

## Commission structure settings

There are three (3) options to set commission structure for quoted insurance products in RiskLogic.

### Option 1) Via the RiskLogic Quote Screen (Options > Commissions)

From within the RiskLogic quote screen (immediately after Needs Analysis), click on the Options button in the top right corner of the screen, and then Commissions from the drop-down menu.

The screenshot shows the RiskLogic Insurance Quotes interface. On the left, there are sections for 'Life Insured Details', 'Term Life and Extensions', 'TPD Extension', and 'Trauma Extension'. The main area displays a table of insurance quotes from various providers. The 'Options' menu is open in the top right corner, with 'Commissions' highlighted. A tooltip 'Select 2 or more to compare' is visible over the AMP quote. At the bottom right, there are buttons for 'DOWNLOAD REPORT' and 'PROCEED TO RECOMMEND'.

Insurer	Product	Monthly Premium	10 Year Premium	Feature Score	Value Score
TAL	Life Insurance - TPD - Critical Illness Standard	Super \$0.00 Non-Super \$315.22		91	74
AIA	Life Cover Plan - TPD - Trauma	Super \$0.00 Non-Super \$300.88		88	74
AMP	AMP Elevate (Members only) Life Insurance Plan - TPD - Trauma	Super \$0.00 Non-Super \$362.36			
ClearView	Life Cover - Ordinary Trauma Standard	Super \$0.00 Non-Super \$326.48			

Update your commission settings for each provider as required. Once saved, all the insurance products will be quoted with the default commission set in this section.

These changes will only apply to the current user.

The 'Select Commission' dialog box allows users to choose a commission structure for each provider. It includes a search bar and a 'Cancel' button. The 'Retail' category is expanded, showing the following settings:

Provider	Commission Structure
TAL	Hybrid: 100%
AIA	P100 Upfront
AMP Elevate (Members only)	Hybrid 100%
ClearView	Upfront 66/22

## Option 2) Via the RiskLogic Quote Screen (Edit commissions > Update Quote)

To edit premium with different commission from what is set in defaults, select the Insurer by ticking the checkbox to the left of the logo. You will now see additional details including the Commission section on the right side. Click on the **Pencil icon (edit)** to select the preferred commission structure. Click on **Update Quotes** button to apply and save changes.

The screenshot shows the RiskLogic Insurance Quotes interface. On the left, there are sections for 'Life Insured Details', 'Term Life and Extensions', 'TPD Extension', and 'Trauma Extension'. The main area displays a table of quotes with columns for Insurer, Product, Monthly Premium, 10 Year Premium, Feature Score, and Value Score. A callout box highlights the 'Commission' section for the selected quote, showing 'Hybrid: 0%', 'Upfront: \$0.00', and 'Ongoing: \$0.00'. A 'PROCEED TO RECOMMEND' button is visible at the bottom right.

Insurer	Product	Monthly Premium	10 Year Premium	Feature Score	Value Score
<input checked="" type="checkbox"/> TAL	Life Insurance - TPD - Critical Illness Standard	Super: \$0.00 Non-Super: \$315.22	\$315.22	91	74
<input type="checkbox"/> AIA	Life Cover Plan - TPD - Trauma	Super: \$0.00 Non-Super: \$300.88	\$300.88	88	74
<input type="checkbox"/> AMP Elevate (Members only)	Life Insurance Plan - Trauma	Super: \$0.00 Non-Super: \$362.36	\$362.36	87	68
<input type="checkbox"/> ClearView	Life Cover - Ordinary Trauma Standard	Super: \$0.00 Non-Super: \$326.48	\$326.48		

**Note:** The commission set through this screen **will not** save in default section and will be limited to the current quote only.

## Option 3) Minimum Commission Preference:

Fee-only advisers can set a Minimum (zero) commission setting. From within the RiskLogic quote screen (immediately after Needs Analysis), click on the Options button in the top right corner of the screen, and then RiskLogic Defaults from the drop-down menu.

On the Policy Defaults page, change the **Minimum Commission preference** to Yes and click the Save button.

**Risklogic Defaults** ✕

**POLICY DEFAULTS** | LIFE | TPD | TRAUMA | INCOME PROTECTION | BUSINESS EXPENSES

Premium Projection Duration 10	Stepped Vs Level Projection 15	Life Insured Details Collapse Expanded	Extension Cover Preference Yes
Premium Frequency Monthly	Apply Premium Loading No	Campaign Products Include	Show Retail Products Only No
Minimum Commission Preference Yes			

'Default commission' settings have been disabled as 'Minimum commission Preference' is active.

**Note:** Once the Minimum Commission setting is active, the default commission section will be disabled.