



Media Release

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GUARDIAN ADVICE LAUNCHES MARKET-LEADING MEDICAL REWARD PROGRAM FOR ADVISERS

Risk specialist dealer group [Guardian Advice](#) has launched a Medical Reward Program offering an exclusive medical and pathology service to advisers, aimed at improving the client experience throughout the insurance application process.

Leveraging its scale, size and reputation, Guardian has secured high service standards and sound commercial terms for advisers using the service, adding value to their business and streamlining the customers' insurance application process.

The service will provide an extra revenue stream for advisers, many of whom are feeling the pressure of increased regulation and compliance requirements which are placing pressure on their traditional revenue streams.

[Guardian Advice](#) head Simon Harris said: "No client wants to go through the process of having to get blood tests or needles and getting questioned about their health history. If we can make that process as easy and efficient as possible, it will result in more revenue for our advisers and getting more Australians insured.

"Advisers and their clients will get preferential service and a better experience based on the service standards we've negotiated. This is also a mobile service, so medical professionals can see the client in their own home."

Guardian expects the service to improve the level of customer satisfaction throughout the insurance application process, plus reduce client drop off during the process.

"Not only will this program create more satisfied and loyal clients, but if an adviser made two referrals a week over 48 weeks in a year, the potential profit share amount they will be eligible for is around \$4,000," Mr Harris said.

[Guardian Advice](#) is the only dealer group in Australia passing on 100 per cent profit share to advisers who use a preferred medical and pathology service. Advisers may also donate their profits to Guardian's official charity partner The Leukaemia Foundation.

To deliver the service Guardian has partnered with Health Predictions, a market-leading mobile medical and pathology service provider.

About Guardian's preferred service & profit share arrangement:

- Dedicated Health Predictions contact person and referral website
- Advisers share in the profit for every client referral completed, and get back 100% of the profit earned
- Actual profit depends on complexity of referral, but adviser's share averages out to about \$40
- Guardian will collect and report on adviser's behalf and pay them quarterly



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- Advisers have the option to donate this amount to Guardian's chosen charity, [The Leukaemia Foundation](#).

About Health Predictions:

- Extensive coverage across Australia, including remote locations
- Ability to tailor service to suit advisers' preference
- Single point of contact per practice
- PMAR (Personal Medical Attendant Report) retrieval service
- Secure online portal to log & track referrals
- Regular update on progress of referral
- Mobile doctors
- Extensive screening of all medical staff, incl. requirement of clinical experience.

For information on Guardian's Medical & Pathology Referral Program, please contact Patrick Casey at: pcasey@guardianadvice.com.au

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MEDIA CONTACT:

Helen Han, Suncorp Life Corporate Affairs: 0457 535 639 / helen.han@suncorp.com.au

About Guardian Advice™

This material has been prepared by Guardian Advice™ ABN 40 003 677 334 AFSL No. Guardian Advice™ is one of Australia's leading advisory groups, with around 200 advisers nationally, looking after the financial needs of more than 130,000 clients Australia-wide. Established in 2001, Guardian Advice™ is an aligned dealer group of Asteron Life & offers complete financial planning services, with a special focus on providing life risk advice. Guardian Advice™ has a broad approved product list with representation by many manufacturers & advisers are authorised to provide advice on any superannuation fund including industry funds. Guardian Advice™ is owned by the Suncorp Group – the largest provider of insurance in Australia. For more information, visit: <http://guardianadvice.com.au>