type of cover available to your client.

As outlined in our “Here for You” PDS, the following occupation classes are used by Integrity to categorise more than 4,500 occupations within our underwriting rules engine:

Occupation classes.

Occupation class	Occupation class description
1 – Professional* / White	Degree qualified white-collar professionals and high income earning senior business executives. Clerical and managerial occupations.
2 – Light Blue	A broad range of occupations with low physical activity.
3 – Blue	Qualified trades with a minimum 2-years’ experience, not working at heights above 10 metres.
4 – Heavy Blue	A range of blue-collar occupations including trades without qualifications.
5 – Red	High risk / special risk occupations.

*Professional lives are discounted within the quote versus White Collar.

Cover available by Occupation class.

Occupation class	Income Insurance				TPD		
	2-year payment period	5-year payment period	To Age 65	To Age 70	TPD Any Occupation	TPD Own Occupation	Care Support Package
1 Professional / White	✓	✓	✓	✓	✓	✓	✓
2 Light Blue	✓	✓	✓	✓	✓	✓	✓
3 Blue	✓	✓	✓	x	✓	✓	✓
4 Heavy Blue	✓	✓	x	x	✓	x	✓
5 Red	x	x	x	x	x	x	x

Our Underwriters and your relevant BDM also have this mapping so please feel free to chat to them for any further guidance, ensuring the most appropriate occupation is chosen for your client’s application at the point of submission.

10.1 Our occupation rating philosophy

Our Underwriting Philosophy on occupation categories is strict on adherence to the product and actuarial assessment of the risk and terms applied to occupations.

Even though occupation rating seems innocuous, it is a major pricing lever, and in order to sustain our premium rates we take this aspect seriously.

We do not use income, hours worked, or degree status as determining factors of an occupation rating.

If the duties of the occupation are as per our occupation mapping guide or similar to an occupation in that guide, that is the occupational class to be imposed.

There is underwriting discretion only when the duties are not exactly as stated and there is a prudent assessment to whether those duties improve or decrease the category in the guide.

Most occupation ratings are self-evident e.g. a qualified plumber.

But - If the plumber is now running a significant business and is not involved in manual work anymore, then the occupation descriptor should be that of someone running a business (e.g. manager no manual work, or manager 10% manual) and not a tradesman. The type of business becomes less relevant – the duties and day to day activities / responsibility and accountability become more important.

Occupations in the professional disciplines e.g. lawyers, medical practitioners and CPA qualified accountants are also straightforward.

Applicants who may be considered for inclusion in the 'Professional' category need to possess most of the characteristics of a professional practitioner. They must be responsible and accountable for high level, major business strategy and for a medium to large company.

Often, even though the role may be that of a senior executive – commonly these applicants are qualified in a business, legal or accounting discipline and would qualify to be classed as a 'Professional' in any event.

Some of the key factors considered when classifying occupations as 'Professional' when some or all of the above don't apply may include:

- Senior leadership role (executive committee, board, general management).
- Member of a professional body requiring formal qualifications and ongoing licensing/education to maintain that membership.
- Overarching responsibility and accountability for the implementation of critical business strategies.
- Responsibility for a significant budget.

Please note for clients working reduced hours this is not a barrier to obtaining a 'Professional' occupation class. At Integrity Life, we understand many professionals change their working hours due to their current life circumstances. As long as your client meets the minimum hours required for the cover requested, they will qualify for Professional Class if that is their current occupational role.

If you require further guidance on any occupation, please reach out to your BDM or our Underwriting Team for further clarification.

11. Commissions.

- We process commissions on a weekly basis and pay directly to an AFS Licensee/Dealer Group weekly.
- Commission dial down is available in 10% increments up to 100%.
- Commission is payable on premium after relevant discounts and loadings. Any dialled down commission will impact the premium payable.
- Commission is not payable on any government stamp duty charges.
- Initial commission for year one is paid upfront when the policy goes into force, regardless of the premium frequency.
- Renewal commission from year two onwards is paid upon receipt of the premium.

Given commission is payable on policy premiums, please find below a worked example showing the commission payable at inception where a client chooses a monthly versus an annual premium payment frequency.

Policy	Ownership	Monthly Premium	Annual Premium
'Here for You' Personal	Personal	\$190.38	\$2,115.50
Total Premium Payable – Year One		\$2,284.56	\$2,115.50
Total Commission Payable (incl. GST) – Year One*		\$1,507.81	\$1,396.23

*Assumes stepped commission applied at 66%

Commission Structure	Initial Rate ²	Renewal Rate ²
Level Commission	30%	30%
24 months Responsibility Period ¹		
Higher Initial for policy issued prior to 1 January 2019	88%	22%
Higher Initial for policy issued prior to 1 January 2020	77%	
Higher Initial for policy issued from 1 January 2020 onwards	66%	

Commission **may be dialled down** in 10% increments up to 100%.

Policy increase due to:	Commission Rate
CPI indexation of Sum Insured	Renewal commission rate
Life Events increase in lump sum Cover Amount	Initial commission rate
Life Events Increase in disability sum Insured due to salary increase	rate

Commission Structure	Initial Rate ²	Renewal Rate ²
Business Events increase in lump sum Cover Amount		

Note 1: Responsibility Period means number of months of premium from policy start date, when a proportion of commissions paid will be reversed if cover lapses or is cancelled.

Note 2: All Retail commission rates are inclusive of GST.

11.1 Commission clawbacks (responsibility periods)

Where there is a reduction in the policy cost, the following clawback rules will apply. A reduction in premium may occur in the following scenarios:

- Cancellation of policy (lapse)
- Reduction in Cover Amount
- Change in premium type (Level to Stepped)

From Cover start date:	
Up to 12 months	100% (Level (pro-rata) & Higher Initial)
12 – 24 months	60% (Higher Initial only)
For policy increases/alterations:	
Up to 12 months	100% (Level (pro-rata) & Higher Initial)
12 – 24 months	60%

Commission will be clawed back on any premium that is refunded to the client or waived.

Please note any amount clawed back will include GST. Clawbacks don't apply to any of the following:

- Coverage ceases where the Life Insured reaches cover expiry age
- Coverage ceases as a result of a claim
- Reduction in premium is due to a new discount or change in our premium structure

11.2 Continuation option

Any retail policy issued under the Continuation Option feature of our corporate group products, will be offered level commission structure only.

12. Policy administration.

12.1 Renewals

Please find below our timeframes for providing you and your clients' transparency around upcoming policy anniversaries.

Notice	Timing	Provided to	Where
Upcoming renewals in the next month	42 days prior	Adviser	Notification on our Portal, under "Clients" view.
Renewal Notice	30 days prior	Client	Renewal notice sent via email and posted to Activity Log for Adviser to access.
At Renewal	Day of renewal & premium deducted	Client	Only contacted by the Customer Care team if renewal deductions were unsuccessful.

12.2 Alterations

In many cases, general policy updates such as changes of address, contact details, payment details and payment frequencies can be completed over the phone and/or actioned via an email through our Customer Care team.

For more complex policy alterations, we will generally need more specific information or need to speak with you or your client first.

In any case, our Customer Care team is the best point of contact for all policy alterations. They will clearly explain what you need to do and why, as well as assisting with producing revised quotes as required, so we can manage you and your client's request as efficiently as possible.

Please find an outline of the most common policy alterations requests we receive and what we generally need from you and your client to action:

	Requirements	Change requested by	By email	By phone
Change in payment frequency – Personal, business and SMSF: <ul style="list-style-type: none"> Annual to Monthly Monthly to Annual 	Email / Letter evidencing Client Consent	Policy Owner / financial Adviser	Yes	Yes
Change in payment frequency – Integrity's Here for You Super Plan:	Email / Letter evidencing Client consent of new quote provided, new completed direct debit form if relevant	Policy Owner / financial Adviser	Yes	Yes

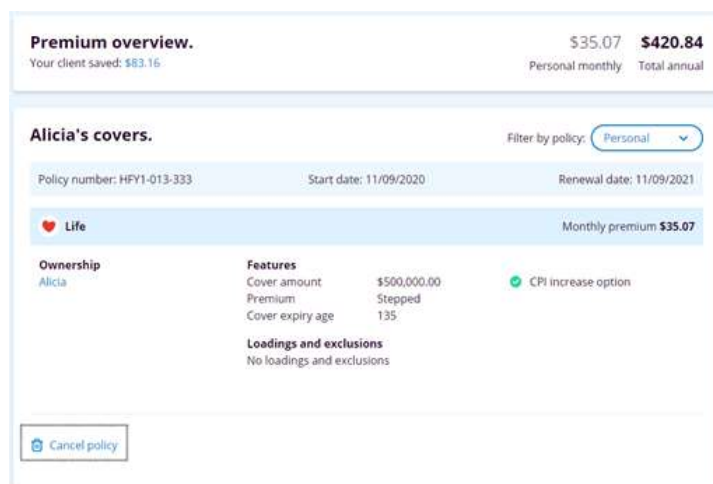
	Requirements	Change requested by	By email	By phone
<ul style="list-style-type: none"> Annual Rollover to Monthly DD Monthly DD to Annual Rollover 				
Change in payment details – all policy ownership	- Change of Bank Account: Completed new DD authority form - Change of Credit Card and change in rollover details: Contact Customer Care.	Policy Owner / financial Adviser / account owner	Yes	Yes
Change in Name: <ul style="list-style-type: none"> Policyholder Life Insured 	Proof of new name	Policy Owner / Insured person / financial adviser	Yes	No
Change in Postal Address: <ul style="list-style-type: none"> Policyholder Life Insured 	Evidence of Client consent	Policy Owner/ financial adviser	Yes	Yes
Make or Change an Existing Beneficiary nomination¹	- Integrity's Here for You Super Plan: New Binding Beneficiary Nomination form - Personal ownership: Contact Customer Care	Policy Owner/ financial adviser	Yes	No
Change in Contact Details (phone/ email): <ul style="list-style-type: none"> Policyholder Life Insured 	None	Policy Owner/ financial adviser	Yes	Yes
Add Annual CPI Indexation	Evidence of Client consent of new quote provided	Policy Owner/ financial adviser	Yes	No
Change in Ownership. <ul style="list-style-type: none"> Personal to SMSF Personal to Integrity's Here for you Super Plan – Super to Non-Super 	Transfer between Non-Super to Super - New application Transfer from Super to Non-Super: Contact Customer Care	Policy Owner/ financial adviser	Yes	No
Change Premium Structure	Evidence of Client Consent of new quote provided	Policy Owner/ financial adviser	Yes	No

	Requirements	Change requested by	By email	By phone
<ul style="list-style-type: none"> Stepped to Level. Level to Stepped 				
Change in Policy Owner Personal and Business ownership only	Evidence of Client Consent	Policy Owner / New Policy Owner	Yes	No
Authority to obtain information	Evidence of Client Consent	Policy Owner/ financial adviser	Yes	No
Cancellation of Option / Cover / Policy	For cancellation of cover/option: Evidence of Client Consent of new quote provided. For cancellation of an entire policy: Adviser self service via Portal or Contact Customer Care	Policy Owner/ financial adviser	Yes	No
Cancellation resulting in refund of pro-rata external rollover	Completed Rollover form to evidence refund due	Policy Owner / financial adviser	Yes	No

12.3 Cancellation of Cover via our Adviser Portal

To cancel an entire policy, you can commence the request via our Adviser Portal. Go to 'Clients' then select your Client.

Click 'Cancel policy' in the bottom left-hand corner of the screen and follow through the onscreen prompts as shown below:



You'll be able to nominate a reason for the policy being cancelled:

Oh no! We're sorry to see your client go. (Step 1 of 3) ✕

The following policy will be cancelled

Personal - HFY1-013-333

Please select a reason

Please select ▼

Close
Confirm Details

You'll also see any applicable refund amount and be able to nominate how you wish to capture the client's consent – via email or text message with your client needing to confirm their approval within 48 hours as shown below:

Request consent from client (Step 3 of 3) ✕

We need consent from the client before we can cancel the policy. They will need to confirm the cancellation of their policy within 48 hours otherwise the request will expire and will need to be sent again.

Specify how your client would like to provide consent

SMS

Email

Sending request to:
Alicia: 0455 682 016

Back
Confirm cancellation

Details capturing information about the cancellation request including confirmation of the client's approval including time & date this was received will be saved into the clients Activity Log.

12.4 Alterations impacting Underwriting

Where more complex changes are needed to an existing policy, it is likely that our Underwriting Team will need to review the request and then decide the best course of action from there.

Please find an outline of policy alteration requests that we commonly receive and what we generally need from you and your client to action:

	Requirements	Change requested by	By email	By phone
Smoker to Non-Smoker	Non-smoker declaration available on our website	Policy Owner / Insured Person	Yes	No
Review of Occupation Category	Details of new occupation and duties	Policy Owner / Insured person	Yes	No
Increase Cover Amount	Contact our Underwriting Team to confirm requirements. If within 6 months of Cover commencement we will consider with a declaration of continued good health. Customer Care will assist with new quotes as needed.	Policy Owner / Insured person	Yes	No
Decrease Benefits (including options, Cover Amount)	Evidence of Client Consent for the new quote provided.	Policy Owner / Insured person	Yes	No
Change Waiting or Benefit Period for Income Insurance	Evidence of Client Consent for the new quote provided.	Policy Owner / Insured person	Yes	No
Change due to Life Event	Proof required of Life Event. Contact our Customer Care team to confirm requirements.	Policy Owner / Insured person	Yes	No
Change due to Business Event	Proof required of Business Event.	Policy Owner / Insured person	Yes	No
Review of Exclusions	Contact our Underwriting Team to confirm requirements.	Policy Owner / Insured person	Yes	No
Review of Loadings	Contact our Underwriting Team to confirm requirements.	Policy Owner / Insured person	Yes	No
Add an additional Cover type	Contact our Underwriting Team to confirm requirements.	Policy Owner / Insured person	Yes	No
Change in Income Insurance Cover type	Contact our Underwriting Team to confirm requirements.	Policy Owner / Insured person	Yes	No
Change in TPD Definition	Contact our Underwriting Team to confirm requirements.	Policy Owner / Insured person	Yes	No

12.5 Managing Missed Premium Payments

We understand that sometimes people can miss a premium payment by temporarily having insufficient funds in their account(s) or their payment details might have changed.

If we do not receive your clients premium by the due date, we will send them a reminder notice. They will then have 30 days from the date of the reminder notice to pay the overdue premium. If they fail to pay their premiums, their Integrity Policy will be cancelled and they will need to apply to have the Policy reinstated if they require continuation of their Cover in the future.

12.6 Reinstatements

Where your client’s policy is cancelled due to non-payment of premiums, your client can apply to reinstate their policy within 90 days from the initial premium dishonour date as follows:

Eligibility	Requirements to Reinstate
If less than 90 days since initial dishonour	Payment of outstanding premiums only
If greater than 90 days since initial dishonour	New application required and may be subject to underwriting.

13. Claims.

Our Claims Philosophy: “Being there when your Clients need us most”. No one wants to have to claim on their life insurance, but if your client needs to, you want to know that your insurer is going to make their situation better and not worse.

Claiming on a life insurance policy inevitably means that something unexpected and unfortunate has occurred. Regardless of whether that is the death of a loved one or an accident that is preventing your Client from working, it is likely to be a highly emotional time and generally one they haven't had to navigate before. It is critical that you and your Client can rely on a team who can get them through it.

13.1 A personalised, straightforward claims philosophy

When we founded Integrity, we did so with a clear and simple mission to help people when they need help most and there is no time when you and your client will need help more than at claim time.

To guide our systems and processes, we have a simple and straight forward claims philosophy. We treat all people who lodge a claim the way we would want to be treated if we were in their place. In part, that’s because many of us have been there, so it’s not just a job for us.

When something happens and your Client needs to lodge a claim we will:

- Get to know them, understand their needs holistically, and treat them with fairness, care and respect at all times.
- Personalise the experience so it's as straightforward as possible, including that we pay Income Insurance benefits on the day that suits your Client plus there won't be any forms, we'll capture only the information that we absolutely need over the phone and clients have direct access and contact information for their dedicated claims specialist.
- Assess your Client's claim fairly, be transparent and keep you proactively informed based on your and your client's preferences for frequency and method.
- Support your Client to set goals and then collaborate with them and their health network to set out an action plan to achieve the best possible outcome for them.
- Connect your Client to support services and resources that can help them and their family adjust.
- Always ask ourselves if there is a better way to provide support. Our resourcing model means dedicated claims specialists have the time and resources to focus on what matters – our clients.

13.2 We've removed the painful paperwork

There are many elements to how we work to minimise friction in the claim process, but a key example is our elimination of claim forms as follows:

Tele-claim process.

We've eliminated claim forms for almost all claims and replaced them with a tele-claim process that allows us to collect the information we need for a claim quickly and with less follow ups for additional information.

Personalised Treating Doctor's Report.

We've further streamlined the claims process by generating fully personalised treating doctor's report questionnaires so that a busy doctor can provide information on a claim without having to wade through pages of questions.

13.3 Early Intervention

We believe that the sooner we can support someone, the better their outcomes will be. So not only have we cut all the red tape out of claims, but we're also equipped to offer a wide range of support from the get-go.

Our claims approach includes a commitment to work with your client and their treating doctor to achieve the best possible outcome from the claims process. A key part of delivering on this commitment is the application of rehabilitation and other support services in a coordinated and timely manner.

So, the sooner we are engaged about an unfortunate change in your client's circumstances, the sooner we can work with you and your client to deliver a better claims outcome for them.

13.4 Our claims process

Making a Claim	<p>If a claim needs to be made, just call or email us at:</p> <p>Call us: 1300 54 33 66, Option 3 Email us: claims@integritylife.com.au</p>
Assessment	<ul style="list-style-type: none"> ▪ As soon we know that your client would like to make a claim, they'll be assigned a dedicated claims manager to help them through the assessment process. Their claims consultant will clearly set out the information needed. ▪ We usually respond and assign a dedicated Claims Manager within 1-2 business days. ▪ The dedicated Claims Manager then organises an appropriate time with your client to conduct a Tele-Claims interview to obtain further information, confirm your client's communication preferences and gather their proof of identity. ▪ Based on these discussions, we tailor the treating doctor's report for your client's doctor(s) to complete. ▪ Depending on the type of claim, we may also require additional medical or financial evidence. We will always make sure we clearly explain to you and your Client why any further information is required.
Outcome Communications	<ul style="list-style-type: none"> ▪ Some claims are simple, allowing a quick decision. ▪ However, other claims are more involved, and it may take more time for us to reach a decision. Please note, the time it takes is often dependent on how quickly we're able to obtain any additional information from your client, relevant doctors or other third parties. ▪ Either way, you can rest assured that we'll be working as fast as possible, ensuring you and your client are kept informed of our progress every step of the way.

13.5 Claims resolution process

If you're concerned about the way your Client's claim is progressing, or disagree with our claim response, please talk to your client's dedicated Claims Manager in the first instance.

If they cannot resolve you or your client's issue, you can request to have the matter reviewed by our Head of Claims separately or escalated to our [complaints and dispute process](#).

Please note all declined claims are reviewed by our Head of Claims and only declined after a formal meeting and decision by Integrity's Claims Review Committee.

Should you still be dissatisfied with the outcome after our internal review, you and your client can refer the matter to [AFCA](#), Integrity's external dispute resolution provider to resolve the issue.

We can provide you with information about the options available and how you can contact the relevant organisation if things get to this stage.

integrity.

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