Broker Digital Experience

Interactive Document

This is not a customer document and is intended for Financial Advisers only

Over the past 3 years we have sought to differentiate our Broker Proposition in the digital space by investing in the delivery of sustainable supports which bring tangible benefits to Broker businesses. Alongside process enhancements and remote working solutions such as Esignatures, we have delivered a suite of best in class tools. Additionally we have launched a new BLine website which, as well as offering significantly enhanced security, allows for a more personalised experience and improved navigation and usability.

Our vision here is to create a connected ecosystem of broker focused tools built around 4 key principles:

- **Ease:** removing pain points to deliver a better experience and help you drive efficiency.
- **Growth:** helping you develop opportunities by supporting your advice with professional, scalable solutions.
- **Simplexity:** making complex calculations simple and solving key problems to hand you back time.
- **Broker Centricity:** keeping you at the centre of your client engagement with personalised, brandable outputs.

Each of the tools are designed in a modular way to work in isolation. They are simple and intuitive to use and navigate with helpful buttons, tooltips and inbuilt product rules.

However, the launch of **MyQuotes** not only provided a class leading quotation solution, but also a framework to connect different elements of this ecosystem together. This maximises the benefit by allowing you to manage a range of end-to-end client journeys electronically.

> **Save & Resume**: the MyQuotes dashboard allows you to save client quotations plus data and illustrations entered into MyRetirement Pathfinder and MyPortfolio Builder. All data is retained for 60 days, and when you revisit, it will refresh this and start the clock again.

> **Connected Experience:** you can move seamlessly from delivering your advice, to generating your tailored quote, and then onto the B-Line portal to submit your new business cases. All data flows through from system to system avoiding re-keying and the risk of error to drive a great client experience and maximise efficiency.

> **Reporting:** personalised, configurable reports which you can co-brand with your logo. A consistent look and feel means you can create a complimentary client pack with minimal effort.

We are committed to continuing to invest in building out our solutions. As well as delivering continuous improvements to core systems we will be upgrading and integrating our already class-leading Estate Planning and Business Protection tools and bringing other innovations to you to drive each of our 4 principles in a meaningful way.

MyQuotes

MyEstate Planner

MyPortfolio Builder

MyBusiness Protection Pathfinder

MyRetirement Pathfinder

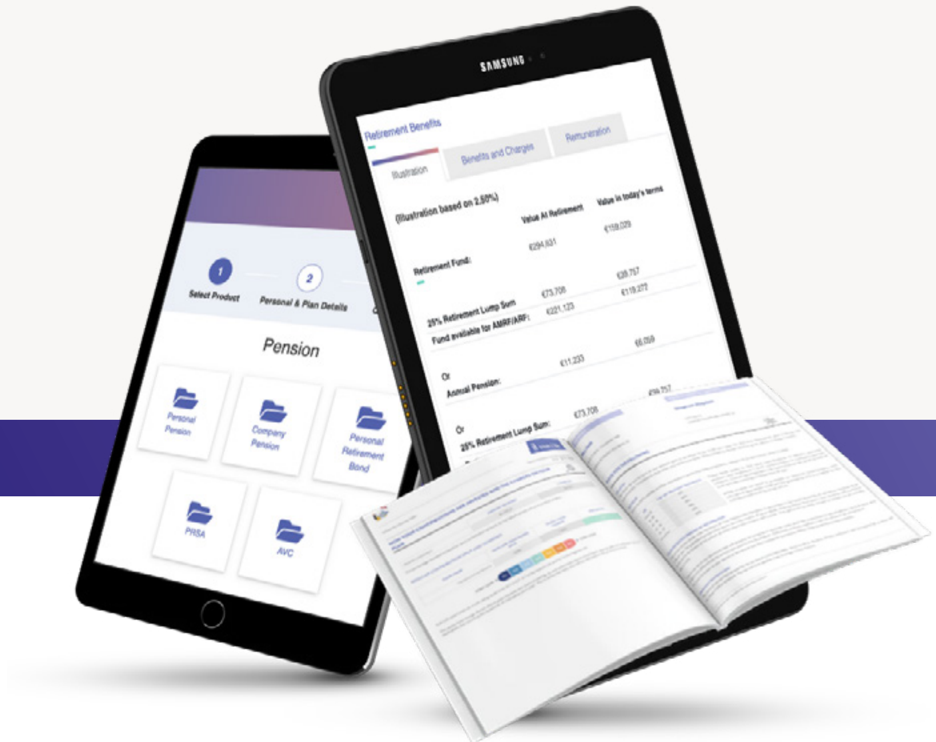
MyQuotes

MyQuotes is our transformational broker quotation system.

Covering the full suite of Protection, Pension, Retirement and Savings & Investment products, MyQuotes will help you do your business efficiently and with precision, while enabling the completion of your applications online.

MyQuotes key features

- **Mobile & Tablet Enabled:** with a quick-quote option for a price or fund projection on the go.
- **Simplexity:** quote for complex protection cases with all combinations of optional benefits, illustrative loadings and full commission flexibility.
- **Supported Advice:** protection Statement of Suitability builder to document your advice.
- **Pre-populate:** protection PDF data capture and signature forms.
- **Tailor Investment Illustration:** giving a blended view of charges risk rating based on the asset level view.
- **Dynamic:** option to include fund factsheets, tailored KID's and product brochures.
- **Commission Capture:** no more Profiles! Commission capture feature so you can build the terms including dynamic allocation based on investment bands.
- **RevMax Checks:** unique integrated Revmax funding check on all company pension quotations where you can capture all types of legacy arrangements and ensure payments are within Revenue limits.
- **Supported Advice:** variable exit tax rates to allow you to illustrate projections for Company proposed and tax-exempt savings and investments.

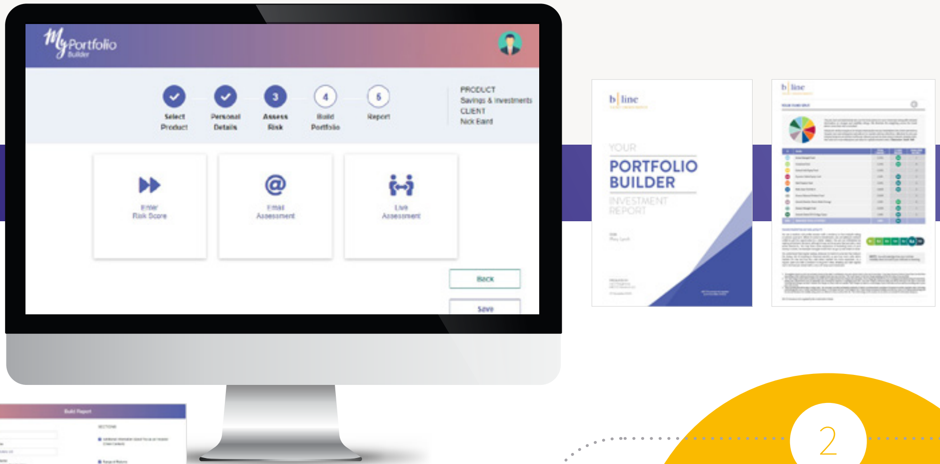


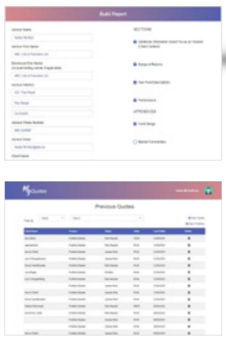
To access additional support: my.bline.ie/myquotes

MyPortfolio Builder

New investment support system available to brokers now!

We are proud to bring you our transformational new portfolio creation tool MyPortfolio Builder. This new system allows you to email the "Attitude to Investing" questionnaire to your client for online completion, create bespoke investment portfolios from across the Irish Life fund shelf and send personalised branded reports to document and illustrate your tailored solution to your clients.





MyPortfolio Builder key features

- **Diversification:** opens up the full breadth of the investment proposition.
- **Ease:** a simple and intuitive guided process to help you create unique client solutions.
- **Personalisation:** record information in relation to your clients individual circumstances to support your advice.
- **Responsible investing:** capture attitude to Environmental, Social and Governance factors and select funds based on SFDR ratings.
- **Risk Assessment:** choice of user input risk level, or a 15 question assessment which can be either completed live, keyed from an editable PDF form or by your client online via email option with 2 Factor Authentication security feature and your branding onscreen.
- **Advanced Reporting:** include options such as range of returns, performance charting, ESMA ratings, fund descriptions and fund factsheets.

To access additional support: my.bline.ie/digital/myportfolio-builder

MyRetirement Pathfinder

My Retirement Pathfinder is an invaluable aid to you in advising in the retirement market. It will integrate into your existing retirement advice process and will enhance the experience for you and your client. In a simple and efficient manner it will allow you to create a fully customisable, branded report which the client will value and will help them in understanding this important financial journey that retirement has become.

MyRetirement Pathfinder key features

- **Ease:** simple and easy to use tool to support ARF advice and sales.
- **Supported Advice:** custom option to facilitate different retirement scenarios including ongoing ARF reviews for clients in retirement.
- **Dynamic:** options to include non-pension incomes and expenses.
- **Taxation:** option to select a personalised income tax rate for each client.
- **Simplexity:** flexibility on charging structures and investment advice.
- **Cashflow Modelling:** and graphing to enhance customers understanding of lifelong income.
- **Nominated Fund Draw Down:** percentage or monetary income options and nominated fund drawdown to enable you to advise on different income strategies.

To access additional support: my.bline.ie/myretirement-pathfinder

Protection

Protection - Ease of Business

Ease is particularly important for Protection Business where clients have a financial exposure for their families or their business until cover is securely in place. Many of our digital supports have been developed to help make this process as quick and efficient as possible for you and your clients. For the quickest results and best experience use our Interactive Underwriting live with your clients either in person or via screen share.

Wealth Protection

Our current standalone Estate Planning and Business Protection tools drive the Ease, Simplexity, Growth & Broker Centric principles by supporting you in these technical, high value areas of advice. We plan to upgrade and integrate them into the MyQuotes ecosystem over time, but in the meantime they continue represent best in class solutions.

MyEstate Planner Key features

- A simple approach to supporting your recommendation on Estate Planning
- Use the editable PDF Estate Planning Fact-find to capture all data needed from clients
- Calculate the Capital Acquisitions Tax bill that will be payable on your client's estate based on assets and beneficiaries
- Guide your client through the relevant exemptions and reliefs in order to determine whether they apply
- Easily create a tailored, personalised report in minutes

MyBusiness Protection Pathfinder Key features

- A simple approach to supporting your recommendation on Business Protection
- Use the editable PDF Business Protection check list to capture all data needed from clients
- Calculate the protection needs and determine the most tax efficient structure to cover them based on the specifics of your client's business circumstances
- Provides all the necessary information and the relevant paperwork to effect the contract with Irish Life
- Easily create a tailored, personalised report in minutes

To access additional support:

Estate Planning:
my.bline.ie/MyEstatePlanner

Business Protection:
my.bline.ie/MyBusinessProtectionPathfinder

1 **Quotation**
Generate your Tailored Quote, Branded Report & Protection Suitability Statement on MyQuotes

2(a) **Submission – Interactive**
For **best** results use Interactive Underwriting.
Launch b|line & complete medical questions with clients.

2(b) **Submission – Data Capture**
Download Prepopulated Editable PDF Forms.
Complete medical questions with clients.
Download & complete Fasttrack Questionnaires.
Launch & input info. Await follow up post- submission.

3 **Completion**
Download Signature Form & use e-Sign from our list of 7 approved providers and upload.

Why do your business online with Irish Life?

98% of Protection business and 68% of Wealth business is now submitted to us online via the Bline Portal. Clients now expect business to be completed remotely. We are committed to supporting you with the ability to transact with your client in an effective, professional, paperless manner. Online submission saves you valuable time, reduces costly errors and re-work and means your cases will be put inforce faster so your clients get the products they need and a great experience.

1. Electronic Forms and E-Signatures

> Editable PDF application forms for all new business cases available on Bline.

> Pre-populated Protection Data Capture and Signature forms via MyQuotes.

> Package into an E-signature envelope with one of our 7 approved providers.

DocuSign PDFfiller OneSpan Adobe Sign

HELLOSIGN a Dropbox Company ZOHO Sign nitro

2. Simple Online Process

> **MyQuotes:** launch straight from MyQuotes to pre-populate all your client and product details.

> **Save & Resume:** build and manage your case through the pre-sales pipeline with no information transferred until you complete the application and choose to submit.

> **Commission Capture:** an intuitive way to choose your commission by answering 3 simple questions and clicking to confirm.

> **Willing & Able:** take control by generating your own ‘Willing & Able’ letters to other providers from MyBiz for PRBs and ARFs transfers into Irish Life.

3. Pension E-Top Ups

> Upload Single Premium top ups to Complete Solutions Personal Pensions and PRSA

> No Signature required and EFT payment option

> Track in pipeline with cases prioritised in the processing queue

> RAC and PRSA1 certificates issue quicker

Online Supports

Any questions?

Your Account Manager or Sales Support representative is available to answer all of your questions.

Helpdesk

Contact the b-line helpdesk if you need to:

> Reset your b-line account password (If you are unable to do this with our new self-service feature)

> Set up new user b-line account

> Report a system bug

> Report an error message

> Report incorrect information

Phone: 1850 298989

Email: partnersupport@irishlife.ie

Your feedback

If there's anything we can do to improve our digital support and improve your experience please let us know.
You can feedback directly on many of our tools but alternatively, you can pass it on to your Account Manager or email us at **myquotes@irishlife.ie**

Additional Support

If you would like to arrange some additional support or training on any of our digital tools for you or your team, we are happy to help!
Please contact your Account Manager or us directly at **myquotes@irishlife.ie** to discuss your needs.

Digital tools & Support

All digital tools and support can be found by follow the links below:

MyQuotes:	my.bline.ie/myquotes
MyPortfolio Builder:	my.bline.ie/digital/myportfolio-builder
MyRetirement Pathfinder:	my.bline.ie/myretirement-pathfinder
MyEstate Planner:	my.bline.ie/myestateplanner
MyBusiness Protection Pathfinder:	my.bline.ie/myBusinessprotectionpathfinder

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