

Accelerate is a revolutionary online life insurance solution, brought to you by TOWER Australia.

Developed with a clear aim in mind – to provide 85% of underwriting decisions in three working days for applications received for 25 to 45 year olds, Accelerate provides a fresh approach to life insurance.

The Accelerate solution combines several unique components that work together to meet the Accelerate aim while providing you and your customers with an improved life insurance experience – one that's fast, safe and simple.

Read through this flier to learn more about the Accelerate solution.

WE THOUGHT SO.
THAT'S WHY
WE CREATED
ACCELERATE.

ACCELERATE

Contact us
TODAY

For more information on Accelerate and how it can help you and your business, contact your Accelerate Sales Manager or the Accelerate Resource Team on 1800 100 678

and

ACCELERATE

your business today.



TOWER Australia Limited ABN 70 050 109 450 AFSL 237 848

DISCLAIMER

This information has been prepared for use by advisers only, in no circumstances should it be provided to a customer. It contains general information only and does not take into account any personal financial objectives, circumstances or needs. Benefit exclusions and adjustments may apply. If there is any inconsistency between this document and the Product Disclosure Statement or Policy Document, the terms of the Product Disclosure Statement and/or Policy Document will prevail to the extent of the inconsistency. A policy can only be affected after completion of an application form. Prior to making any decision customers should read the Product Disclosure Statement.

T3830/V001

WOULD YOU
LIKE ACCESS TO
A HIGH QUALITY
LIFE INSURANCE
SOLUTION THAT
DELIVERS 85% OF
UNDERWRITING
DECISIONS IN THREE
WORKING DAYS?

Accelerate AIM

To provide 85% of underwriting decisions in three working days for 25–45 year olds

- > Developed for 25–45 year olds – those Australians with the greatest need for and highest propensity to buy life insurance
- > Accelerate aims to deliver 85% of underwriting decisions in three working days to this group, and each component of Accelerate including product, process and underwriting philosophy, has been designed with this aim in mind
- > Faster underwriting decisions mean you have more time to spend on those activities that add the most value to your business, like sales and customer service
- > The integral components of the Accelerate solution are Accelerate online, Accelerated underwriting and the Accelerated Protection Policy

Accelerate ONLINE

- > Accelerate online is the purpose built quote, application and underwriting system that drives the Accelerate solution
- > Accelerate online is easy to use and integrates with your existing practice management systems
- > Customer and cover information is entered on Accelerate online once only, then automatically passed through the quote, application and underwriting systems without you or your staff having to re-key any data, which saves time and reduces errors
- > Accelerate online uses straight through processing to provide an automatic underwriting decision where possible – this means you spend less time on case management, giving you more time to spend on building your business.
- > You control how you use and integrate Accelerate online to your existing business processes – use Accelerate online to complete applications face to face with customers, complete applications over the phone with a customer using Accelerate online, or have your staff complete applications using Accelerate online – either way, the choice is yours

Accelerated UNDERWRITING

- > Accelerated underwriting minimises the need for medical evidence by relying wherever possible on the customer's initial disclosure to make a decision, making the underwriting process faster and hassle free for you and your customers
- > Accelerated underwriting uses a number of underwriting tools to produce a decision including straight through processing via Accelerate online and tele-underwriting
- > Accelerated underwriting means we underwrite life insurance in an efficient, cost effective manner by basing decisions on the customer's disclosures rather than relying on medical information to provide an outcome
- > Accelerated underwriting provides your customer with the best possible application experience by minimising the need to obtain medical evidence which saves their valuable time

Accelerated PROTECTION POLICY

- > The Accelerated Protection Policy has been specifically designed to provide high quality life insurance for our target market – Australians aged between 25 and 45
- > Accelerated Protection offers market leading features and benefits to ensure you're not only providing your customer with fast insurance cover, but also recommending an excellent product
- > Accelerated Protection offers competitive premium rates and commission levels to provide value to both you and your customers
- > There are no mandatory Personal Medical Attendant Reports required for Accelerated Protection which removes the hassle of having to wait months to receive a doctor's report
- > Accelerated Protection is backed by TOWER Australia, one of Australia's largest and most trusted life insurance specialists