

QuotesOnTap™

QuotesOnTap is the leading independently produced multiple company life insurance comparison and quotation software for use on Palm and Windows Mobile PDA devices. Designed with the best interests of consumers and users in mind, QuotesOnTap was introduced by CompuOffice Software Inc. at the beginning of 2006 for the United States and Canada.

Insurance Products Compared and Quoted with QuotesOnTap™

QuotesOnTap compares, quotes and provides expanded detail on:

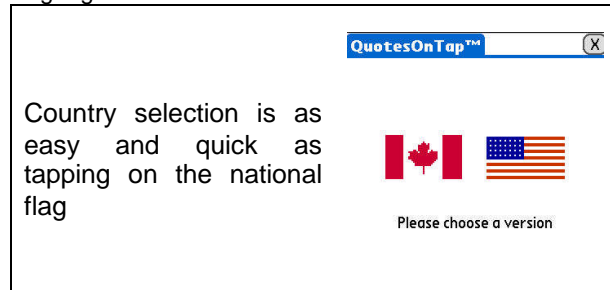
- Term (various duration and level premium periods)
- T100 (Guaranteed No Lapse Minimum Level Premium UL in the US)
- Whole Life

Easy to Use and Powerful...

Multicompany, Multinational & Multilingual

The following are images of the input screen of QuotesOnTap in available languages...

8 easy to use and powerful options for country and language combinations...



Language selection is available by tapping on the "Options" button at commencement or at the main parameter input screen

-QuotesOnTap provides the option for the user to enter the proposed insured's exact Date of Birth, with the resultant Age Nearest and Age Last automatically calculated. Alternatively, the user can directly enter the figures for the proposed insured's Age Nearest and Age Last (See input screen images on the left side of this page).

-QuotesOnTap takes jurisdictional differences into account. The user may tap to select any state in the US or any province in Canada at the main parameter input screen (See input screen images on the left side of this page).

QuotesOnTap provides for automated, yet focused determination of tobacco use class though QuotesOnTap's easy and simple to use, yet advanced, Ascertain™ functions (In other words, the user is not constrained by inexact "smoker"/"non-smoker" guessing).

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QuotesOnTap™: Vie seule

Usage antérieur du tabac

Cigarettes ... Ces 12 derniers ...
 Cigares ... Au-dela d'un an
 Cigarillos ... Au-dela de 2 ans
 Tabac pour pipe ... Au-dela de 3 ans
 Tabac à chiquer ... Au-dela de 4 ans
 Marijuana ... Au-dela de 5 ans
 Tabac à priser ... Au-dela de 6 ans
 Tabac sur ord. ... Au-dela de 10 ans
 Jamais

OK Annulez

QuotesOnTap™: Single Life

Tobacco use history

Cigarettes ... In the last 12 months
 Cigars ... More than 1 year ago
 Cigarillos ... More than 2 years ago
 Pipe ... More than 3 years ago
 Chewing T. ... More than 4 years ago
 Marijuana ... More than 5 years ago
 Snuff ... More than 6 years ago
 Prescribed ... More than 10 years ago
 Never used

OK Cancel

QuotesOnTap™: Vida individual

Historia de uso de tabaco

Cigarettes ... En últimos 12 meses
 Cigarros ... Más de 1 año atrás
 Cigarillos ... Más de 2 año atrás
 Tab. para pipa ... Más de 3 año atrás
 Tab. masticable ... Más de 4 año atrás
 Marihuana ... Más de 5 año atrás
 Rapé ... Más de 6 año atrás
 Tab. por receta ... Más de 10 año atrás
 Nunca

OK Cancelar

QuotesOnTap™: Vita singola

Storia dell'uso del tabacco

Cigarettes ... Mai Negli ultimi 12...
 Cigars ... Mai Più di 1 anno fa
 Cigarillos ... Mai Più di 2 annos fa
 Pipe ... Mai Più di 3 annos fa
 Chewing T. ... Mai Più di 4 annos fa
 Marijuana ... Mai Più di 5 annos fa
 Snuff ... Mai Più di 6 annos fa
 Prescribed ... Mai Più di 10 annos fa
 Mai

OK Annulla

Actual pictures of QuotesOnTap's Tobacco Use Class determination screen - shown as these appear in different languages.

-QuotesOnTap provides logical and intuitive product groupings and sub groupings:

Product Selection

Term	5 Year Term
T100	10 Year Term
Whole Life	15 Year Term
Universal Life	20 Year Term
	25 Year Term
	30 Year Term
	Level Term to 65
	Level Term to 70
	Level Term to 75
	Special Term

OK Cancel

Product Selection

Temporaire	VE/Primes à vie
Temp. 100	VE/primes à 65 ans
Vie entière	VE/25 primes
Vie universelle	VE/20 primes
	VE/15 primes
	VE/Cap.rapide
	VE individuelle

OK Annulez

Product Selection

Plazo	VU/T100Prima mín.
T100	VU/20 Paga Prima ...
Toda la Vida	VU/15 Paga Prima ...
Vida Universal	VU/10 Paga Prima ...
	VU/Prima Mínima-T...

OK Cancelar

Selezione di prodotti

Termine	Termine di 5-anni
T100	Termine di 10-anni
Tutta la vita	Termine di 15-anni
Vita universale	Termine di 20-anni
	Termine di 25-anni
	Termine di 30-anni
	Termine livello a 65
	Termine livello a 70
	Termine livello a 75
	Termine speciale

OK Annulla

Actual QuotesOnTap screen pictures, as these appear in each of the four operational languages.

-In addition to providing for comparisons and quotations for all product category-classes and all premium payment modes, QuotesOnTap also

provides for ordering of products in ascending premium order and alphabetically, by insurance company name. The display order is quickly changed by tapping on the selection at the bottom of the survey screen:

Single Life: male, age 50 / 51

Face Amt. \$1,000,000

▼ 10 Year Term

1 Sun Life	NTP+	1,365.00
2 Equitable Life	NTP+	1,450.00
3 London Life	NTP+	1,460.00
4 Transameric...	NTP+	1,490.00
5 AXA Assuranc...	NTP+	1,505.00
6 RBC Insurance	NTP+	1,515.00
7 Wawanesa Life	NTP+	1,515.00

▼ by Rank Mode: A S Q M

Underwriting Details

Single Life: male, age 50 / 51

Face Amt. \$1,000,000

▼ 10 Year Term

64 Standard Life	NT R	2,255.00
9 Standard Life	NTP+	1,525.00
34 Sun Life	NT R	1,865.00
1 Sun Life	NTP+	1,365.00
89 Sun Life	NTP+ Above ma...	
90 Sun Life	NT P Above ma...	
91 Sun Life	NT R Above ma...	

▼ by Rank Mode: A S Q M

by Company Underwriting Details

Vida individ.: masc., edad 50/51

Suma seguro \$1,000,000

▼ 10 años plazo

1 Sun Life	NTP+	122.85
2 Equitable Life	NTP+	130.50
3 London Life	NTP+	131.40
4 Transameric...	NTP+	134.10
5 AXA Assuranc...	NTP+	135.45
6 RBC Insurance	NTP+	136.35
7 Wawanesa Life	NTP+	136.35

▼ Categoría Modo: A S T M

Aseguración Detalles

Vie seule: homme, l'âge 50/51

Valeur nom. \$1,000,000

▼ VE/Primes à vie

1 Transameric...	NTP+	12,020.00
2 Empire Life	NT R	12,190.00
3 Transameric...	NT P	12,440.00
4 Unity Life	NT R	12,570.00
5 Transameric...	NT R	12,930.00
6 La Capitale	NT R	12,958.00
7 Industrial Alli...	NTP+	13,340.00

▼ Par niveau Mode: A S T M

Exigences d'ass. Détails

Actual pictures of various optional product survey display options, including multiple languages, sorting by premium and by insurance company name, category-classes, and modal premiums.

-QuotesOnTap goes beyond mere initial premiums and provides for individual product examination, including such aspects as renewal premiums and special product features such as death benefit indexing:

Vie seule: homme, l'âge 50/51

Unity Life
 Indexed Preferred Term 10 [NT]
 Class F
 \$1,000,000; Primes annuelles

Format:	Age	Cap. assuré	Primes
Compact	51	1,000,000	3,170.00
	52	1,050,000	3,323.50
Détaillé	53	1,100,000	3,477.00
	54	1,150,000	3,630.50
	55	1,200,000	3,784.00
	56	1,250,000	3,937.50
	57	1,300,000	4,091.00

* Single Life: male, age 50 / 51

Unity Life
 Indexed Preferred Term 10 [NT]
 Class F
 \$1,000,000; Annual premiums


View:	Age	Coverage	Premiums
Compact	51	1,000,000	3,170.00
	52	1,050,000	3,323.50
Full	53	1,100,000	3,477.00
	54	1,150,000	3,630.50
	55	1,200,000	3,784.00
	56	1,250,000	3,937.50
	57	1,300,000	4,091.00

Actual pictures of QuotesOnTap's display of an indexed 10-Year Term product. The display includes year by year illustration of the product's death benefit and premium cost.

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-Of course, the QuotesOnTap PDA software also provides underwriting evidence requirements for each of the products that is compared and quoted on the system. This information is, naturally, important to have on hand:

Underwriting Requirements	Requisitos de aseguración
Male, 50/51, face amt: \$1,000,000	Masculino, 50/51, suma asegurada: \$1,000,000
Sun Life	London Life
SunTerm 10 [NT]	Term 10 Non-Par R & C [NT]
Class 1	Super Preferred
<ul style="list-style-type: none">• Paramedical• Full Blood Profile• Urinalysis• Financial Questionnaire	<ul style="list-style-type: none">• Electrocardiogram
NOTICE: Depending on an individual	AVISO: Según el caso individual, la compañía de seguros puede pedir pruebas adicionales de aseguración



Actual pictures of QuotesOnTap's screens for underwriting requirements. The screens include a scroll-bar to allow for text that may be longer than the PDA's screen. The above pictures are of screens in the English and Spanish languages. Of course, French and Italian are also included.

Why make QuotesOnTap Multilingual?

As evident from the screen pictures of QuotesOnTap, this leading PDA software is multilingual. Let's face it, people seek and appreciate caring, individualized, personal service. Persons who are more fluent in a language other than English may feel more comfortable in that language and appreciate the advisor who cares to and is able to present in the client's preferred language.

Currently, QuotesOnTap includes English, French, Spanish and Italian. These languages are fully integrated in the software. The user is able to pick any of the languages - instantly and at any time - without need to reinstall the software.

QuotesOnTap is Multinational

Subject to software licensing, QuotesOnTap can be installed to be used for a single country or for multiple countries. Canadian subscribers to the LifeGuide Professional Software are able to enjoy and benefit from the Canadian edition of QuotesOnTap at no additional charge. Similarly, American subscribers to the CompeteUS software are able to enjoy and benefit from the American edition of QuotesOnTap - also at no additional charge. Advisors who subscribe to both LifeGuide and CompeteUS are able to enjoy and benefit from

both the Canadian and American editions of QuotesOnTap, of course, at no additional cost.

QuotesOnTap automatically recognizes when more than one country-version is installed on the PDA. In such situations, QuotesOnTap presents an opening screen, giving the user the option of using either edition. Of course, each of the editions is also multilingual with English, French, Spanish and Italian readily available on-tap (pun intended).

Is QuotesOnTap Available in Custom Versions?

In addition to the multiple-company versions, QuotesOnTap is also available in two specialized custom versions, CosiQuoter™ and HandiQuoter™.

CosiQuoter™:

CosiQuoter is a single company version, designed for distribution by individual life insurance companies to their contracted advisors. It provides the convenience of instant access by advisors to quote the insurer's products on either Palm or Windows Mobile PDA devices, regardless of the availability of an Internet link up. CosiQuoter can be distributed by individual insurers on its own or on the individual insurer's illustration software CD. Like QuotesOnTap, CosiQuoter is easily installed, easy to use, and available in multiple languages.

HandiQuoter™:

HaniQuoter is designed for the benefit of MGA organizations - to include the carriers that they represent in a custom MGA PDA software for their contracted advisors. HandiQuoter has all the features and capabilities of QuotesOnTap but is configured to include only those insurers that are represented by the MGA.

Installation and Updates

Just like other professional software designed for installation and use on PDA devices, QuotesOnTap installs and updates through the native synchronization facilities of the Palm or Windows Mobile PDA device. Once installed QuotesOnTap is entirely self contained and does not require WiFi or any other umbilical chord to the Internet. Product quotes and comparisons are therefore always instantly available to the user.

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