SAPIENS
Partnering for Success

Sapiens IllustrationPro
For Life & Annuities

Ideal System?

Imagine if your organization could access and process new business transactions quickly, accurately and consistently. What if you possessed a system that reduced many manual tasks, effectively managed workflow and automated business processes?

Introducing Sapiens IllustrationPro

Sapiens IllustrationPro (formerly known as "StoneRiver Life Portraits") is designed to strengthen relationships and speed your sales process. Client interaction sales start with a base template, so you can quickly add customer information to help them reach the right policy decision.

Because it's flexible and expandable, IllustrationPro can adapt to every channel and seamlessly populate a variety of back-end processing solutions. Create a customized marketing suite that fits the way your company sells today and easily adapts for opportunities tomorrow. When used together, IllustrationPro's modules provide a complete, straight-through processing environment for marketing life, health, and annuity products.

IllustrationPro at a Glance

IllustrationPro offers:

- Compliant product illustrations
- True straight-through processing
- Needs analysis suite
- Electronic signatures

Business Benefits

Sapiens IllustrationPro provides many benefits, including:

- One system supports all life and health insurance products including term, whole life, universal life, variable, and equity indexed annuities
- Serves multiple marketing channels to provide greater business agility and reduce deployment costs
- Exists on internet, desktop and mobile devices using the same core components, reducing the cost of multi-platform deployment
- Open architecture eases integration with other systems, reducing process inefficiencies and extending the life of your existing IT investments
- Scalable and modular design allows you to tailor a solution to meet your needs today with the flexibility to accommodate future business growth
- Expandable technology, third-party data integration and ACORD®-compliant
- Data synchronization between web and desktop system

IllustrationPro's Key Capabilities

IllustrationPro is designed to strengthen relationships and speed your sales process. Client interaction sales start with a base template, so you can quickly add customer information to help them reach the right policy decision. Because it's flexible and expandable, IllustrationPro can adapt to every channel and seamlessly populate a variety of back-end processing solutions.

Sapiens IllustrationPro for Life & Annuities

Analyze, Advise & Illustrate

Your first product is trust. It's critically important for agents to establish their understanding of a prospective client's needs. IllustrationPro makes it easy for them to get the picture quickly, whether the need is personal or business. It supports suitability with built-in questionnaires, ensuring that the best interest of the client is represented.

Illustrations

Illustrations explain complex products in a compelling way. IllustrationPro's powerful collection of calculation engines handle the most complex product illustrations, including the appropriate historical and hypothetical references. Easy-to-use illustrations reflect goals and search for specific targets with desired cash flow criteria.

Optional modules accommodate group selling, in force illustrations and composite reporting. Product illustrations include:

- Whole life
- Term
- Interest-sensitive WL
- Universal life
- Joint/multi-life
- Variable products
- Many forms of health products
- Indexed and variable annuities

One System Covers Every Channel

The Multi-Channel Distribution module allows you to serve multiple marketing segments with a single IllustrationPro Internet deployment. Agents have immediate access to the sales materials for products they're licensed to sell and are guided through each case according to rules you establish.

Easy to Do Business

Nothing puts the brakes on a new relationship faster than filling out forms. Poorly constructed, generic forms slow the process and detract from the value you've so carefully illustrated. Re-keying mistakes, hand calculations and process delays all increase the time required to place a policy. That's why IllustrationPro can work seamlessly with Sapiens' e-application system.

Data collected during the illustration and presentation process is captured and reused, reducing the time to fill out the application as well as the potential for error. Embedded business rules ensure that the form meets all requirements before any attempt to secure a digital signature or submission.

ACORD Compliance

Beyond the sale, IllustrationPro may be easily integrated to any ACORD-compliant e-application, new business, underwriting or administration solution. The result is a flexible, customizable system that facilitates straight-through processing.

Home Office Tools

Years of real world experience with IllustrationPro have led to the development of enhanced system tools that maximize home office control. These tools enable you to respond more quickly to opportunities, monitor the sales process and make improvements.

Proven Support

The transition to even the most intuitive solution comes with challenges. Speak with our customers, and you'll learn that Sapiens is not just another technology vendor, but rather a business solution-enabler. Our support is as flexible and dependable as our products – Sapiens is here to guide you every step of the way, from configuration and installation, to a completely successful deployment.

Learn More

To learn more about **IllustrationPro**, visit us online, or contact us for a no-obligation, online demonstration: info.sapiens@sapiens.com.

About Sapiens

Sapiens International Corporation empowers insurers to succeed in an evolving industry. The company offers digital software platforms, solutions and services for the property and casualty, life, pension and annuity, reinsurance, workers' compensation, and financial and compliance markets. With more than 35 years of experience delivering to over 400 organizations globally, Sapiens has a proven ability to satisfy customers' core, data and digital requirements. For more information: www.sapiens.com.