

Product advice: Midwinter's *Insurance* module

Midwinter's *Insurance* module is a comprehensive insurance comparator, allowing advisers to undertake in-depth qualitative and quantitative analysis of:

- Group insurance products (i.e. insurance within super),
- Retail insurance products.

Midwinter's *Insurance* module leverages off Rice Warner research – giving advisers access to one of Australia's largest insurance premiums and features databases.

Premiums

Display all premiums based on a range of selection criteria, including:

- Insurance type (Life, TPD, Trauma, Income Protection, Business expenses),
- Cover amount,
- Stepped or level premiums,
- Buyback options,
- Guaranteed future insurability.

Premiums can be ranked from highest to lowest with easy to read colour codes and charts. Premiums are updated live over the internet in real-time, ensuring that you always have access to the latest premiums.

Features

- View complete universe, approved list or smaller sub group for easy comparison,
- Compare a range of selected features at a glance,
- Find products based on features criteria that is important to your client

Definitions

An extensive database of insurance definitions for all products available at your fingertips. You can compare three definitions/products at once – This report can run over 100 pages with the in-depth wording and attention to detail required by risk writers today.

Reporting

Print out a consolidated comparison report that shows the premiums, features and definitions for the selected products. This report can be used as an appendix to a statement of advice or used as an insert.

Integrated with *Needs Analysis*

Midwinter's *Insurance* module is fully integrated with Midwinter's *Needs Analysis* – making the plan preparation process for insurance a simple click and follow through process from deterring the level of cover required to selecting the appropriate product.

What makes Midwinter's *Insurance* module better than its competitors?

The ease of use and integration between the needs analysis and the insurance comparator makes Midwinter's Reasonable Basis *Insurance* module perfect anyone who is serious about risk or for anyone trying to grow their risk book.

All of Midwinter's skills as a financial advice software provider have been utilised to make the *Insurance* module as easy to use as possible – it will dramatically decrease the amount of time it takes to prepare and document your risk advice.

Contact Details

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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