

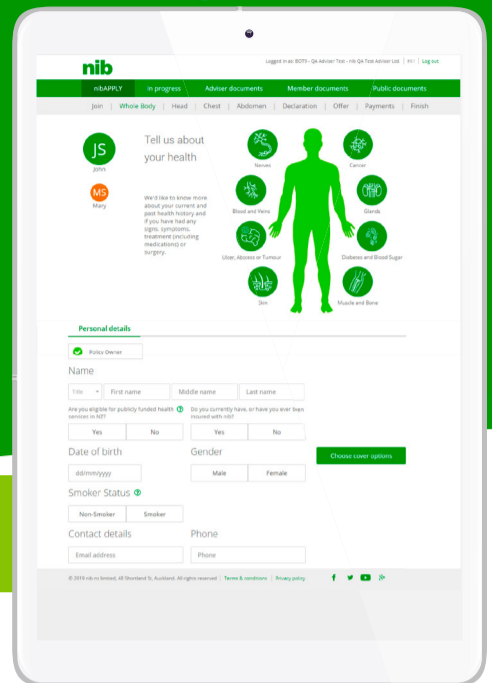
nib

APPLY

FAST, EASY SIGN UP

nibAPPLY is an interactive online tool that will streamline your client's application process, which is guaranteed to save some valuable time. With plenty of amazing benefits, it's specifically designed to be seamless and hassle-free. It's like signing up in the fast lane.

GREAT BENEFITS FOR YOU AND YOUR CLIENTS:



EASY

Simple to navigate and understand.



EFFICIENT

Ability to save and come back to applications anytime within 90 days.
No unnecessary or repeating questions.



CERTAINTY

Ensures you don't accidentally skip questions which would otherwise delay processing.



FASTER POLICY ISSUING

Automated real time underwriting will result in cover confirmed on the spot for up to 80% of applications.



PREMIUM ILLUSTRATIONS

Create, print and save premium illustrations based on age within nibAPPLY.

You also have the ability to:

- View premiums for all excess options on a single screen.
- Project premium increases, based on age only, for 10 years into the future.
- Apply an indicative loading to the illustration.



OFFER OF TERMS

Once your client's cover has been underwritten through nibAPPLY, you'll instantly see the outcome with a premium displayed in the Offer of Terms page.



BUSINESS REPLACEMENT ADVICE

Helps you record your policy replacement recommendations.



HASSLE-FREE PAYMENT EXPERIENCE

Your clients can enter their debit/credit card details and have payment confirmed online.
No credit card fees will apply for transactions.



CHILD ONLY COVER

nib's child only cover feature enables you to set up a child policy without an insured adult.



MULTIPLE LIFE ENTRY

One answer for all applicants - adults, children or family combinations.
Streamlined application questions also help you to save even more time.

Email advisersupport@nib.co.nz to register and start enjoying the benefits of nibAPPLY today.

**HEALTH
COMES
FIRST**