

The Aviva difference



Protectionfirst

16 May 2008

Information for advisers

Top new features

- ✓ **Up to \$2.5 million cover.** We lead the way in removing mandatory medical requirements where a client aged up to 45 can now be assessed on a Personal Statement only.
- ✓ **No accountant signature needed.** And get up to \$3 million cover available with only a SOA.
- ✓ **Market leading accident cover.** Our Interim Accident Certificate protects the Life to be Insured for up to 10 days before we receive the completed application.
- ✓ **Add Income Protection cover to Super.** Enhanced funding opportunities with IP in Super up to age 65 – greater flexibility especially for those making co-contributions.
- ✓ **Optional TPD cover.** Even better protection with a TPD option on new IP policies.
- ✓ **More flexibility for Self Managed Super Funds.** Clients can now use their SMSF to pay premiums for a Recovery Money policy.
- ✓ **Better incentives for financial planning.** Clients are reimbursed up to \$2,000 for the cost of a financial plan with our Financial Planning Benefit.
- ✓ **Enhanced Severe Illness Benefit.** Severe Illness Benefit now amended to allow an amount up to a maximum of 10% of the Critical Illness Sum Insured.
- ✓ **Upgrade Guarantee for definition enhancements.** Consistent with Aviva's philosophy of upgrades.

Lump sum

TPD

What's different?	<ul style="list-style-type: none">✓ A partial TPD benefit is now payable in the event of the total loss of one eye or one limb.✓ Own occupation cover definition for TPD extended to B class occupations.
--------------------------	--

Critical illness

What's different?	<ul style="list-style-type: none">✓ Under the Severe Illness Benefit clients now have the option to select a payment amount up to a maximum of 10% of the Critical Illness sum insured.✓ We've enhanced the cancer and coronary artery disease definitions.✓ We now include cancer of the ovary under the Severe Illness Benefit.
--------------------------	---

Income protection

What's different?	<ul style="list-style-type: none">✓ Select the new TPD option on IP cover and have the benefit converted to a Lump Sum.✓ IP cover now available through superannuation, where the policy is owned by the superannuation fund.✓ You can now convert the waiting period from two years to 90, 180 or 365 days if the existing group salary continuance policy ceases. Available for existing policies.✓ For AAA, MP and LP occupations there is no difference between the 'maximum benefit payable offsets' in the agreed value or indemnity definitions.
--------------------------	--

Service and assistance

What's different?

- ✓ **Adviser triggered emails.** Stay informed on the progress of your clients applications, renewals, bills and open requirements with our weekly and daily email communications.

Protection product commission including GST

Upfront commission	Year 1*	Year 2
Lump Sum policies	115.00%	10.00%
Income Protection policies	104.65%	10.50%
Upfront/Level commission	Year 1*	Year 2
Lump Sum policies	70.00%	22.00%
Income Protection policies	75.00%	21.00%
Level commission	Year 1*	Year 2
Lump Sum policies	33.00%	30.00%
Income Protection policies	40.00%	28.00%
Stepped commission	Lump Sum*	Income Protection#
Year 1	95.00%	90.00%
Year 2	10.00%	10.00%
Year 3	15.00%	15.00%
Year 4	17.50%	17.50%
Year 5	20.00%	20.00%
Year 6	22.00%	21.00%

* Based on annual net premiums

Increases in accordance with the above table

Why Aviva?

At Aviva we have one simple, overriding principle - to help you achieve business success in every way.

Whether you are starting out as an adviser or already have a well established business, we've developed a wide range of end-to-end business solutions for you.

We listen first and then we take action to constantly improve our products and services. We aim to provide the tools for you to succeed further in an ever-changing financial services environment.

Why Protectionfirst?

With Aviva's Protectionfirst, your clients have the peace of mind knowing that they are financially secure and protected in the event of any unforeseen situations occurring during their lifetime.

Our award winning Protectionfirst range offers:

- ✓ insurance for sickness, injury, critical illness, disability or death
- ✓ online underwriting – opportunity for instant underwriting, via Riskfirst
- ✓ flexible commission
- ✓ market leading products
- ✓ competitive pricing
- ✓ insurance premiums can be deducted from superannuation or investments via the Navigator platform

Strong claims history

We have a strong history of claims payouts with excellent client experience. Between 2004 and 2006, we paid almost \$160 million in claims.

More information

Contact your Aviva Business Development Manager at your local Aviva state office.