Question | **Answer**

The sale and transition

1. Why is my OnePath business being transferred to Zurich and which policies does this relate to?

Why have OneCare policies been transitioned to the Zurich administration system?

Where can AFSLs and Advisers find information about the sale of OPL?

In December 2017, ANZ announced the sale of the OnePath Life insurance business to Zurich. The purchase was completed on 31 May 2019. Therefore, OnePath Life is now owned by Zurich. At this time, ANZ wrote to all impacted ASFLs and advisers to notify them of the sale. You can refer to onepath.com.au/insurance-update for more information.

Critical to the seamless merger of the OnePath Life and Zurich businesses, we have been transitioning the OnePath Life products and policies from ANZ systems to Zurich systems. The transition has allowed us to streamline and simplify our processes to ensure we continue to provide our Advisers and their clients with the very best experience.

As you can see from the following timeline, the last phase has been the transition of the OneCare policies which we have now successfully completed:

Contacting us

2. If I or my OnePath clients need help, who do we contact?

Who should I contact now for enquiries about my OneCare policies or anything to do with the transition of these policies to Zurich?

Now that the OneCare policies have transitioned to Zurich are there new contact details?

We are here to help you and your clients if you have any questions, as always.

For Advisers (you):

The OnePath Risk Adviser Services team will continue to provide you with the same great support for your OneCare policies. You can also ask them any questions you have about this transition.

Their phone number hasn't changed but they do have a new email address for you to use for your queries on your OneCare policies:

1. By phone – you can call us on 1800 222 066, weekdays 8:00am to 8:00pm (AEST)
2. By email – our new email address is: adviser.onepath@zurich.com.au
   This email address can be used for queries on all your OnePath Life policies.

For your clients:

As always, the dedicated OnePath Customer Care team will continue to provide your clients with the same great service they are accustomed to.

Your OneCare clients:

If your OneCare clients need help, they can contact us:

1. By phone – our number has not changed: 133 667
2. By email – our new email address is: client.onepath@zurich.com.au
3. By mail – our new postal address is: Locked Bag 994, North Sydney NSW 2059

These new contact details have been sent to your OneCare clients.

Question	Answer
Registering for the portal	
3. How do I access The Adviser Portal at Zurich? *I haven't received my registration email for The Adviser Portal, what should I do?* *If I need help with registering for The Adviser Portal or logging in, who do I contact?* *I already have a login for The Adviser Portal, what do I need to do?* *Will I be able to view my OneCare policies immediately after they have been transferred to Zurich?*	The transition of OneCare policies to Zurich systems means that you will now access these policies on The Adviser Portal at Zurich. **If you already use The Adviser Portal:** there will be no change to how you access it. • If you do not remember your username, we have included it in the email you received from Zurich titled 'The transition of OneCare policies to Zurich systems is now complete.' If you do not remember your password, you will be able to reset it from the login page using the following link: onepath.com.au/adviserportal **If you do not yet have access to The Adviser Portal:** you will need to register for access. • You will be sent a registration email titled *The Adviser Portal – please activate your login,* within 24 hours of the email mentioned above you received from Zurich. This email will contain a unique link for you to register for access. Please try to activate your registration link as soon as possible so that you don't experience any delays in gaining access to The Adviser Portal. **If you have not received a registration email or need help accessing the Portal:** please contact the Risk Adviser Services team using the details shown in FAQ#2 above.
Adviser codes	
4. There are so many codes – which ones do I need to use to access my client's policies? *I have been assigned a new OnePath Adviser Code. I also have another OnePath Adviser Code and a Zurich Adviser Code. Do I need all of these?* *How do I add my new Adviser Code(s) to the other platforms/ financial planning software I use so that I can continue to access my OneCare policies?*	After the transition of the OneCare policies, you might have more than one Adviser Code associated with your OnePath or Zurich policies: 1. **Zurich Adviser Codes – these relate to your Zurich policies.** These Codes are not changing. If you have policies for Zurich products, you will already be using one or more Zurich Adviser Codes for these policies. 2. **OnePath Adviser Codes – these relate to any of your OnePath policies that have been transitioned to Zurich.** On each of the previous transitions and including this last transition of your clients' OneCare policies to Zurich, a OnePath Adviser Code will have been assigned for each unique SAN associated with your in-force OnePath policies. **To continue accessing your OneCare policies on other platforms/financial planning software that you use, you will need to register the OnePath Adviser Code(s) associated with your OneCare policies on these platforms.** The Adviser Portal supports data feeds into the following financial planning software – XPlan, Adviser Logic, Adviser Intelligence and Platform Plus. If you have pre-OneCare policies that transitioned to Zurich in November 2021 and have not yet registered any associated Adviser Codes on these platforms, you can also do that now. Once you have access to The Adviser Portal as described in FAQ#3, a user guide is located here to assist you to set up your data feeds and register your Adviser Codes: zurich.com.au/content/dam/au-documents/advisers/life-insurance/zlife-xplan-data-feeds-guide.pdf In the case of multiple Adviser Codes: although only one registration is required in The Adviser Portal, one platform registration must be made separately for each Adviser Code. If you have an existing data feed set up for your OnePath policies, it's important to know this will not transfer over. Please refer to the guide above on how to set up a data feed on the Adviser Portal. Based on the different products between OnePath Life and Zurich, users may notice differences in the way their data is displaying in XPlan, as well as differences in values supplied (IRESS will provide a contact person in their communications, in case you have any questions or concerns). Please be aware that OneCare policies will have their new Zurich policy numbers, not the previous OnePath policy numbers. If you need further assistance, please contact the dedicated Risk Adviser Services team using the contact details shown in FAQ#2 above.

Question	Answer
Using the portal	
5. I have not used The Adviser Portal before – how are you going to support me? *I am not familiar with The Adviser Portal, how can I get support on how to use it?* *I am used to using OnePath's OneView Life for my OneCare policies, including self-service. Will I be able to do the same things in The Adviser Portal?*	The Adviser Portal supports both Zurich policies, OnePath pre-OneCare retail policies and OneCare policies. If you are used to using OnePath's OneView Life, rest assured both systems have very similar navigation and functionality, including the self-service capabilities. We understand you might not be familiar with The Adviser Portal. That is why we have put together some helpful tools and resources to empower you to get the most out of it. **Virtual tour** – upon entry to The Adviser Portal you will be taken on an optional tour through the portal. **_Zone videos** – available in our Adviser platform _ZONE, we have created a series of videos that demonstrate the functionality of the Adviser Portal. **FAQs** – a series of Frequently Asked Questions. These are located on The Adviser Portal, in the FAQ section of the Tools & Resources menu. **Webinar Sessions** – are available On-Demand to help you familiarise yourself with the Adviser Portal. Click here to watch webinar.
6. Is _ZONE the same as The Adviser Portal?	Zurich is committed to ensuring you are supported to provide value beyond advice for your clients. That is why we have created _ZONE, our free, on demand, professional development platform for our advisers. You do not need to register for access to _ZONE. Once you are registered for The Adviser Portal you will automatically have access to _ZONE. You can simply login here using the same details you use to access The Adviser Portal. _ZONE houses a range of educational resources, including help to navigate and master the Adviser Portal. Click here for a video describing the key features of The Adviser Portal and how it can support you.
7. Am I able to perform alteration quotes on The Adviser Portal?	Yes, The Adviser Portal allows you to perform alteration quotes on a range of scenarios. Immediately following the transition, you will be able to perform alteration quotes on all your OneCare policies except in the following scenarios: • Level premium alterations (this functionality to be made available later in 2022) • Multiple Income Protection (IP) policies • Change of Ownership • Fee for Service Further enhancements are planned for The Adviser Portal in 2022, with the functionality to perform level premium alteration quotes scheduled to become available in Q3 2022. A date will be confirmed later in the year.
8. Does The Adviser Portal provide regular policy summaries like the Weekly Summary email that was available in OneView Life (OVL)?	Yes, The Adviser Portal has more sophisticated notifications than OneView Life, including weekly and daily notification alerts. In The Adviser Portal, you can set your policy notification preferences by clicking on your name in the top right-hand corner of the screen and then selecting 'notification preferences'.
9. In the Policy & Benefit Details screen, what is displayed in the loyalty discount field?	The Loyalty Discount field is the sum of below discounts that may be applied on a OnePath Life policy: • OPL Family Group Discount • OPL Business Group Discount • OPL Combined Group Discount • Policy Package Group Discount For the most complete view of all discounts applied to a client's policy, please refer to the client correspondence documents in The Adviser Portal and view the clients' latest policy schedule. All applicable discounts will appear under Premium Reductions.

Question	Answer
10. In The Adviser Portal how can I identify my clients' OneCare policies and pre-OneCare policies?	In the Reference No. field in the Policy & Benefit Details screen, the old policy number will display for your client/s – i.e. the policy number that your client had prior to all OneCare policies and pre-OneCare policies being transitioned from ANZ systems to Zurich systems. Note: As part of the transition, all clients with OneCare retail policies are being issued with a new policy number/s which appear at the top of the page in the policy section of The Adviser Portal.
11. How do I run a report in The Adviser Portal that shows all of my clients with a OneCare retail policy?	Once the transition is complete, all your clients with OneCare retail policies will be issued with a new policy number/s which will appear at the top of the page in the policy section of The Adviser Portal. *(Please note: Your clients' old policy numbers will be displayed in the reference number field for the policy. You can also search by the old policy number in The Adviser Portal.)* If you would like a report showing all your clients with a OneCare retail policy, please follow the steps below: 1. Download an excel list of all your policies via the *Tools & Resources* tab in The Adviser Portal. 2. From the drop-down, select *Reports*. 3. Once the reports page has loaded, select the *Policy/Coverage Report*, followed by export policy report. 4. Sort your policies by Adviser Code. 5. Policies linked to an Adviser Code beginning with a number are your OnePath Investment, Pre-OneCare and **OneCare** policies. 6. In the Product Name column, you can filter the report to show your OneCare policies. Please note, the Reference No. (your client's old OneCare policy number) will be added to the Policy/Coverage Report in a future release.
Claims	
12. Will there be any impact to claims or benefit payments for OneCare policies that are already underway?	**We are in the business of paying claims, so it goes without saying that it is our priority to ensure your clients are supported when they need it the most.** Therefore, we have taken every step to ensure that **there will be no impact** to claims and benefit payments that are already underway for OneCare policies. *Plus*, your client's claim number will not change. **You do not need to do anything extra.**
13. Will there be any changes to how my clients lodge a claim on their OneCare policy?	**No.** Either you or your client can continue to contact our dedicated Claims Team on: • Phone: **1300 555 250** between 8.30am and 5.30pm (AEST) weekdays • Email: general.retail.claims@zurich.com.au
14. Will there be any changes to how I view or notify a claim on a OneCare policy on behalf of my OnePath clients? *Will I still be able to view my clients' claim on their OneCare policy online now that the policy has transferred to Zurich?*	**Yes.** From Monday 11 April 2022, there might be some changes to how you **view** or **notify** a claim on behalf of your clients with OneCare policies: 1. **Stop using OneView Life (OVL):** Your OneCare policies will no longer be available in OVL. This means you will no longer be able to view or notify a claim via OVL. 2. **Contact our dedicated Claims Team:** While we continue to integrate our systems in the background, there will be a period of time where you will not be able to view or notify claims on OnePath policies via The Adviser Portal. The Claims Team is there to help during this time – • Phone: **1300 555 250** • Email: general.retail.claims@zurich.com.au

<table>
<tr><th>Question</th><th>Answer</th></tr>
<tr><td colspan="2">Illustrator</td></tr>
<tr><td>15. Now that the transition of the OneCare policies is completed, can I begin using Illustrator again?

Do I still access Illustrator the same way after the transition is completed?

I have Illustrator Online bookmarked in my internet browser. Will this link still work?</td><td>We are expecting Illustrator to return to full functionality on Monday 11 April. From that point onwards, you will no longer have to login to Illustrator Online. Instead, you will login to The Adviser Portal which provides you with direct access to Illustrator without any further login.

Once you are able to access The Adviser Portal you can begin using Illustrator straight away. Simply select the 'OnePath policy quotes' tab in The Adviser Portal which will take you into Illustrator where you continue using Illustrator in the same way as previously.

• If you know you don't have access to The Adviser Portal or you are not sure if you have access, please wait until you receive the email from us as described in FAQ#3. The details we provide you ensures that your previous access to Illustrator will align to your login details for The Adviser Portal so there is no loss of information.

If you have previously bookmarked a link to Illustrator Online, this link will no longer work. Access to Illustrator Online is now only via The Adviser Portal. You can also continue to use Illustrator's desktop version, using The Adviser Portal login details.

If you were previously an Illustrator user, in most cases you will be able to access your Illustrator history. If you need further assistance, please contact the dedicated Risk Adviser Services team using the contact details shown in FAQ#2 above.</td></tr>
<tr><td>16. Are there any changes to Illustrator I need to be aware of now that Illustrator is accessed via The Adviser Portal?

I can't find Sharing Settings in Illustrator.

I have lost my sharing and delegation access in Illustrator. How do I set this up again?

How do I update my adviser details in Illustrator?

Can my client still specify their correspondence preference in OneCare Express?</td><td>Sharing settings have been removed from Illustrator and transferred to The Adviser Portal. You will need to set up sharing and delegations again in The Adviser Portal by following the steps below. When you delegate access to support staff within The Adviser Portal, this automatically sets up sharing of quotes and applications within Illustrator.

After logging in to The Adviser Portal, follow these easy steps to set up sharing:

1. Select the drop-down menu at the top right of your screen with your name.
2. Select preferences.
3. Then select the Delegate my access tab.
4. Type in the person's username that you would like to delegate access to.
5. Select delegate access.

Updating adviser details in Illustrator has changed, and should also be completed in the preferences section on The Adviser Portal, under the 'My details' tab. Changes made in this section will update details in both The Adviser Portal, and Illustrator.

All OneCare Express applications created from 11 April onwards will be automatically set to email correspondence so that your client can receive their policy documents via the My OnePath Life portal and experience all the benefits offered by this portal.

For more information on sharing settings, please refer to The Adviser Portal's Frequently Asked Questions by <u>clicking here</u>.</td></tr>
<tr><td colspan="2">New business and transaction processing</td></tr>
<tr><td>17. What happens to my in-progress OneCare Express applications that I was unable to submit by 6pm AEST on Friday 1 April?

I submitted applications prior to 1 April and these are currently being assessed by OnePath Underwriting. What happens now to these submitted applications?</td><td>When Illustrator returns to full functionality, expected Monday 11 April:

• Illustrator Online – You can resume your in-progress applications and continue to complete and submit applications to us.
• Illustrator Desktop – You will need to re-submit any applications that were pending prior to the outage period. These applications will revert from a Pending status to an Incomplete status.

Our underwriting team will continue to assess those applications that were submitted prior to 1 April. The status of submitted applications can be viewed in The Adviser Portal from 11 April 2022.

For any applications that were submitted by 1 April and were ready to be issued but had to be placed on hold due to the freeze period, we will issue these policies as a priority in the week beginning 11 April 2022.</td></tr>
<tr><td>18. What happens to the transactions that were lodged but could not be processed because of the freeze period?</td><td>Now that the transition is complete, we will action outstanding adviser and customer requests, however some delays might be experienced as we work through the inflated work volumes resulting from the processing freeze period. Additional staff have been hired to assist and we appreciate your patience during this time.</td></tr>
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Question	Answer
Qantas Points	
19. Will my OneCare clients be able to earn Qantas Frequent Flyer Points for the premium payments for their policy?	**Yes for most.** Your clients can continue to apply and earn Qantas Points for the premiums paid on OneCare or OneCare Super policies with Life Cover, Total and Permanent Disability ('TPD') Cover, Trauma Cover, Baby Care, Child Cover, and/or Extra Care Cover. From 1 March 2022, clients were no longer eligible to apply to earn Qantas Points on premiums paid for the following covers: • Income Secure Cover, Living Expense Cover or Business Expense Cover on your OneCare or OneCare Super policy, and • SmartCare.
Adviser Administration	
20. Who do I contact for OnePath Life Insurance policy adviser payment queries and administration requests? **What about similar queries for Superannuation and Investments policies?**	From 11 April 2022, adviser payment queries and administration requests relating to OnePath Life Insurance policies should be directed to the **Zurich Adviser Administration team** on 1800 222 066 or email adviser.admin@zurich.com.au. All OnePath Superannuation and Investment product adviser payment queries and administration requests should be directed to the **Adviser Payment Services (APS) team** on the new contact details below. **Phone:** 1800 290 684 Monday – Friday 8.30am – 5.00pm (AEST) **Email:** aps@onepathsuperinvest.com.au **Mailing address:** Adviser Payment Services Team, GPO Box 5367, Sydney NSW 2001 For clients who hold a OnePath Superannuation account administered by Insignia Financial Ltd, with a OnePath Life Insurance policy administered by Zurich, you will now need to contact both teams from 11 April 2022, as follows: 1. For OnePath Superannuation product adviser payment queries and administration requests contact the APS team on 1800 290 684. 2. For OnePath Life Insurance policy adviser payment queries and administration requests contact the Zurich Adviser Administration team on 1800 222 066. Any OnePath Superannuation and Investment product adviser payment queries or administration requests sent in error to the Zurich Adviser Administration Team by email or mail **will not be forwarded** to the APS team, and vice versa.
Accessing historical policy details	
21. My client has a OnePath Superannuation account with a OnePath Life Insurance policy – how do I access information?	From 11 April 2022: • OnePath Superannuation or Investment accounts – accessed via Account Access. • OnePath Life Insurance policies – accessed via The Adviser Portal.
22. Where can I access my clients' OnePath commission history, both ongoing and historical?	From 11 April, any commissions paid to you via your new OnePath Adviser Code will be available within The Adviser Portal. For commission data prior to the 11th April, this can still be downloaded via Account Access. Please be aware that as the report on Account Access is for a rolling 12-month period, the data available will reduce with each passing day beyond Go Live on 11th April.

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