

# My Resolution Life

Exercise Trauma reinstatement  
and/or Life buy-back option

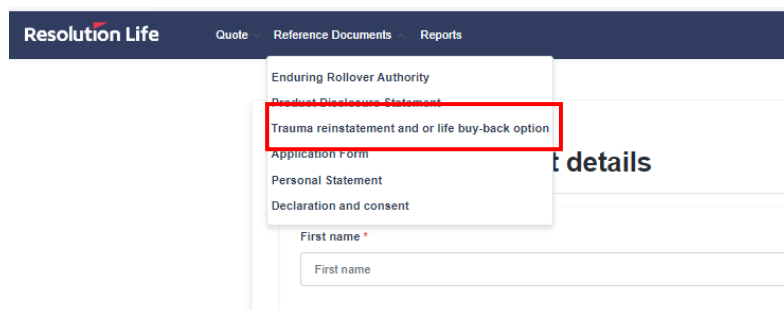
How to guide

# Trauma reinstatement and/or Life buy-back option

- If your client has been paid out their trauma claim benefit, they may be eligible to exercise the Life buy-back or Trauma reinstatement option on their policy. The new cover is not a reinstatement of the old cover; it is a purchase of new cover without Underwriting. Exercising this option allows your client to purchase an Elevate Life or Elevate Trauma insurance plan following their claim.
- The amount of Elevate Life or Elevate Trauma cover available under the new plan must be for the same amount or less than the benefit paid, with no further medical evidence required.
- The opportunity to exercise this option will **expire 60 days** from the date given on the final Claim payment letter.

# What do you have to do?

1. Obtain a copy of the final claim payment letter from your client or from 'statements and correspondence' in the My Resolution Life portal. This letter confirms the date your client is eligible to exercise the Life cover buy back or Trauma reinstatement.
2. The adviser must provide a new business quote, which can be generated from the My Resolution Life portal.
3. The client may complete a Trauma reinstatement and/or Life cover buy-back application form, or the adviser may proceed to complete the application online via the Elevate tool through the Resolution Life Portal.



The screenshot shows the Resolution Life portal interface. At the top, there is a dark blue navigation bar with the Resolution Life logo and three menu items: 'Quote', 'Reference Documents', and 'Reports'. Below the navigation bar, a dropdown menu is open, listing several document types. The item 'Trauma reinstatement and or life buy-back option' is highlighted with a red rectangular box. Other items in the dropdown include 'Enduring Rollover Authority', 'Product Disclosure Statement', 'Application Form', 'Personal Statement', and 'Declaration and consent'. Below the dropdown, a form field is visible with the label 'First name \*' and a text input box containing the placeholder text 'First name'. The word 'details' is partially visible to the right of the dropdown menu.

# Helpful tips

The new cover is not a reinstatement of the old cover, it is a purchase of new cover without Underwriting

- The amount of insurance cover available under the new buy-back or reinstatement plan must be the **same as or lower than** the benefit paid to the client.
- If your client currently has an existing Elevate policy with Resolution Life in force, remember to add the existing sums insured under the current plan to the quote, under the discounts and reductions tab online and to waive the policy fee on your new business quote.
- If the policy on which the claim was made was on a level premium structure and the new cover purchased under the new buy-back or reinstatement plan is also on a level premium structure, you cannot use a composite age for quoting the Life buy back or Trauma reinstatement option. The quote must always be generated using the client's **current** age.

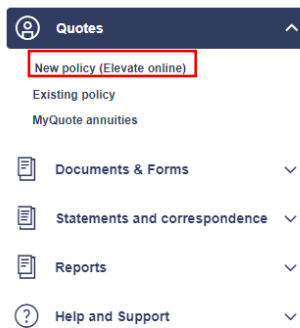
# Requesting a quote

## Step 1

- [Log in](#) to My Resolution Life

## Step 2

- Select **Quotes** in the left-hand menu
- Select **New policy Elevate online** in the drop-down menu



# Requesting a quote (cont..)

## Step 3

- The application type to be selected is **New plan**

Elevate Insurance

Adviser Name  
Fihbaogybl Avsi (mhroh@fihbaogyblavsi.zbs.mo) - 283443

I would like to... \*

Transfer

**New plan**

Continuation

The person insured or the policy owner is an existing customer of Resolution Life? \*

Yes  No

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## Step 4

- When selecting occupation, please use the specific occupation category and not a generic occupation category e.g. light manual, white collar worker.

Customer occupation \*

light

Related	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Agent - Real estate (Light manual work)	A	A	B	N/A	A	B
Electrician - Domestic or light commercial (with trade qualification)	A	A	C	N/A	A	C
Exporter / importer - Some light manual work	A	A	B	N/A	A	B
Importer / exporter - Some light manual work	A	A	B	N/A	A	B
Repairer / service technician - Light manual (eg office machines)	A	A	B	N/A	A	B
Shop proprietor / assistant - Hardware (light fitting)	A	A	C	N/A	A	C
Shop proprietor / assistant - Not otherwise rated (Light goods only (eg clothes))	A	A	B	N/A	A	B
Storeperson (light manual)	A	A	C	N/A	A	C

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- Follow the prompts to complete your quotation request

## What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) is part of the Resolution Life Group and can be contacted via the Contact us page.

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