

Quoting capabilities in The Adviser Portal

	OneCare		Wealth Protection Series 1, 2, 3		Futurewise		Active – Series 1		Active – Series 2		WP & Active Income Safeguard		World of Protection IP (LEADIP)		EziCover (Direct) (TERM002, INDEM02)	
Type	Stepped	Level	Stepped	Level	Stepped	Level	Stepped	Level	Stepped	Level	Stepped	Level	Stepped	Level	Stepped	Level
Change Indexation	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO	YES	NO
Change Smoker Status	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO	YES	NO
Frequency change	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO	YES	NO
Change CPI	n/a - option on cover	n/a - option on cover	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO
Sum Insured Reduction	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	YES	NO
Sum Insured Increase	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES ¹	NO	YES	NO
Add/Remove Covers	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO	YES	YES	YES ²	NO	NO	NO
Add/Remove Options	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES ²	NO	NO	NO
Change WP or BP	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO	YES	NO
Change Occupation Class	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	YES	NO	YES	NO
Stepped to Level	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO
Level to Stepped	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	NO	NO	NO	NO
Change of Ownership:																
Non-super to Super only (*)	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Non-super to Superlink/optimised (**)	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Non-super to Non-super	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Super only to Non-super	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Super only to Super only	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Super only to Superlink/optimised	YES	YES	YES	NO	YES	YES	YES	YES	YES	NO	YES	YES	NO	NO	NO	NO
Superlink/optimised to Non-super	Future	Future	Future	NO	Future	Future	Future	Future	Future	Future	Future	Future	NO	NO	NO	NO
Superlink/optimised to Super only	Future	Future	Future	NO	Future	Future	Future	Future	Future	Future	Future	Future	NO	NO	NO	NO
Superlink/optimised to Superlink/optimised	Future	Future	Future	NO	Future	Future	Future	Future	Future	Future	Future	Future	NO	NO	NO	NO

(*) Combined functionality with non-super to superlink/optimised scenario (**) Combined functionality with non-super to super only scenario

(1) Only for eligible products (2) Can only remove, not add