

Flexible. Award-winning. Life Insurance.



It's time to upgrade to BT Panorama.

FOR ADVISER USE ONLY

With BT Protection Plans now available on BT Panorama, clients and advisers have more choice and flexibility when accessing BT's award winning life insurance solutions.

1

All in one place

Delivering efficiencies to support you and your practice.

- > View on platform BT Protection Plans policies with detailed policy and benefit information.
- > Intelligent design and real time information streamlines your key administrative tasks.
- > Integrated life insurance application tracking, with underwriting notes and requirements, which can speed up the underwriting process.
- > See life insurance policy documents online such as policy schedules and renewal letters.

2

Integrated

An integrated Life Insurance solution for Investments, Super and SMSF clients.

- > Single sign on to quote, apply and view on and off platform insurance policies with LifeCENTRAL and LifeCENTRAL+.
- > Integrated premium payments:
 - improved cash forecasting and draw-downs
 - flexibility to schedule premium debit on any working day of the month.
- > 10% Platform discount for premiums paid directly from a Panorama account.

3

Meeting your needs into the future

A scalable wealth management solution.

- > Panorama enables you to work how and where you want.
- > Flexible and modular, to support a range of advice models.
- > Futureproof - using the latest intelligent technology and support with BT's commitment for ongoing innovation and development.
- > Mobile access – smart phone app and tablet.



Award-winning Life Insurance

Committed to service excellence and innovation.

- › The only Claims team awarded a C-MAP A* Mark of Excellence from 2011–2017.
- › Winner of the 2016 AFA/Beddoes Institute Customer Choice Awards for:
 - Best Claims Assessment Process
 - Best Ongoing Claims Management
 - Best Total Customer Experience.
- › Ranked number one for Underwriting by Investment Trends – Planner Risk Report 2016.
- › Winner of the AFA/Plan for Life 2016 Platinum Award - Life Company of the Year and Income Protection Insurance Award: Income Protection Plus



Flexible

Cover more clients with flexible insurance solutions.

- › Multi-policy and large sum insured discounts.
- › Policy linking options, inside and outside super.
- › Remuneration options including an Advice Service Fee payment facility.
- › Cover more clients with market leading product terms and tailored offers for specific needs:
 - BT Reserve for higher levels of cover
 - Home duties TPD and Income Protection for homemakers
 - Key Person Income for small businesses
 - Professionals package for new graduates
 - Needlestick Benefit and Income Protection cover for medical professionals.

“Best claims process, easy quoting software with full flexibility, sharp pricing, excellent adviser support, well-structured underwriting process, excellent training.”

Beddoes Institute, Life Insurance Industry Performance Barometer – Adviser Study 2016

“BT give good underwriting outcomes...they are responsive and offer good support, they do their best to achieve a good outcome for a client.”

Beddoes Institute, Life Insurance Industry Performance Barometer – Adviser Study 2016

“Rated highest by ALL claimants and ALL advisers on overall claims satisfaction.”

Beddoes Institute Life Insurance Industry Performance Barometer – The Claimant Journey & Adviser Experience Study 2016

Need Help?



Call
1300 784 207



Email a query to
support@panorama.com.au



Visit
btpanorama.com.au

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