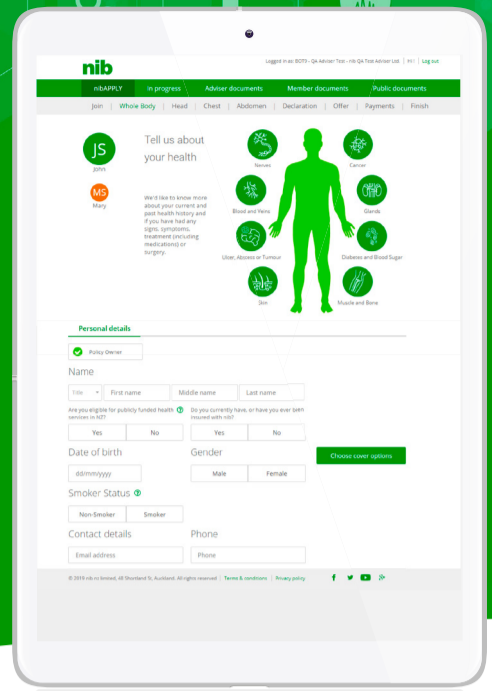


nib

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 that you're not accidentally skipping questions, which can 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

You can create, print and save premium illustrations within nibAPPLY.



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 is now available through nibAPPLY.



MULTIPLE LIFE ENTRY

One answer for all applicants - adults, children or family combinations.
We have also streamlined our application questions to save even more time.

To enjoy the benefits of nibAPPLY, register with this [link](#) or talk to your **Adviser Partner Manager** today.

**HEALTH
COMES
FIRST**