

Hi Bill,

SMART Education is certainly filling the need for risk writers, such as myself, for relevant and informative education re the Risk Insurance products that are available through insurance companies in today's market.

The analysis of each specific benefit, by outsourced non industry analysers, certainly engenders greater confidence that the information provided is not in any way more favourable for any particular insurer.

The education system and the exam structure is user friendly and it's great to receive those instant results for the work done.

Well done Bill,

Regards

Bob Peattie

Newcastle NSW

Hi Bill

I trust this letter finds you well – words of congratulations regarding Smart Education – as you know my passion is risk insurance - until the arrival of this educational tool most of what I have learnt has come from my own research.

The problem simply was how to give weight to the fact that I choose to be a specialist risk adviser.

The answer is - I can now claim to my dealer group - to my clients and to ASIC, I have sat the exams on 18 companies' "Total Disability Definitions" and passed with 100%.

This is a very powerful statement to be able to make.

The other great advantage is the 12 CPD POINTS on offer.

Keep up the good work.

Regards

Edward Maher

Henty - NSW



BRUCE MCVEY

UNAC INSURANCE PTY LTD
ABN 63 095 945 823
90b Brandy Hill Dr. BRANDY HILL NSW 2324



Ph 02 49886 266 Fax 02 49886 255 **Mob 0414 252 515**
Email: bruce@unacinsurance.com.au

Authorised Representative No 278740
AFS License No 286798

Income Protection, Trauma and Life Insurance

26 May 2007

Smart Comparitor

I have known Bill Coudounellis for just on 20 years, starting when he was my Business Development Manager for Australian Casualty & Life who were risk specialists.

Back then, Bill was keen for advisers to sell, based on policy wordings and benefits- not premium. Bill has not changed his attitude toward this philosophy and it was not surprising, to see him start his company Smart Comparitor.

What makes Smart Comparitor unique is that Bill does not give his opinion or a rating of a benefit, just the facts. Is the benefit in the contract, and if so, what is the wording.

Another unique benefit of Smart Comparitor is the archiving of some of the old contracts, so comparisons can be made on a policy that was taken out 15 years ago. This gives you a professional edge when discussing options with a potential client.

Bill has now opened another facility in 'Smart Education' which allows us 'RISK' writers to study relevant material and answer questions on line to earn accreditation points.

All other accreditations assessments for requirements of ASIC PS146 are based around financial planners and 80% of the study material is irrelevant to a risk writer.

This is a great innovation for the 'pure risk writer' and I applaud Bill for continuing his effort in this regard.

For those advisers who want to specialize in personal risk encompassing Life, Trauma and Income Protection, Smart Comparitor will keep you up to date and give you the professional back-up your clients expect.

I have been in the industry 35 years, 7 years as a Senior Managing Agent with Australian Casualty & Life and I have been very happy with the services provided by Bill Coudounellis of Smart Comparitor.

Bruce McVey

UNAC Insurance
Managing Director