

Strategy advice: Midwinter's *Needs Analysis* module

Midwinter's *Insurance Needs* module is a comprehensive insurance needs analysis for financial advisers.

Insurance Needs allows advisers to easily calculate the level of insurance your client(s) require. It will calculate sum insured for life, TPD, trauma and income protection.

The module can perform single or joint calculations and print the results into a word document. It also provides the ability to enter in product details that can be printed in a 'SoA Insert'.

The *Insurance Needs* module has the ability to access insurance data (premiums and features) based on the insurance products selected. This includes comparisons and charts outlining the benefits of each product.

What set Midwinter's *Insurance Needs* apart?

Midwinter has worked closely with a number of Australia's leading risk writers to develop a practical insurance needs analysis. Unique features include:

- Replacement of income calculations provide flexibility to index the replaced income and to adjust future levels of replaced income,
- Education expense calculator allows advisers to select the annual cost for primary, secondary and tertiary levels of educations, just enter the children's age – and the *Insurance Needs* module will do the rest,
- Comprehensive expense calculator allows you to create budgets for your clients and use then that information to determine the level of cover required,
- Support for singles and couples,
- Select insurance products from Midwinter's *Insurance Comparator* or enter in details manually,
- From fact find to statement of advice in less than ten minutes – including product comparisons.

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To access your free trial of Midwinter's *Reasonable Basis* please click on this link – [Reasonable Basis Free Trial](#) - and call 1300 882 938 for your access code.

This is intended as general advice only and does not have regard to an investor's objectives, financial situation or needs. Before acting, investors should consider the advice in light of their own circumstances. Midwinter Financial Services (Midwinter)

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Justifying
your advice just
got a whole lot
easier with...

 *reasonable basis*