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AVIVA

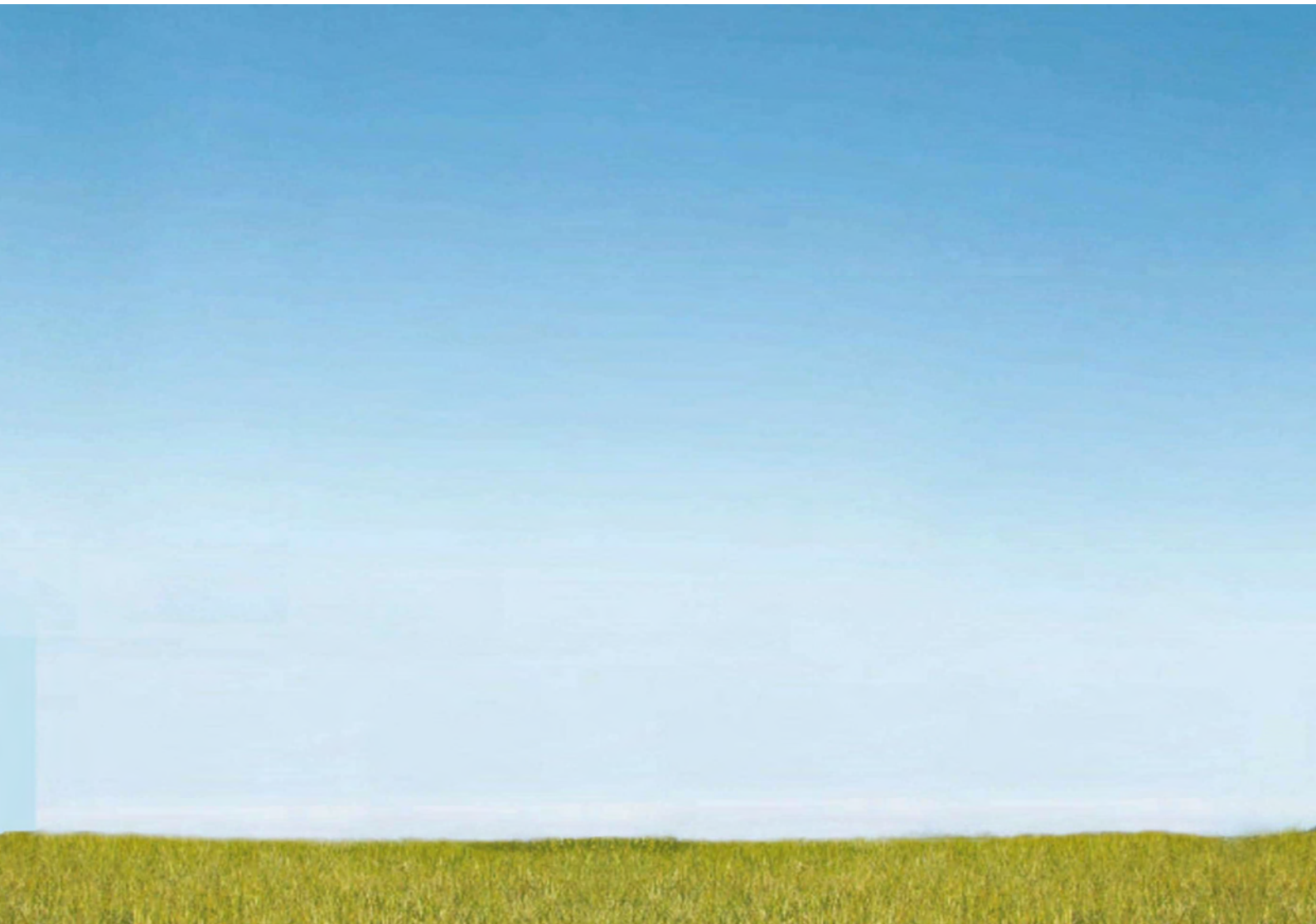
How to use the *Riskfirst* underwriting platform

Information for advisers



This guide shows you how to use the Risk*first* online underwriting platform.

You can learn everything from how to log on to how to underwrite your client in minutes and email policy documents on the spot.



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Getting started

Part 1 – How do I access the Riskfirst platform?

You can access the platform through *Illustratorfirst* by clicking on the [APPLY ONLINE](#) button in the bottom right-hand side of the screen. If this button is not active please contact Software Support on 1800 338 151. You can also access the platform via n-link. You will need to be connected to the internet.

Once you have accessed the *Riskfirst* platform you can now bookmark the page should you wish to return to this directly without navigating through *Illustratorfirst*.

Part 2 – How do I populate the online application form?

Riskfirst is a revolutionary advancement that saves copious amounts of time compared to yesterday's paper-based solution. *Riskfirst* is not, however, a solution that goes hand in hand with the paper-based application. This is because the online platform makes numerous automated decisions that the manual underwriting process can not match.

Underwriting assessments for paper-based forms are based on the details supplied within the application form. With *Riskfirst* there is no need for you to collect client information via the paper based form. Questions in the form can be different to those within the *Riskfirst* platform. That is why advisers are not able to use a completed paper based form as the basis to enter data into *Riskfirst*.

If you do transpose answers from a paper application form you will need to have those answers confirmed by the client by having them sign a copy of the Declaration Document (printable from the Offer section in the platform – see section 14 – How to get a signature) or signing a copy of the Underwriting Report (presented at the conclusion of the online application).

Part 3 – How to login to the Riskfirst platform from Illustratorfirst

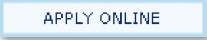
1. Complete your *Illustratorfirst* quotation as usual.

The screenshot displays the Aviva Riskfirst platform interface. At the top, the Aviva logo is on the left, and the tagline "Aviva. Helping you make the most out of life." is on the right. Below the logo is a navigation bar with tabs for "Illustrator", "Reports", "Forms", "Adviser details", "Help", and "Exit". The main content area is divided into several sections:

- Client Details:** Includes fields for Gender (Male), Smoker status (Non-Smoker), Title (Mr), First name (New), Middle, Surname (Client), Date of birth (26/01/1967), Age next (40), and State of residence (VIC). There are also fields for Occupation (Accountant (Qualified)), Employment status (Gainfully employed), Annual (inc sup) (\$150,000), and Marginal tax rate (41.5%).
- Policy portfolio:** A table showing the current policy portfolio. It includes a "Total premiums" of \$201.88 pm and a "Recovery Money" of \$201.88 pm. The portfolio consists of three policies: Life (\$500,000), TPD (\$500,000), and CTB (\$500,000).
- Policy options:** A section for configuring policy options. It includes fields for Life Benefit (\$500,000), TPD Benefit (\$500,000), and Critical Illness Benefit (\$500,000). Other options include Business type (Ordinary), Tax deductible (100% as employer), Contributions (Stepped), Expiry age (55), and Frequency (Monthly). The "Selected options premium" is \$60.63 and the "Policy fee" is \$8.50. The "Total premium per month" is \$201.88.


At the bottom of the interface, there are three buttons: "ILLUSTRATION SUMMARY", "PRINT ILLUSTRATION", and "APPLY ONLINE".

Getting started

- Once you are happy with your illustration click on  in the bottom right-hand side of the screen. You must be connected to the internet.

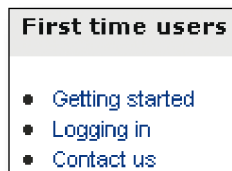
- You will now be taken to the Riskfirst platform.



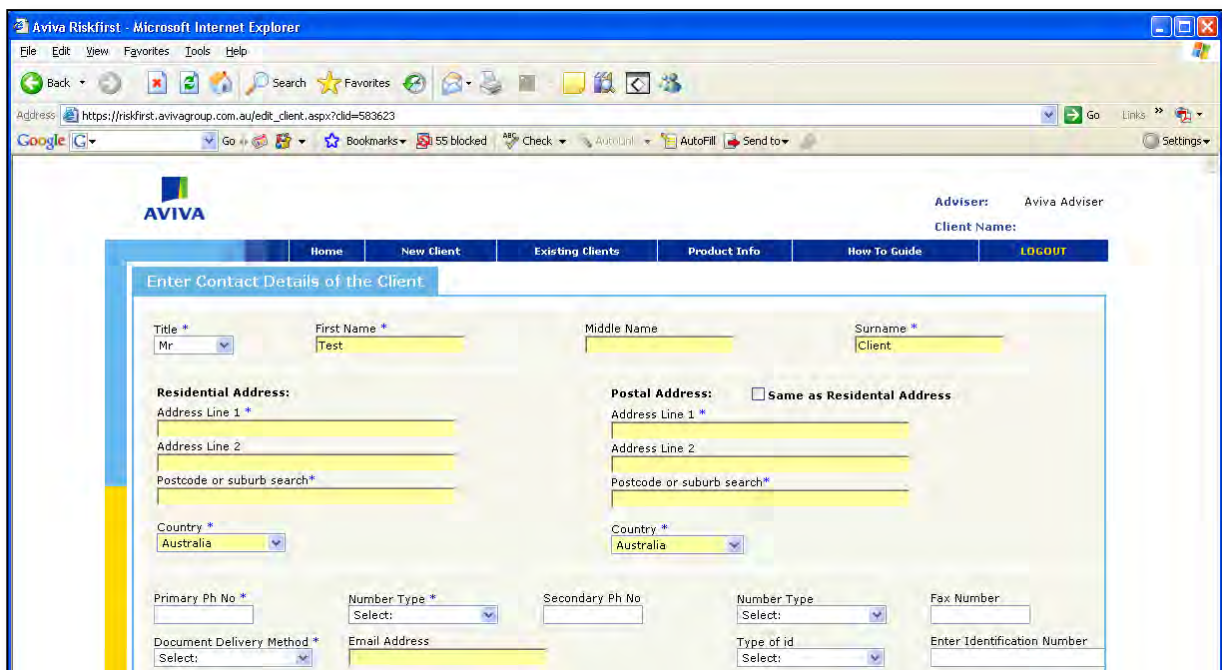
- Using the login selection either choose to login with your Aviva Group web or n-link login details, then complete your Login ID and Password and click .



- If you are a first time user click on the links in the 'First time user' section for additional help if required.



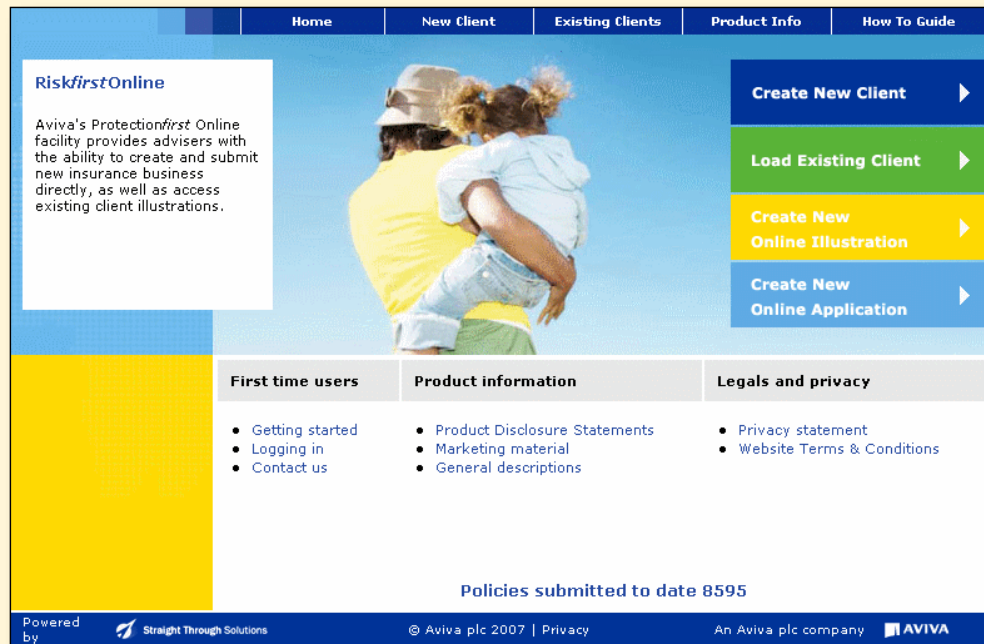
- The Riskfirst platform will now open up a new client record and prepopulate information from the Illustratorfirst quotation:
 - title ■ name ■ sex ■ date of birth ■ occupation ■ salary ■ smoker/non-smoker ■ illustration details.




Part 4 – How to login to the Riskfirst platform directly (without having to login via Illustratorfirst)

1. If you have accessed the Riskfirst platform for the first time you can bookmark the page to your favourites on your internet home page and access this directly without having to login via Illustratorfirst.

You will be taken to the home page and can navigate to new or existing client illustrations.



2. You will then continue with the login selection. Choose to login with your Aviva Group web or n-link login details, then complete your Login ID and Password and click on 

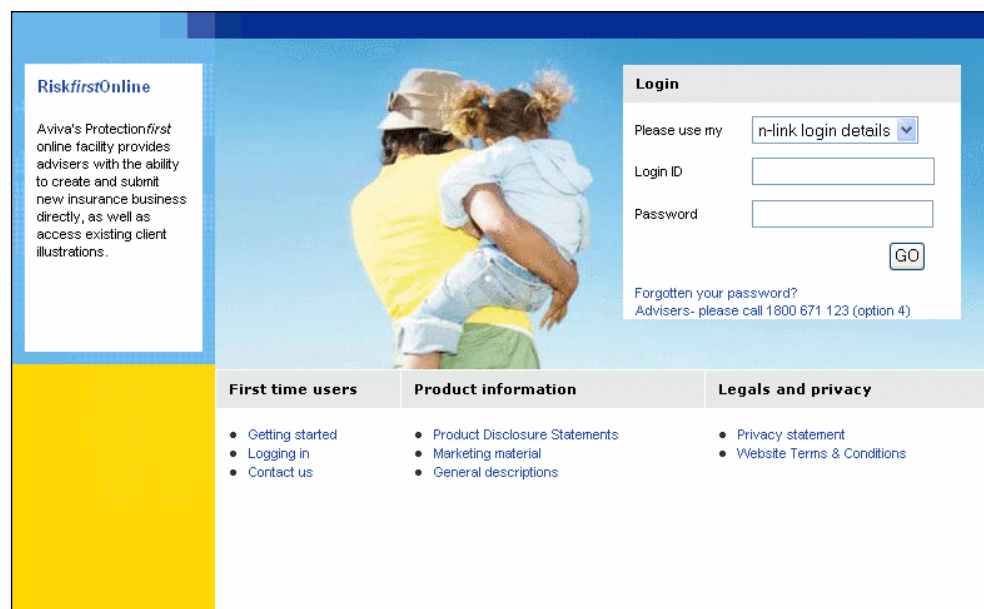
Login

Please use my

Login ID

Password

[Forgotten your password?](#)
Advisers- please call 1800 671 123 (option 4)



Part 5 – How to navigate through the Riskfirst platform

1. The toolbar at the top of the screen shows you at which stage of the online application process you are at. Sections not yet completed will be grey, while sections you are currently working on will be in dark blue and completed sections will be light blue.



You can click on any of these headings once they are light blue to navigate immediately to that area.

2. Within each screen, mandatory data fields are denoted with an asterisk (*) and must be completed before you can move on to the next screen. If a required data field is not complete then an error message will appear stating the type of data required.
3. To navigate to the next screens click on the **NEXT SECTION** button at the bottom right-hand side of the screen. This automatically saves each page as you navigate through the platform. Once you have completed the initial screen, a **PREVIOUS SECTION** button will also appear to allow you to navigate back through to the screens or you can click on the section in the toolbar.

4. When completing the 'Underwriting' section it is essential that these sections are completed with your client as the answers provided form part of the client's Duty of Disclosure. A failure to comply with this duty may render the insurance contract void by Aviva.

5. To navigate through the 'Underwriting' screens an additional table will appear on the left-hand side of the screen. This will indicate which areas of the 'Underwriting' section you need to complete for your client. A tick will appear next to the areas you have completed.


Click on any of the previously completed areas to navigate back to the input screens. The **NEXT SECTION** button will always navigate you to the next unanswered question provided all mandatory data fields are completed.

Navigating

6. Each question will either have radio buttons to allow you to make one selection only or checkboxes which will allow multiple selections.

Working from home

Do you work at or from your home?

Yes 

No

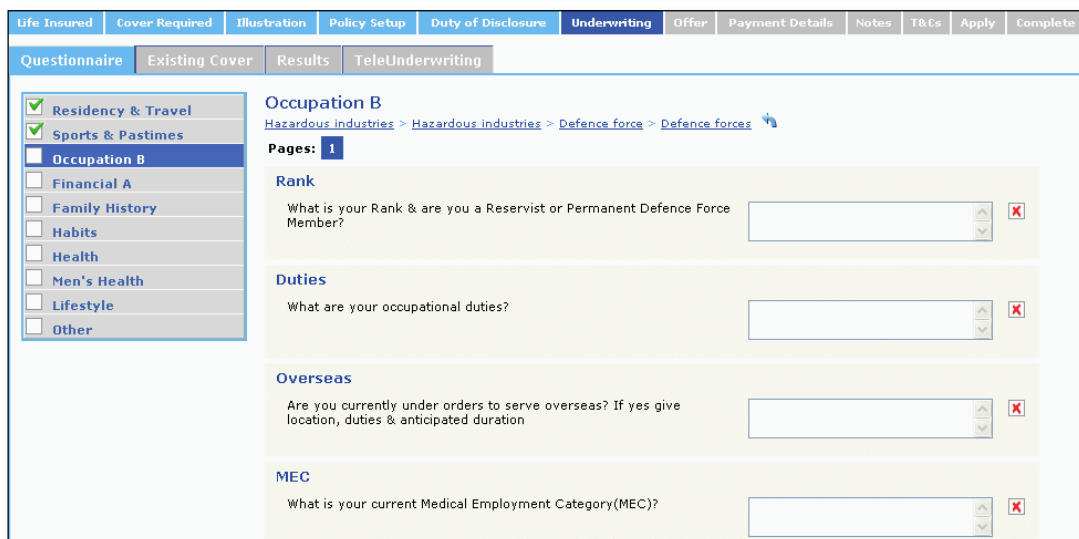
Defence forces - other duties

Which of the following activities do your duties involve?


Aviation

Diving

7. Where additional information is required, free text boxes will appear. You must answer each question.



8. A red cross will appear next to each of the unanswered underwriting questions. A green tick will appear next to the question when the answers have been completed. Please note you are not able to navigate to the next section of the application until all answers have been completed.

9. Some underwriting questions will require further information. A sub question structure will appear at the top of the page and you can click on  to navigate back to previous answers if required.



Occupation B

[Hazardous industries](#) > [Hazardous industries](#) > [Defence force](#) > [Defence forces](#) 


10. A red arrow will indicate that you have not answered all of the sub-questions and you will be unable to navigate to the next screen. You can click on this arrow to move through the questions and sub questions to complete or to change previous answers.

Travel

Are you currently travelling or intending to travel or reside outside of Australia?


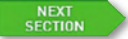

Yes  

Completing

11. If you answer any questions incorrectly you can navigate back to the previous questions by clicking  and changing your answer.
12. If you change any previous answers a message will advise that all answers to the sub questions will be lost.

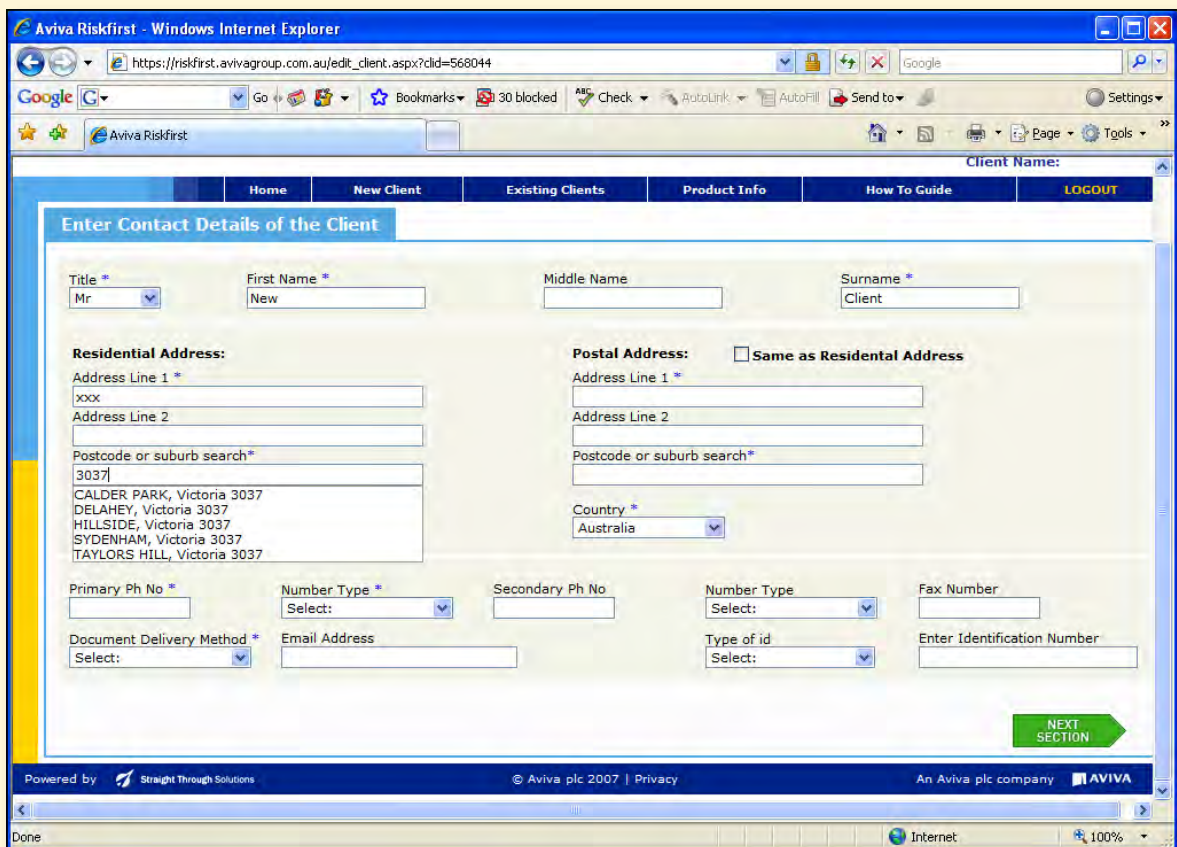
All answers previously provided to this question will be lost if you make this change. Do you still want to make the change?

Yes No

13. For sections where the questions flow onto a second page, an additional navigation icon will appear. Click on . This will allow you to navigate between these pages. Or simply use the  button.
14. Once you have reached the end of a category in the 'Underwriting' questions (e.g. health) the  button will take you back to the last question that had checkboxes to give you an opportunity to check additional checkboxes and provide additional information.

Part 6 – How to complete an online application

1. Once you enter the Riskfirst platform the 'Contact Details' page will appear. The Title and Name will be prepopulated from your Illustratordfirst quotation (except where you have entered Riskfirst directly).



The screenshot shows the 'Enter Contact Details of the Client' form in a Windows Internet Explorer browser. The form is titled 'Enter Contact Details of the Client' and is part of the Aviva Riskfirst application. The form includes the following fields and sections:

- Title ***: Mr (dropdown)
- First Name ***: New
- Middle Name**: (empty)
- Surname ***: Client
- Residential Address:**
 - Address Line 1 ***: xxx
 - Address Line 2**: (empty)
 - Postcode or suburb search***: 3037
 - Search results: CALDER PARK, Victoria 3037; DELAHEY, Victoria 3037; HILLSIDE, Victoria 3037; SYDENHAM, Victoria 3037; TAYLORS HILL, Victoria 3037
- Postal Address:** Same as Residential Address
 - Address Line 1 ***: (empty)
 - Address Line 2**: (empty)
 - Postcode or suburb search***: (empty)
 - Country ***: Australia (dropdown)
- Primary Ph No ***: (empty)
- Number Type ***: Select: (dropdown)
- Secondary Ph No**: (empty)
- Number Type**: Select: (dropdown)
- Fax Number**: (empty)
- Document Delivery Method ***: Select: (dropdown)
- Email Address**: (empty)
- Type of id**: Select: (dropdown)
- Enter Identification Number**: (empty)

A green 'NEXT SECTION' button is located at the bottom right of the form.

Note: To avoid multiple client records generate quotes and applications using the client records you have already created in Riskfirst.

2. Complete the Residential and Postal addresses. Enter the full or partial suburb name, or the full postcode. A list of possible matches will be returned. Click and select the required suburb/postcode.

- If the Postal Address is the same as the Residential Address place a tick in the **Same as Residential Address** box. The screen will now refresh and the address fields will be removed.

Residential Address:

Address Line 1 *
xxx

Address Line 2

Postcode or suburb search*
3037

CALDER PARK, Victoria 3037
DELAHEY, Victoria 3037
HILLSIDE, Victoria 3037
SYDENHAM, Victoria 3037
TAYLORS HILL, Victoria 3037


Postal Address: **Same as Residential Address**

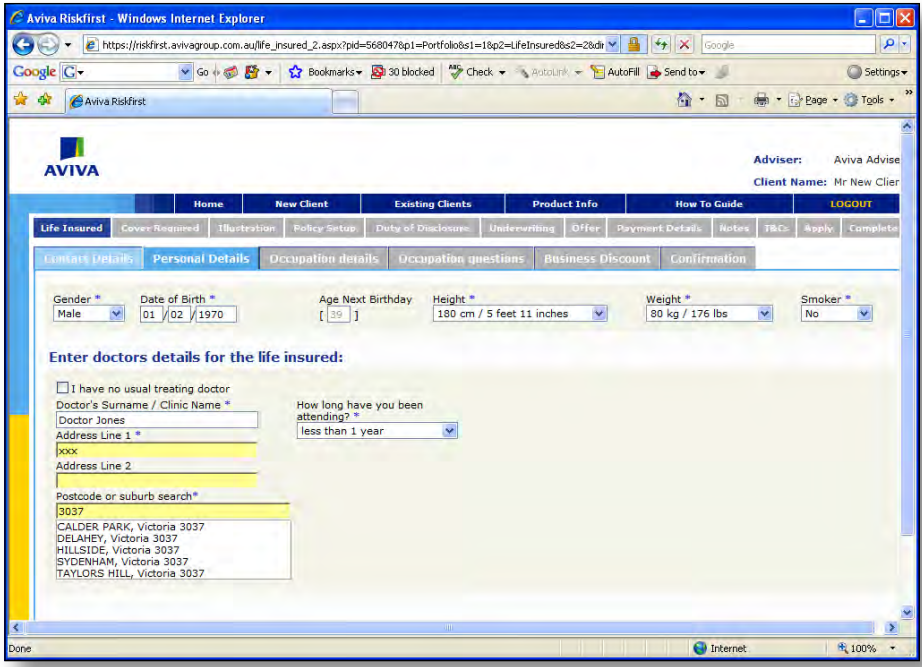
Address Line 1 *

Address Line 2


Postcode or suburb search*

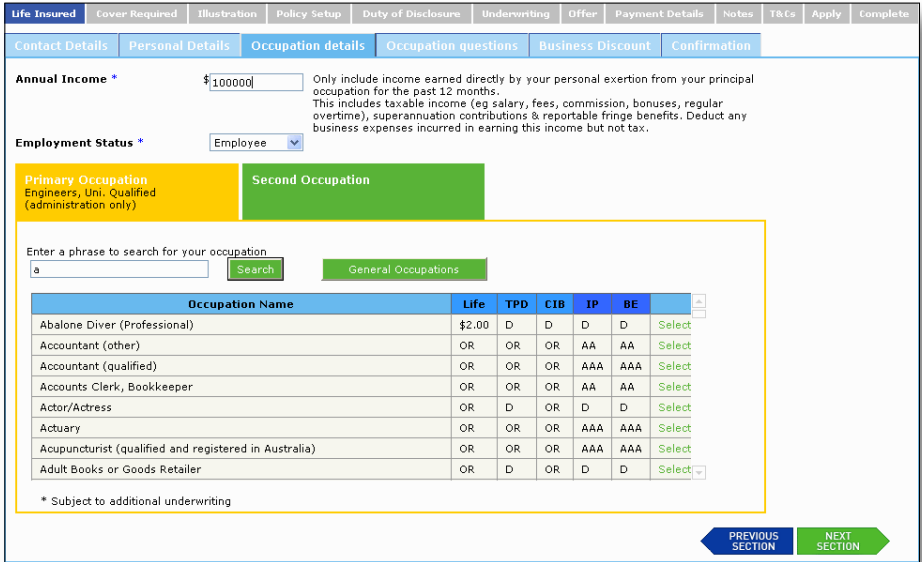
Country *
Australia

- Complete all remaining fields then click on the  button.
- Enter the personal details for your client. Doctor's details are mandatory data fields except where you tick the **I have no usual treating doctor** box.



The screenshot shows the Aviva Riskfirst web application interface. The 'Personal Details' tab is active, showing fields for Gender (Male), Date of Birth (01/02/1970), Age Next Birthday (39), Height (180 cm / 5 feet 11 inches), Weight (80 kg / 176 lbs), and Smoker (No). Below this, the 'Enter doctors details for the life insured:' section is visible, with the checkbox 'I have no usual treating doctor' selected. Other fields include Doctor's Surname / Clinic Name (Doctor Jones), Address Line 1 (xxx), Address Line 2, and Postcode or suburb search (3037).

- Click the  button.
- The Annual Income, Employment Status and Primary Occupation will be prepopulated from your Illustrator's first illustration (except where you have entered Riskfirst directly).





The screenshot shows the 'Occupation questions' tab in the Aviva Riskfirst application. The 'Annual Income' is set to \$100,000 and 'Employment Status' is 'Employee'. The 'Primary Occupation' is 'Engineers, Uni. Qualified (administration only)'. A search box for occupations is shown with the letter 'a' entered. Below the search box is a table of occupation options with columns for Occupation Name, Life, TPD, CIB, IP, and BE.

Occupation Name	Life	TPD	CIB	IP	BE
Abalone Diver (Professional)	\$2.00	D	D	D	D
Accountant (other)	OR	OR	OR	AA	AA
Accountant (qualified)	OR	OR	OR	AAA	AAA
Accounts Clerk, Bookkeeper	OR	OR	OR	AA	AA
Actor/Actress	OR	D	OR	D	D
Actuary	OR	OR	OR	AAA	AAA
Acupuncturist (qualified and registered in Australia)	OR	OR	OR	AAA	AAA
Adult Books or Goods Retailer	OR	D	OR	D	D

* Subject to additional underwriting

Completing

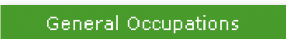
- Where the Primary Occupation or Second Occupation box is yellow, this is active to make a change or add a new occupation. Where the occupation box is green this is not active and you are unable to change or add an occupation. To change the occupation box to yellow, click on the Primary Occupation or Secondary Occupation wording in the box.
- Then enter a phrase to search for your occupation then click 

- A table below will populate with the Occupation Names. Click  for your chosen occupation.

Enter a phrase to search for your occupation


 

Occupation Name	Life	TPD	CIB	IP	BE	
Accountant (Other)	OR	OR	OR	AA	AA	Select
Accountant (Qualified)	OR	OR	OR	AAA	AAA	Select
Accounts Clerk, Bookkeeper	OR	OR	OR	AA	AA	Select
Motor Vehicle Accessories and Spare Parts Retailer	OR	1.5	OR	A2	D	Select
Tobacconist	OR	OR	OR	A	D	Select


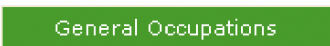
- The occupation box will now be updated with the selected occupation.
- If you are unable to find a suitable occupation in the Primary Occupation list you may choose a General Occupation by clicking on the  button.

Note: If you select a General Occupation, you will automatically be referred to the Underwriting Team.

- A table below will populate with the General Occupations.

- Click  for your chosen General Occupation.

Enter a phrase to search for your occupation

If you select a general occupation, you will automatically be referred to underwriting.

Occupation Name	Life	TPD	CIB	IP	BE	
AAA rated occupation	OR	OR	OR	AAA	AAA	Select
AA rated occupation	OR	OR	OR	AA	AA	Select
A rated occupation	OR	OR	OR	A	A	Select
A2 rated occupation	OR	1.5	OR	A2	A2	Select
B rated occupation	OR	1.5	OR	B	B	Select
B2 rated occupation	OR	2	OR	B2	B2	Select
C rated occupation	OR	2	OR	C	C	Select
LP rated occupation	OR	OR	OR	LP	LP	Select
MP rated occupation	OR	OR	OR	MP	MP	Select

Completing

15. The occupation box will now be updated with the selected General Occupation.

16. If adding a Second Occupation you will also need to complete the 'Hours per week' field.

Second Occupation - Remove
Accountant (Other)

Hours per week
10

17. Click the  button.

18. If you are applying for a Business Relationship Discount click on the 'Yes' radio button and complete the mandatory fields which will appear. For information on the Business Relationship Discount please refer to the Protectionfirst PDS.

Are you applying for the Business Relationship Discount? No Yes

Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer	Payment Details	Notes	T&Cs	Apply	Complete
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid #ccc; padding-bottom: 5px;"> Contact Details Personal Details Occupation details Occupation questions Business Discount Confirmation </div> <p>Are you applying for the Business Relationship Discount? <input type="radio"/> No <input checked="" type="radio"/> Yes</p> <p>Company * <input type="text"/> Partnership/Trust name * <input type="text"/> Business type * <input type="text"/></p> <p>Business partner name * <input type="text"/> Date of birth * <input type="text"/> Policy number * <input type="text"/></p> <p>1. <input type="text"/> <input type="text"/> <input type="text"/></p> <p>2. <input type="text"/> <input type="text"/> <input type="text"/></p> <p>3. <input type="text"/> <input type="text"/> <input type="text"/></p> <p>4. <input type="text"/> <input type="text"/> <input type="text"/></p>											

19. Click the  button.

20. A confirmation page will appear.

Personal Details

Name: Mr Example Client

Residential Address:
1 The Street
MELBOURNE
Victoria 3000
Australia

Postal Address:
1 The Street
MELBOURNE
Victoria 3000
Australia

Doctor Details:
Dr Green
1 The Road
MELBOURNE
Victoria 3000
Australia

Contact Details:
Home: 0399998888

Gender: Male **DOB:** 26/01/1967 **Height:** 178cm **Weight:** 80kg

Document Delivery: Post

Smoker Status: No

Annual Salary: \$100000


Employment Status: employed

Occupation: Accountant (Qualified)

Second Occupation: Accountant (Other)

Second Occupation Hours: 10

Completing

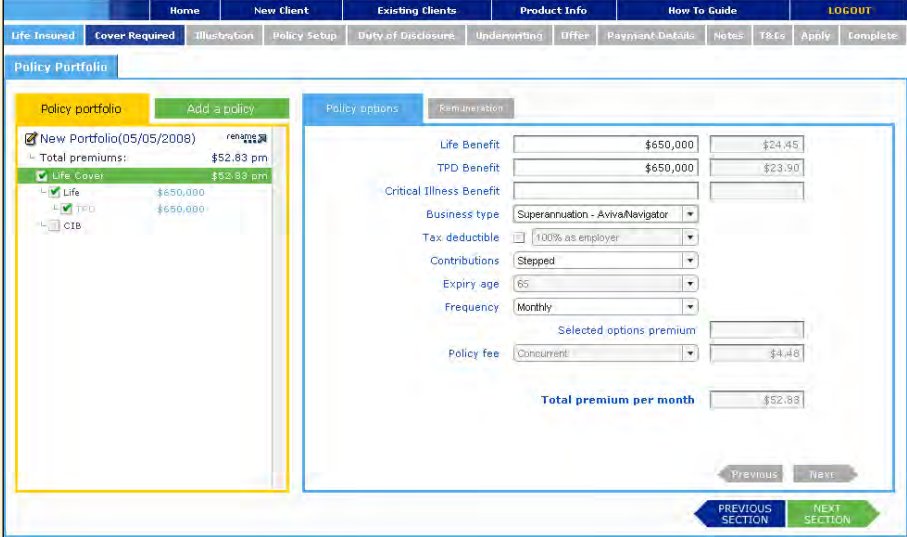
21. If you are happy with the details then click the  button to proceed.

If you wish to change any previous details click the  button.

22. You will be taken to the 'Policy Portfolio' page. These are the same screens as *Illustratorfirst*.

If you login to the *Riskfirst* platform from *Illustratorfirst* these screens will be populated from the illustration you completed. At this stage you can amend the illustration or add any new products. This information will not flow back into your *Illustratorfirst* illustration.

If you login to the *Riskfirst* platform directly (not from *Illustratorfirst*) you will need to complete these screens.

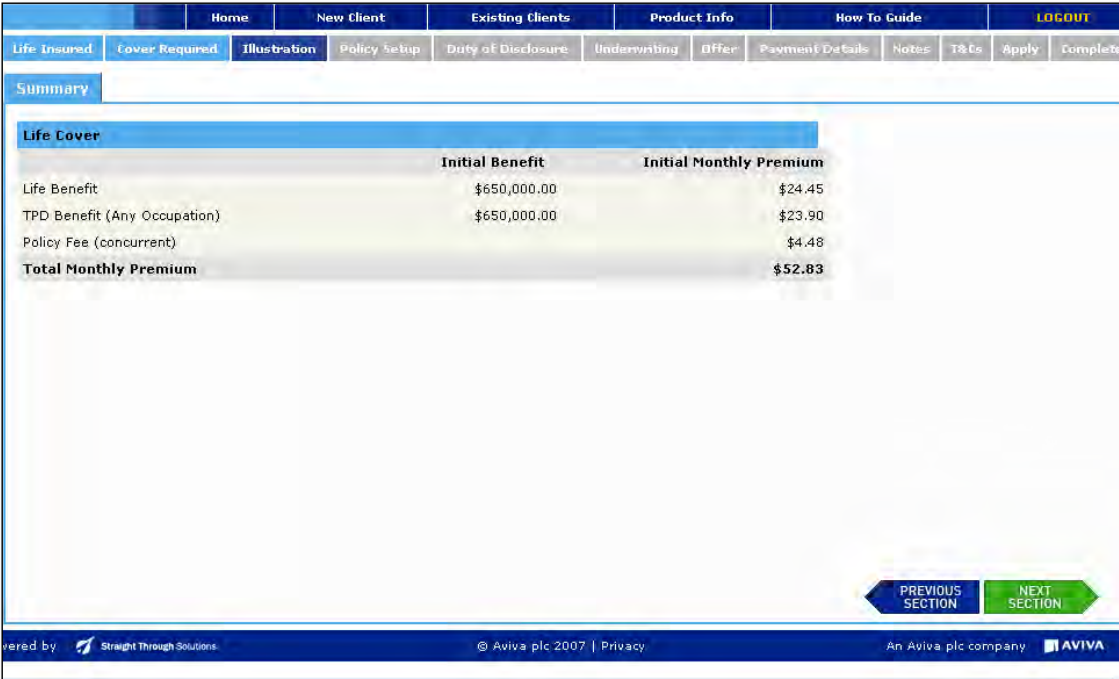


Policy portfolio	Total premiums:	Life Cover	Life	TPD	CTB
New Portfolio(05/05/2008)	\$52.83 pm	\$52.83 pm	\$650,000	\$650,000	

Policy options	Remuneration
Life Benefit	\$650,000 / \$24.45
TPD Benefit	\$650,000 / \$23.90
Critical Illness Benefit	
Business type	Superannuation - AvivaNavigator
Tax deductible	<input type="checkbox"/> 100% as employer
Contributions	Stepped
Expiry age	65
Frequency	Monthly
Selected options premium	
Policy fee	Concurrent / \$4.48
Total premium per month	\$52.83

23. Click the  button.

24. The 'Summary' page will appear.



Life Cover	Initial Benefit	Initial Monthly Premium
Life Benefit	\$650,000.00	\$24.45
TPD Benefit (Any Occupation)	\$650,000.00	\$23.90
Policy Fee (concurrent)		\$4.48
Total Monthly Premium		\$52.83

25. Click the  button.

Completing

26. The 'Policy Owner' page will appear. It is mandatory information to complete a Current Policy Owner for each policy. You can choose to either have the existing Life Insured, a new individual or a new business added as the Current Policy Owner.

27. To add an existing Life Insured or individual as the Policy Owner, click the **Same As** button in the 'Assign existing insuree or individual' field.

28. The 'Current Policy Owners' box will now be populated with the individual's name. The Primary Owner will receive all relevant correspondence about the policy (i.e. payment due notices).

29. If the Current Policy Owner is either a new individual or a new business click either

Add new individual

or

Add new business

30. Enter the contact details of the 'new individual' or 'new business' into the contact details page.

31. Complete all the fields then click the **NEXT SECTION** button.

32. When completing an application for joint policy owners only, complete whether they are:

Joint Tenants

OR

Tenants in Common

Completing

33. For superannuation contracts a different page will appear as you will have to choose who the trustee is. You can choose either:
- NULIS Nominees – Norwich Union Superannuation Trust (NUST)
 - NULIS Nominees – Navigator Personal Retirement Plan (PRP), or
 - add details of another trustee

34. Choose either 'NUST' or 'PRP' or complete the details of the trustee in the panel then click the **Select this trustee** button.

35. If you select 'NUST' an additional page will appear for you to complete information on the contribution and Tax File Number.

Note: Where you select 'NUST' as the trustee it is compulsory to provide the client's TFN when using the Riskfirst platform. You will be able to proceed further without completing a valid TFN at this stage but you must complete this prior to submitting the application.

36. Click the **NEXT SECTION** button.

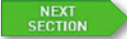
37. If you select 'PRP' no additional screen will need to be completed.

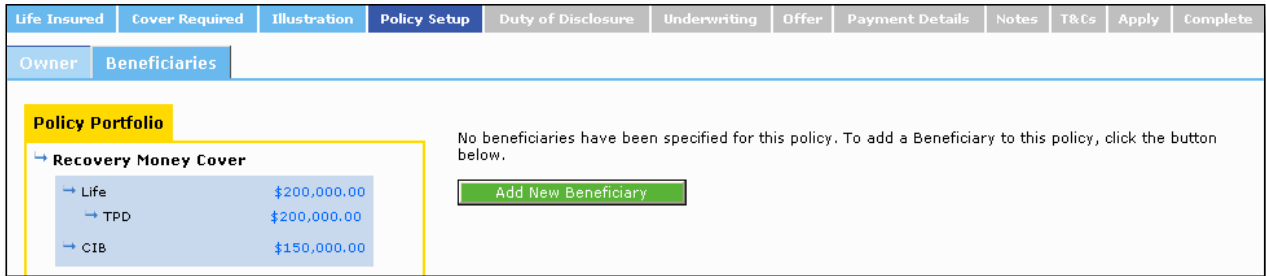
Note: Where 'PRP' is selected as the trustee, the consequences are the following:

- NULIS Nominees is the policy owner
- Navigator PRP is the scheme / fund i.e. the policy is an external super policy – not a NUST policy
- payment method can only be via a PRP account
- normal external super business rules apply

38. The trustee details will now be prepopulated.

Completing

39. Complete the process for each policy in the 'Policy Portfolio' table. Each policy must have owner details added before you can proceed to the next section.
40. Click the  button.
41. The 'Beneficiaries' page will appear.



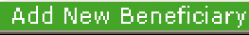
Policy Portfolio

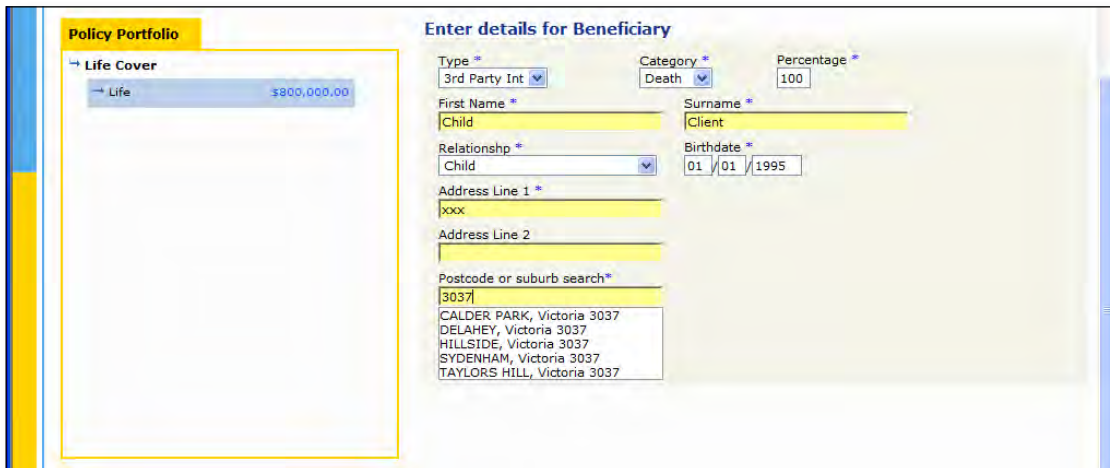
→ Recovery Money Cover

→ Life	\$200,000.00
→ TPD	\$200,000.00
→ CIB	\$150,000.00

No beneficiaries have been specified for this policy. To add a Beneficiary to this policy, click the button below.

[Add New Beneficiary](#)

42. To add a beneficiary click the  button.
43. Complete the beneficiary's details in the panel. Repeat the process for all beneficiaries. The total percentage must be 100%.



Policy Portfolio

→ Life Cover

→ Life \$800,000.00

Enter details for Beneficiary

Type * 3rd Party Int Category * Death Percentage * 100

First Name * Child Surname * Client


Relationship * Child Birthdate * 01 / 01 / 1995

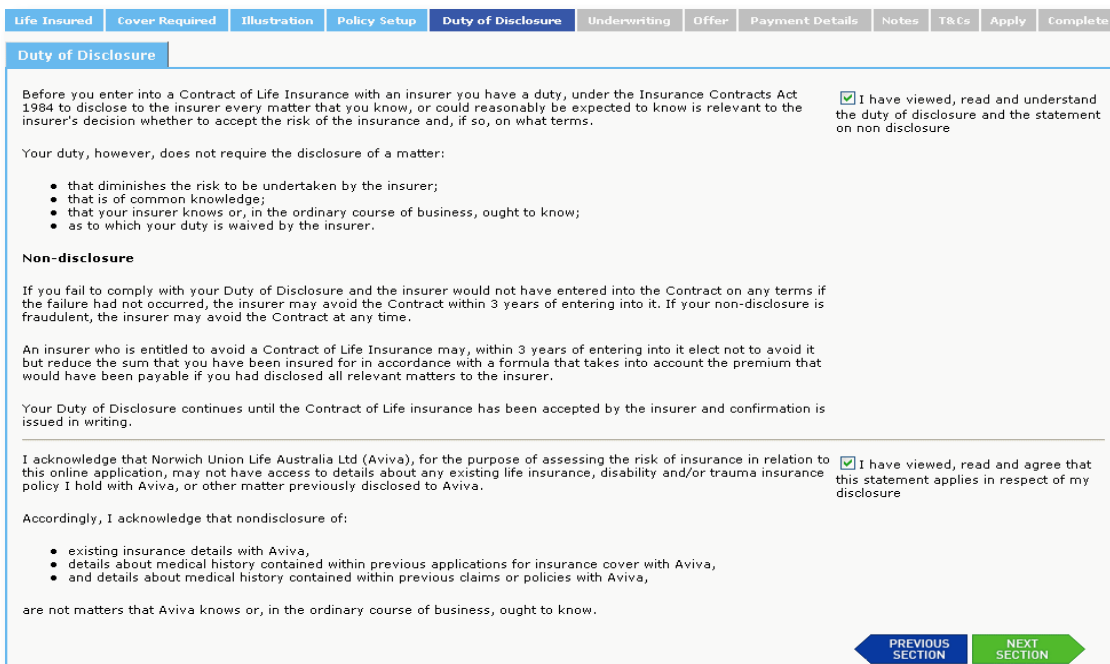
Address Line 1 * xxx

Address Line 2

Postcode or suburb search * 3037

CALDER PARK, Victoria 3037
DELAHEY, Victoria 3037
HILLSIDE, Victoria 3037
SYDENHAM, Victoria 3037
TAYLORS HILL, Victoria 3037

44. Click the  button.
45. You will be taken to the 'Duty of Disclosure' module. You must read the duty of disclosure, the statement of non-disclosure and confirm you agree by ticking the 'confirm' box.



Duty of Disclosure

Before you enter into a Contract of Life Insurance with an insurer you have a duty, under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

I have viewed, read and understand the duty of disclosure and the statement on non disclosure

Your duty, however, does not require the disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which your duty is waived by the insurer.

Non-disclosure

If you fail to comply with your Duty of Disclosure and the insurer would not have entered into the Contract on any terms if the failure had not occurred, the insurer may avoid the Contract within 3 years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the Contract at any time.

An insurer who is entitled to avoid a Contract of Life Insurance may, within 3 years of entering into it elect not to avoid it but reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

Your Duty of Disclosure continues until the Contract of Life insurance has been accepted by the insurer and confirmation is issued in writing.

I acknowledge that Norwich Union Life Australia Ltd (Aviva), for the purpose of assessing the risk of insurance in relation to this online application, may not have access to details about any existing life insurance, disability and/or trauma insurance policy I hold with Aviva, or other matter previously disclosed to Aviva.

I have viewed, read and agree that this statement applies in respect of my disclosure

Accordingly, I acknowledge that nondisclosure of:

- existing insurance details with Aviva,
- details about medical history contained within previous applications for insurance cover with Aviva,
- and details about medical history contained within previous claims or policies with Aviva,

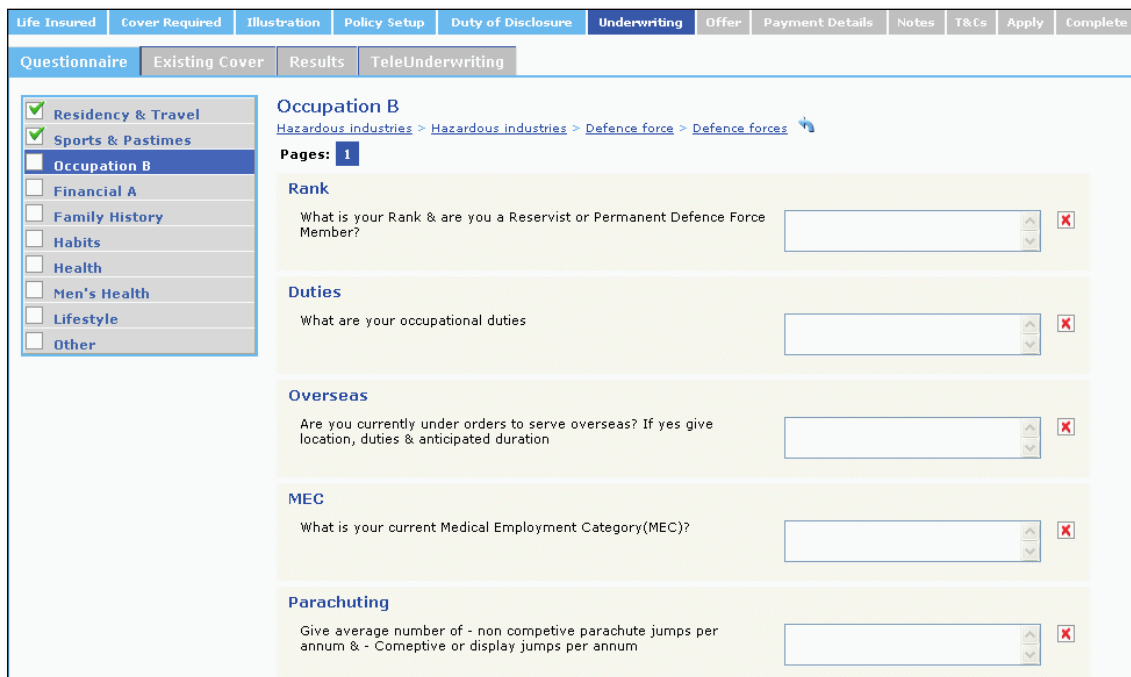
are not matters that Aviva knows or, in the ordinary course of business, ought to know.

[PREVIOUS SECTION](#) [NEXT SECTION](#)

Completing

46. Click the  button.

47. You will now be taken to the Underwriting module. It is essential that these sections are completed with your client as the underwriting questions are your client's disclosure.

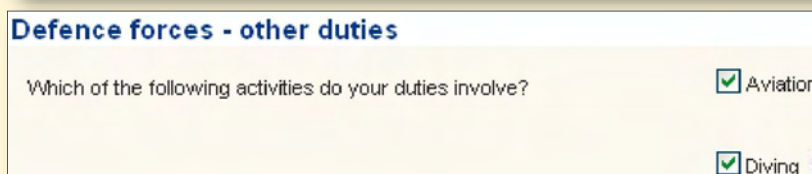
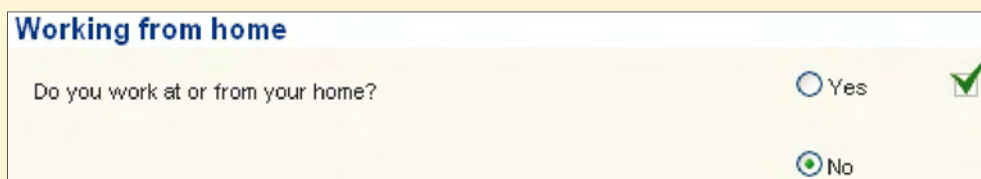


48. To navigate through the underwriting screens, an additional table will appear on the left hand side of the screen. This will indicate which areas of the underwriting section you need to complete for your client. A tick will appear next to the areas you have completed.

Click on any of the previously completed areas to navigate back to the input screens.



49. Each question will either have radio buttons to allow you to make one selection only or checkboxes which will allow multiple selections.



Completing

50. Where additional information is required, free text boxes will appear. You must answer each question.

Life Insured | Cover Required | Illustration | Policy Setup | Duty of Disclosure | **Underwriting** | Offer | Payment Details | Notes | T&Cs | Apply | Complete

Questionnaire | Existing Cover | Results | TeleUnderwriting

Residency & Travel
 Sports & Pastimes
 Occupation B
 Financial A
 Family History
 Habits
 Health
 Men's Health
 Lifestyle
 Other

Occupation B

[Hazardous industries](#) > [Hazardous industries](#) > [Defence force](#) > [Defence forces](#)

Pages: 1

Rank

What is your Rank & are you a Reservist or Permanent Defence Force Member?

Duties

What are your occupational duties

Overseas

Are you currently under orders to serve overseas? If yes give location, duties & anticipated duration

MEC

What is your current Medical Employment Category(MEC)?

Parachuting

Give average number of - non competitive parachute jumps per annum & - Competitive or display jumps per annum

51. A red cross will appear next to each of the unanswered underwriting questions. A green tick will appear next to the question if the answer has been completed. You are unable to navigate to the next section of the application until all answers have been completed.

52. Some underwriting questions will require further information. A sub question structure will appear at the top of the page and you can click on the button to navigate back to previous answers if required.

Occupation B

[Hazardous industries](#) > [Hazardous industries](#) > [Defence force](#) > [Defence forces](#)

53. A red arrow will indicate that you have not answered all of the sub questions and you will be unable to navigate to the next screen. You can click on this arrow to move through the questions and sub questions until complete or to change previous answers.

Travel

Are you currently travelling or intending to travel or reside outside of Australia? Yes No

54. If you answer any questions incorrectly, you can navigate back to the previous questions by clicking the button and change your answer.

55. If you change any previous answers, a message will advise that all answers to the sub questions will be lost.

All answers previously provided to this question will be lost if you make this change. Do you still want to make the change?

Completing

56. For sections where the questions flow onto a second page an additional navigation icon will appear.

Click on **Pages: 1 2** to navigate between these pages or simply use the **NEXT SECTION** button.

57. Once you have reached the end of a category in the 'Underwriting' questions (e.g. health) the **NEXT SECTION** button will take you back to the last question that had checkboxes to give you an opportunity to check additional checkboxes and provide additional information.

58. In the last section of the Underwriting module you will be asked if you would like Aviva to arrange a referral for medical requirements pertaining to the application to Lifescreen Australia. This can be completed in an average time of seven days.

Medical requirements

Did you know that Lifescreen Australia complete referrals in an average time of 7 business days?

Yes No

I authorise Aviva group to arrange referral for any medical requirements pertaining to this application eg bloods, medicals, ECG with Lifescreen Australia

Yes No

59. You will then need to complete a declaration as to whether the answers to the Underwriting module have been completed with your client or if they have been transposed from the paper application form.

Aviva Riskfirst - Microsoft Internet Explorer

Address: <https://riskfirst.avivagroup.com.au/underwriting.aspx?pid=568047&p1=Portfolio&s1=68p2=Underwriting&s2=1>

Advertiser: Aviva Adviser
Client Name: Mr New Client

Home New Client Existing Clients Product Info How To Guide LOGOUT

Life Insured Cover Required Illustration Policy Setup Duty of Disclosure Underwriting Other Payment Details Notes T&Cs Apply Complete

Questionnaire Existing Cover Details Existing Underwriting

Residency & Travel
Sports & Pastimes
Occupation A
Financial A
Family History
Habits
Health
Men's Health
Lifestyle
Other

Other

Pages: 1 2

ADVISER TO COMPLETE

Has this online application been completed in the presence of the Life Insured and Policy owner?

Yes, I have completed this on-line application in the presence of the proposed Life Insured and Policyowner and that / those persons are present to make the declarations that follow.

No, the proposed Life Insured and Policyowner was / were not present when I completed this on-line application and I completed this on-line application based on information copied from a paper application or other source.

Please note that there are differences between the questions asked in the paper application attached to the Product Disclosure Statement (PDS) and the questions asked in this on-line application.

Pages: 1 2


Save and Continue


PREVIOUS SECTION NEXT SECTION

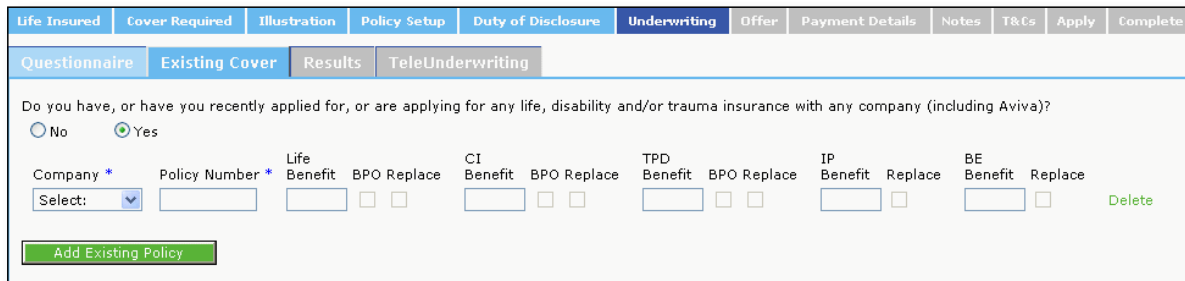
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Note: If you have transposed answers from the paper application and you have not confirmed your answers with the client, then you may be required to complete the Application Summary and Declaration and either attach or send by mail a copy of the client signed declaration.


Completing

60. Click the  button until you have completed all underwriting questions.

61. You will now be asked about your existing cover. If you answer 'Yes' you will need to complete the required fields. To add more than one policy click the  button and an additional row will appear. Complete this process until all existing policies are recorded.



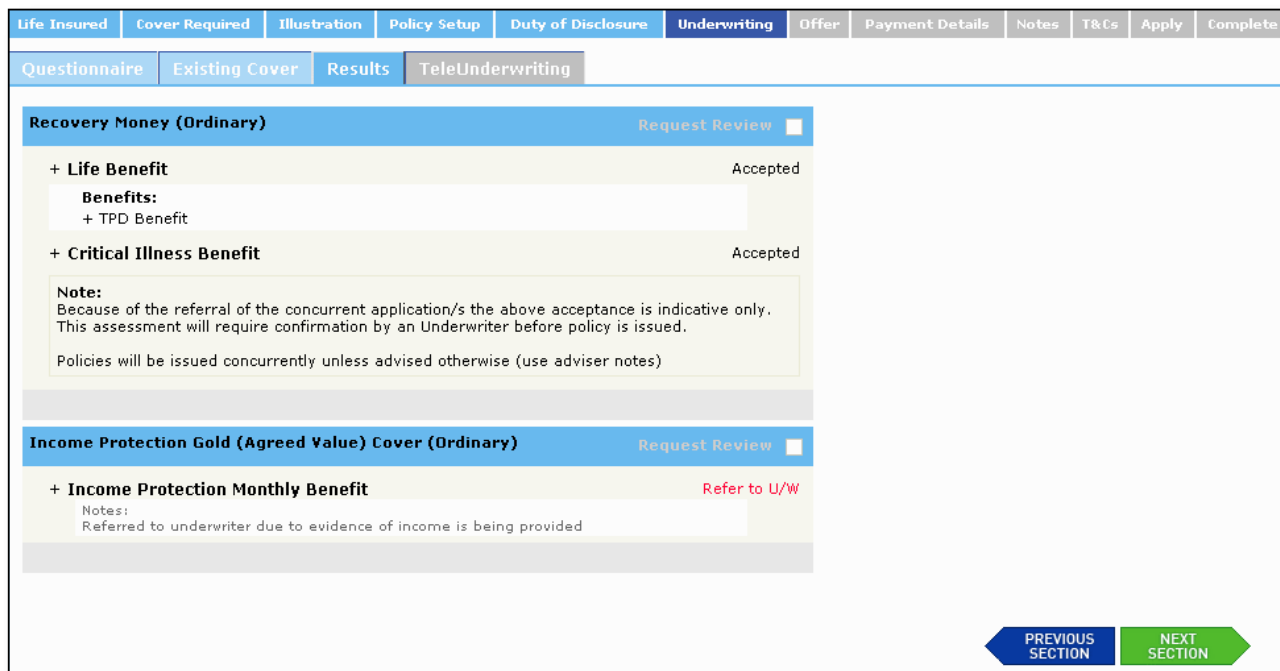
Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer	Payment Details	Notes	T&Cs	Apply	Complete
Questionnaire Existing Cover Results TeleUnderwriting											
Do you have, or have you recently applied for, or are applying for any life, disability and/or trauma insurance with any company (including Aviva)?											
<input type="radio"/> No <input checked="" type="radio"/> Yes											
Company *	Policy Number *	Life Benefit	BPO Replace	CI Benefit	BPO Replace	TPD Benefit	BPO Replace	IP Benefit	Replace	BE Benefit	Replace
Select: <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delete											
Add Existing Policy											

62. Click the  button.


63. Your underwriting result will now appear. Your results will include:

Accepted, Offered with an Exclusion, Offered with a Loading, Refer to Underwriting or Refer to Admin.

Note: 'Refer to Underwriting' means that the application will automatically be referred to Aviva Underwriting once the application has been submitted.



Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer	Payment Details	Notes	T&Cs	Apply	Complete
Questionnaire Existing Cover Results TeleUnderwriting											
Recovery Money (Ordinary) Request Review <input type="checkbox"/>											
+ Life Benefit Accepted											
Benefits:											
+ TPD Benefit											
+ Critical Illness Benefit Accepted											
Note:											
Because of the referral of the concurrent application/s the above acceptance is indicative only. This assessment will require confirmation by an Underwriter before policy is issued.											
Policies will be issued concurrently unless advised otherwise (use adviser notes)											
Income Protection Gold (Agreed Value) Cover (Ordinary) Request Review <input type="checkbox"/>											
+ Income Protection Monthly Benefit Refer to U/W											
Notes:											
Referred to underwriter due to evidence of income is being provided											
										PREVIOUS SECTION	NEXT SECTION

64. You are able to request an underwriting review by clicking the  button for any sub standard case (involving a loading or exclusion). However the client must accept the terms offered through Riskfirst. The policy will then be reviewed by Aviva Underwriting.

65. The policy will be issued as normal with a letter of confirmation to the client advising that we are currently reviewing the loading or exclusion.

66. Some underwriting outcomes will also offer the option to review and select different terms by clicking the [Review](#) button or you can view the exclusion reasons by clicking the [View details](#) button.

Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer
Questionnaire	Existing Cover	Results	TeleUnderwriting			

Recovery Money (Ordinary) Request Review

+ Life Benefit Accepted

Notes:
Loading - \$2 per mil due to bungee jumping activities (Life) - [Review](#)

Benefits:

+ TPD Benefit

Notes:
Exclusion - zorbing activities (TPD) - [View details](#)
Exclusion - bungee jumping activities (TPD) - [View details](#)

+ Critical Illness Benefit Accepted

Notes:
Exclusion - bungee jumping activities (CIB) - [View details](#)

Note:
Because of the referral of the concurrent application/s the above acceptance is indicative only. This assessment will require confirmation by an Underwriter before policy is issued.

Policies will be issued concurrently unless advised otherwise (use adviser notes)

Income Protection Gold (Agreed Value) Cover (Ordinary) Request Review

+ Income Protection Monthly Benefit Refer to U/W

Notes:
Exclusion - zorbing activities (IPI and / or BE) - [View details](#)
Exclusion - bungee jumping activities (IPI and / or BE) - [View details](#)
Referred to underwriter due to evidence of income is being provided

67. For example, if you were to click on the [Review](#) button next to the bungee jumping loading information your client would be offered the option to accept a bungee jumping exclusion instead of having the premium loaded.

Review your options

Based on the disclosures in your personal statement, you can choose to have one of the following conditions added to the **Life Benefit** on your **Life Cover** policy.

Choose to have an annual loading of \$5.00 per \$1,000 sum insured applied to your premium.

OR

Choose to exclude bungee jumping activities (Life).

Details
No benefits shall be payable under this policy if the life insured dies as a direct or indirect result of engaging in any bungee jumping activities

Completing

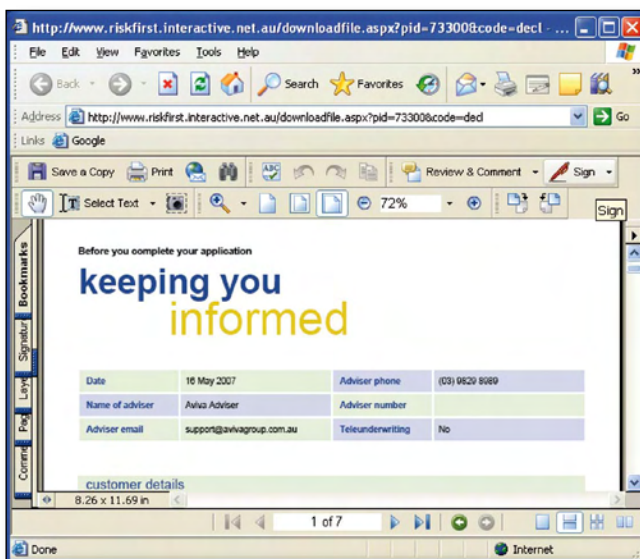
68. Click the  button.

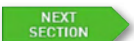
69. The Offer page will appear.

Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer	Payment Details	Notes	T&Cs	Apply	Complete
Offer											
Click here to download an application summary and declaration for your client to sign							Download Declaration				
Recovery Money (Ordinary)											
+ Life Benefit						Accepted					
Notes: Loading - \$1 per mil due to zorbing activities (Life)											
Benefits:											
+ TPD Benefit											
Notes: Exclusion - bungee jumping activities (TPD) - View details Exclusion - zorbing activities (TPD) - View details											
+ Critical Illness Benefit						Accepted					
Notes: Exclusion - bungee jumping activities (CIB) - View details Exclusion - zorbing activities (CIB) - View details											
Total Monthly Premium						\$558.27					

70. If you wish to print a copy of the Client's Declaration for your client to sign, click the [Download Declaration](#) button. There is no need to send the signed copy to Aviva unless requested by Riskfirst (as outlined in step 60 of the 'Completing' section of this user guide).

71. The Client Declaration will open for you to print.



72. Click the  button.

Completing

73. The 'Payment Detail' page will appear. You can choose to either have the existing policy owner or a new individual or new business. To assign an existing owner as a payer click the **Same As** button, OR click the **Add new individual policy payer** button, OR click the **Add new Business payer** button.

The screenshot shows the 'Payment Detail' page with a navigation bar at the top containing: Life Insured, Cover Required, Illustration, Policy Setup, Duty of Disclosure, Underwriting, Offer, Payment Details (active), Notes, T&Cs, Apply, Complete. The main content area is titled 'Payment Detail' and contains a 'Policy Portfolio' section on the left, which is highlighted with a yellow box. The 'Policy Portfolio' section is titled 'Recovery Money Cover' and lists three items: Life (\$200,000.00), TPD (\$150,000.00), and CIB (\$100,000.00). To the right of the 'Policy Portfolio' are two sections: 'Assign Existing Individual as Payer' and 'Assign Business Owner as Payer'. The 'Assign Existing Individual as Payer' section shows 'Mr Example Client' with a 'Same As' button. The 'Assign Business Owner as Payer' section shows 'No existing business owners to choose' and two buttons: 'Add new individual policy payer' and 'Add new Business payer'. A 'Current Payment Details' section is empty. At the bottom right, there are two buttons: 'PREVIOUS SECTION' and 'NEXT SECTION'.

74. You are then prompted to nominate your preferred Payment Method and Payment Details.

Complete the details then click the **NEXT SECTION** button.

The screenshot shows the 'Payment Detail' page with the same navigation bar as above. The 'Policy Portfolio' section is still visible on the left. The main content area now shows the 'Payment Method' section, which is highlighted with a yellow box. The 'Payment Method' section has a radio button selected for 'Credit Card' and other options: 'Direct Debit', 'Pay Direct', 'PIP Account *', and 'PRP Account *'. Below this is a note: '* Payment by PIP Account or PRP Account also applies to the PIP Access and PRP Access products or any associated Badged products.' The 'Payment Details' section is also highlighted with a yellow box and contains the following fields: 'Payment Frequency' (Monthly), 'Payment Date*' (11th), 'Cardholder Name*', 'Card Number*', 'Card Type*' (Select:), and 'ExpiryDate (mm/yyyy)*'. At the bottom right, there are two buttons: 'PREVIOUS SECTION' and 'NEXT SECTION'.

Life Insured | Cover Required | Illustration | Policy Setup | Duty of Disclosure | Underwriting | Offer | **Payment Details** | Notes | T&Cs | Apply | Complete

Payment Detail

Policy Portfolio Same method and details as

Life Cover

- Life \$200,000.00
- TPD \$150,000.00

Payment Method

Credit Card
 Direct Debit
 Pay Direct
 PIP Account *
 PRP Account *

* Payment by PIP Account or PRP Account also applies to the PIP Access and PRP Access products or any associated Badged products.

Payment Details

Payment Frequency

Navigator Account Number

The PRP account is a personal account

Navigator Account First Name Navigator Account Surname

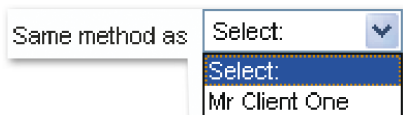
OR

The PRP account is a business account

Navigator Business Name

75. Navigator PRP account is only a valid payment option if the client is the owner of the PRP account.
76. PIP account as payment option is available for any policy where Navigator PRP is NOT the owner.
77. The Navigator Account number field is not mandatory however if data is entered it must be numeric and either 8 or 15 digits in length.
78. You must enter either the personal account or business account details.
79. All policies with Navigator PIP or Navigator PRP as payment method will be submitted as pending inforce. This is confirmed on the 'Apply' page. These policies cannot be put into force until the relevant account details are available.

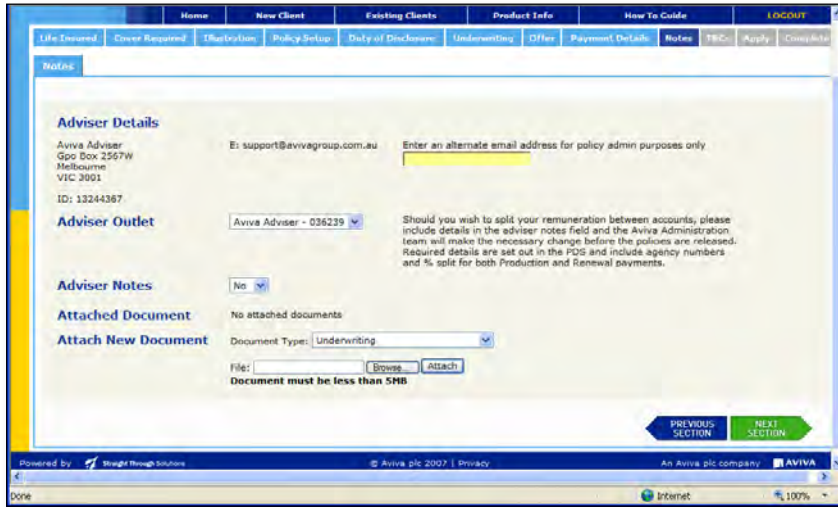
80. Complete the process for each policy in the Policy Portfolio. Where the payer details are the same as for the previous policy choose the payer name from the drop down menu to prepopulate the payment fields.



81. Click the button.

Completing

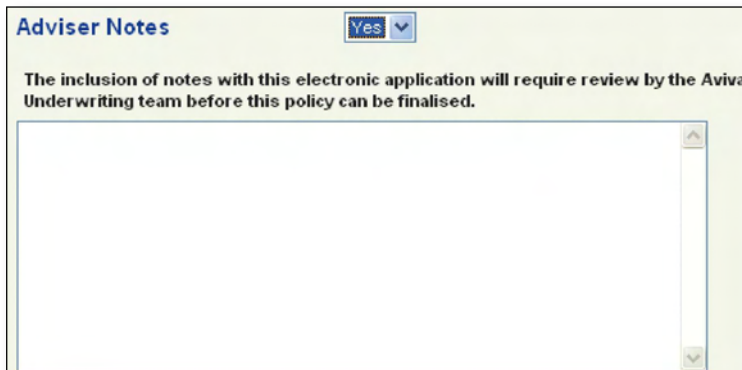
82. The 'Notes' page will appear with the adviser details. If required enter an alternate email address for policy administration purposes.
83. If you have a number of adviser accounts with Aviva, the details of these accounts will appear in the Adviser Outlet section. Simply select the outlet you would like this application attached to.



The screenshot shows a web application interface for 'Adviser Details'. The top navigation bar includes 'Home', 'New Client', 'Existing Clients', 'Product Info', 'How To Guide', and 'LOGOUT'. Below the navigation, there are tabs for 'Life Insured', 'Cover Required', 'Illustration', 'Policy Setup', 'Duty of Disclosure', 'Underwriting', 'Offer', 'Payment Details', 'Notes', 'TRC', 'Apply', and 'Complete'. The main content area is titled 'Adviser Details' and contains several sections: 'Adviser Details' with fields for 'E: support@avivagroup.com.au' and 'Enter an alternate email address for policy admin purposes only'; 'Adviser Outlet' with a dropdown menu set to 'Aviva Adviser - 036239' and a note about remuneration; 'Adviser Notes' with a dropdown menu set to 'No'; 'Attached Document' with the text 'No attached documents'; and 'Attach New Document' with a 'Document Type' dropdown set to 'Underwriting', a 'File' input field, and 'Browse...' and 'Attach' buttons. A note at the bottom states 'Document must be less than 5MB'. At the bottom right, there are 'PREVIOUS SECTION' and 'NEXT SECTION' buttons. The footer includes 'Powered by Straight Through Solutions', '© Aviva plc 2007 | Privacy', 'An Aviva plc company', and the 'AVIVA' logo.

84. If you wish to add adviser notes click 'Yes' in the drop down menu. A free-text box will appear.

Note: The inclusion of notes or the addition of documents to the electronic application will require review by the Aviva Underwriting Team before the policy can be finalised.



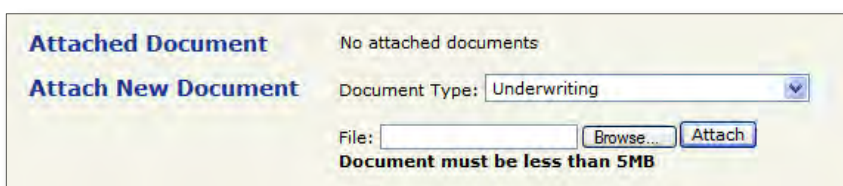
The screenshot shows the 'Adviser Notes' section of the form. The 'Adviser Notes' dropdown menu is now set to 'Yes'. Below the dropdown, a bolded message reads: 'The inclusion of notes with this electronic application will require review by the Aviva Underwriting team before this policy can be finalised.' Below this message is a large, empty text area for entering notes.

85. If you wish to attach any documents to your application choose the document type from the drop down list. Click on the browse button to select the file to be attached then click Attach.

Note: Any attached document will result in the case being referred to Aviva Underwriting or Administration depending on the type of document attached.

Documents are limited to PDF only, however multiple documents can be attached.

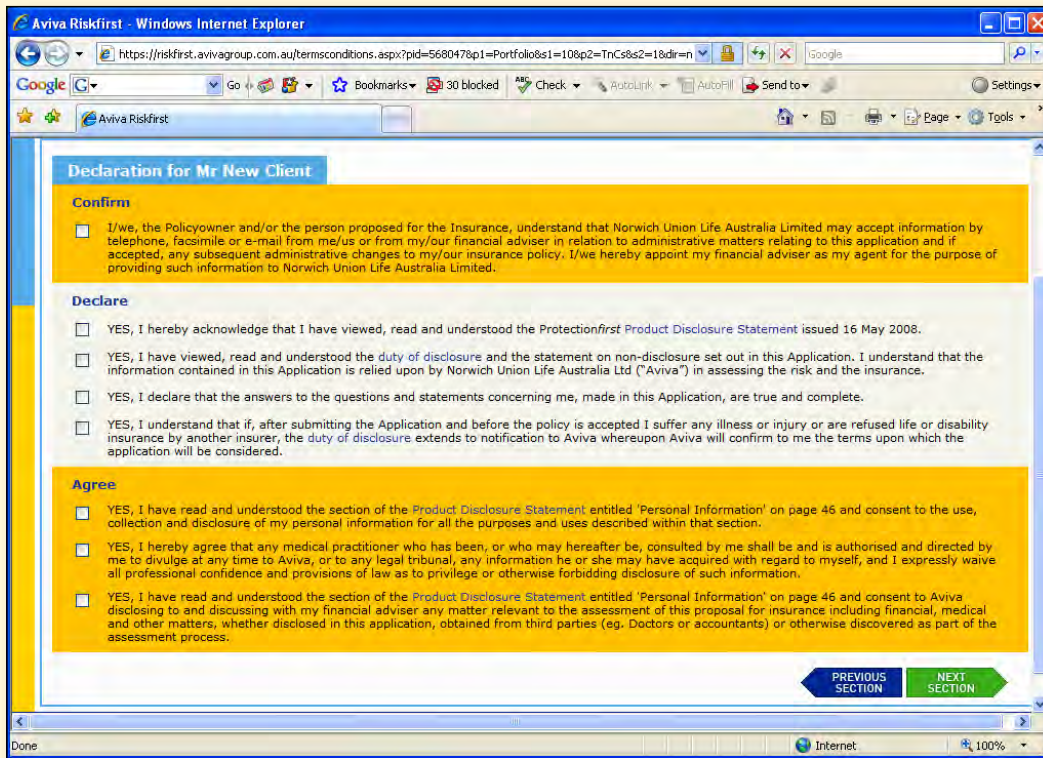
Single documents are limited to 5MB in size. Any documents larger than this will need to be split into smaller documents prior to attaching.



The screenshot shows the 'Attach New Document' section of the form. It includes a 'Document Type' dropdown menu set to 'Underwriting', a 'File' input field, and 'Browse...' and 'Attach' buttons. A note at the bottom states 'Document must be less than 5MB'.

86. When completed click the  button.

87. The Terms and Conditions page will appear. Please verify each statement by placing a tick in the checkbox against each. A separate set of Terms and Conditions will appear for each identity in the application (i.e. life insured, owner, etc).




88. When completed click the  button.

89. The 'Apply' page will appear.

Apply

<p>Life Insured Name: Sir Example Client</p> <p>Residential Address: 123 Green Street MELBOURNE Victoria 3000 Australia</p> <p>Postal Address: 123 Green Street MELBOURNE Victoria 3000 Australia</p> <p>Doctor Details: Dr Jones 3 clover court CHADSTONE Victoria 3148 Australia</p> <p>Contact Details: Home: 03 9799 1234</p> <p>Gender: Male DOB: 01/05/1950 Height: 180cm Weight: 80kg</p> <p>Document Delivery: Post</p> <p>Smoker Status: No</p> <p>Annual Salary: \$90000</p> <p>Employment Status: Employee</p> <p>Occupation: Engineers, Uni. Qualified (administration only)</p>	<p>Recovery Money (Ordinary)</p> <p>Policy Owner Sir Example Client</p> <p>Payer Details Sir Example Client</p> <p>Beneficiaries No beneficiaries</p> <p>+ Life Benefit Accepted</p> <ul style="list-style-type: none"> Loading - \$2 per mil due to bungee jumping activities (Life) <p>Benefits:</p> <p>+ TPD Benefit</p> <ul style="list-style-type: none"> Exclusion - zorbing activities (TPD) No Total & Permanent Disablement benefits shall be payable under this policy for any illness or injury which is a direct or indirect result of engaging in or attempting to engage in any zorbing activity. Exclusion - bungee jumping activities (TPD) No Total & Permanent Disablement benefits shall be payable under this policy for any illness or injury which is a direct or indirect result of engaging in or attempting to engage in any bungee jumping activities. <p>+ Critical Illness Benefit Accepted</p> <ul style="list-style-type: none"> Exclusion - bungee jumping activities (CIB) No Critical Illness benefits shall be payable under this policy for any illness or injury which is a direct or indirect result of engaging in or attempting to engage in any bungee jumping activity. <p>Note: credit card details are hidden for privacy</p> <p><input type="checkbox"/> I confirm these details are correct and apply for this cover with Norwich Union Life Australia Ltd on the disclosure provided within this application.</p> <p>Once you click on the SUBMIT button the application process will be finalised and no further changes will be possible.</p> <p>PREVIOUS SECTION SUBMIT</p>
---	---

90. If any of the policy details are incorrect, inaccurate or require amendment please update details in appropriate sections before confirming or submitting.

91. Tick that you confirm the details are correct then click the  button.

I confirm these details are correct and apply for this cover with Norwich Union Life Australia Ltd on the disclosure provided within this application. Once you click on the **SUBMIT** button the application process will be finalised and no further changes will be possible.

92. If you have selected Navigator PIP or Navigator PRP as the payment method, the policy will be referred to the Administration Team and will not complete until the payment from the PIP account or the PRP account has been processed.
93. If the policy is referred to Underwriting, then Underwriting will have to complete their processes first before the policy will be referred to the Administration Team to complete payment.
94. The policy is now complete. The policy number is displayed and PDF copies of all Policy Documents are listed. Click on each document to open the PDF, from here you can print copies or save to your own directory.

Completing

95. If you would like to request an additional welcome pack to be emailed to someone else, complete the additional email details and then click 'Send'.


Email Additional Email Welcome Pack to:

96. Click the  button.

97. The 'Portfolio Summary' page will appear.

Portfolio Summary


Name: Mr Example Client	Recovery Money (Ordinary) #4106490				
Residential Address: 1 The Street MELBOURNE Victoria 3000 Australia	Status: Submitted				
Postal Address: 1 The Street MELBOURNE Victoria 3000 Australia	Policy Owner Example Client				
Doctor Details: Dr Green 1 The Road MELBOURNE Victoria 3000 Australia	<table><thead><tr><th>Payer Details</th><th>Payment Details</th></tr></thead><tbody><tr><td>Mr Example Client</td><td>Payment method: Credit Card Cardholder name: Mr Client Example Card no: ****_****_****-4242 Expiry date: 03/2010</td></tr></tbody></table>	Payer Details	Payment Details	Mr Example Client	Payment method: Credit Card Cardholder name: Mr Client Example Card no: ****_****_****-4242 Expiry date: 03/2010
Payer Details	Payment Details				
Mr Example Client	Payment method: Credit Card Cardholder name: Mr Client Example Card no: ****_****_****-4242 Expiry date: 03/2010				
Contact Details: Home: 0399998888	<table><thead><tr><th>Beneficiaries</th><th>Underwriting Summary</th></tr></thead><tbody><tr><td>Jane Example 01/02/1970 100%</td><td>Premium \$226.44 + Life Benefit Accepted Options: + Waiver of Premium + Accidental Death Benefit Benefits: + TPD Benefit + Critical Illness Benefit Accepted Options: + Critical Illness Reinstatement + Severe Illness Benefit + CIB BuyBack</td></tr></tbody></table>	Beneficiaries	Underwriting Summary	Jane Example 01/02/1970 100%	Premium \$226.44 + Life Benefit Accepted Options: + Waiver of Premium + Accidental Death Benefit Benefits: + TPD Benefit + Critical Illness Benefit Accepted Options: + Critical Illness Reinstatement + Severe Illness Benefit + CIB BuyBack
Beneficiaries	Underwriting Summary				
Jane Example 01/02/1970 100%	Premium \$226.44 + Life Benefit Accepted Options: + Waiver of Premium + Accidental Death Benefit Benefits: + TPD Benefit + Critical Illness Benefit Accepted Options: + Critical Illness Reinstatement + Severe Illness Benefit + CIB BuyBack				
Gender: Male DOB: 26/01/1967 Height: 178cm Weight: 80kg					
Document Delivery: Post					
Smoker Status: No					
Annual Salary: \$100000					
Employment Status: employed					
Occupation: Accountant (Qualified)					

 MedicalPolicySummary for policy #4106490

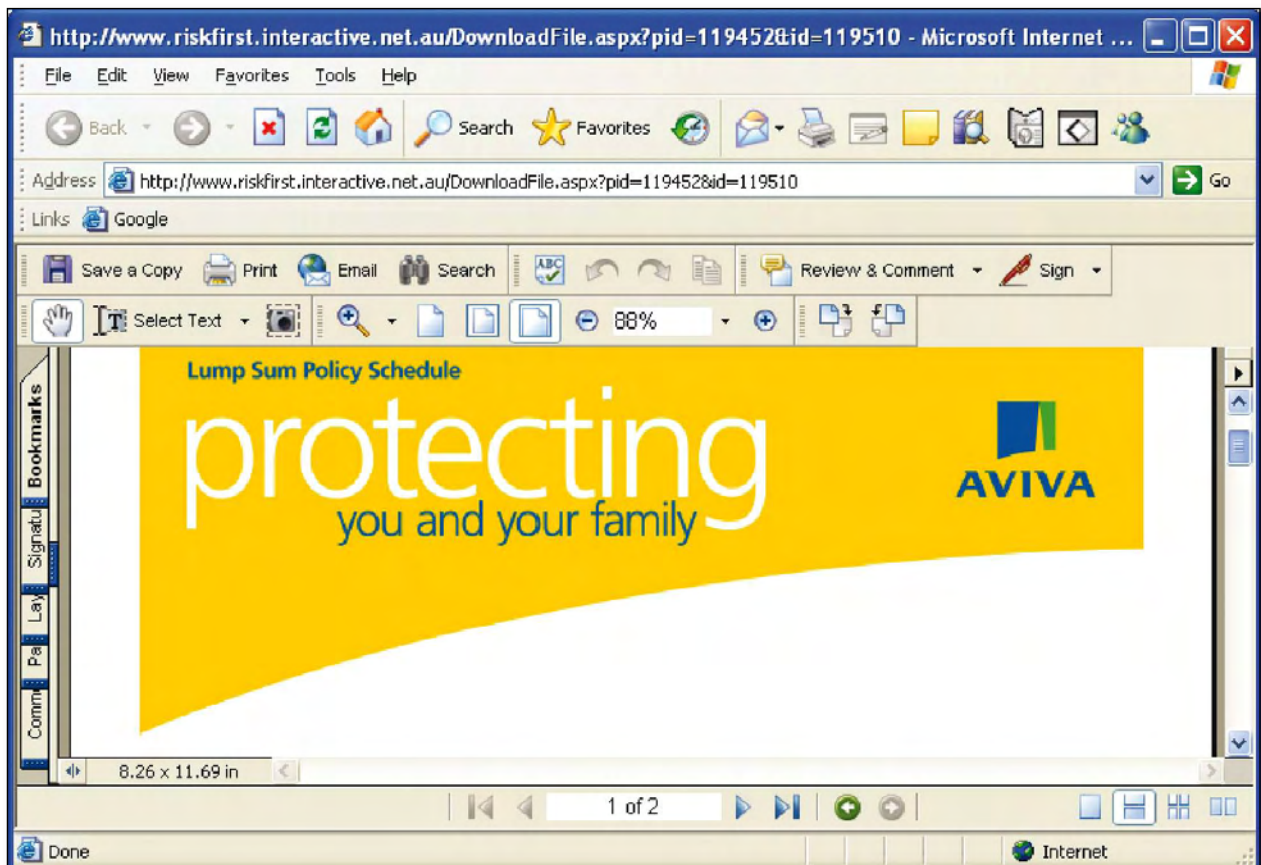
Part 7 – How to save or print a client’s documents

1. Click on the document you wish to print.

Portfolio Summary

<p>Name: Mr Example Client</p> <p>Residential Address: 1 The Street MELBOURNE Victoria 3000 Australia</p> <p>Postal Address: 1 The Street MELBOURNE Victoria 3000 Australia</p> <p>Doctor Details: Dr Green 1 The Road MELBOURNE Victoria 3000 Australia</p> <p>Contact Details: Home: 0399998888</p> <p>Gender: DOB: Height: Weight: Male 26/01/1987 178cm 80kg</p> <p>Document Delivery: Post</p> <p>Smoker Status: No</p> <p>Annual Salary: \$100000</p> <p>Employment Status: employed</p> <p>Occupation: Accountant (Qualified)</p>	<p>Recovery Money (Ordinary) #4106490</p> <p>Status: Submitted</p> <p>Policy Owner Example Client</p> <table border="1"> <thead> <tr> <th>Payer Details</th> <th>Payment Details</th> </tr> </thead> <tbody> <tr> <td>Mr Example Client</td> <td>Payment method: Credit Card Cardholder name: Mr Client Example Card no: ****_*_*_*_*_*_*_*_*_*_*-4242 Expiry date: 03/2010</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Beneficiaries</th> <th>Underwriting Summary</th> </tr> </thead> <tbody> <tr> <td>Jane Example 01/02/1970 100%</td> <td>Premium \$226.44 + Life Benefit Accepted Options: + Waiver of Premium + Accidental Death Benefit Benefits: + TPD Benefit + Critical Illness Benefit Accepted Options: + Critical Illness Reinstatement + Severe Illness Benefit + CIB BuyBack</td> </tr> </tbody> </table> <p> MedicalPolicySummary for policy #4106490</p>	Payer Details	Payment Details	Mr Example Client	Payment method: Credit Card Cardholder name: Mr Client Example Card no: ****_*_*_*_*_*_*_*_*_*_*-4242 Expiry date: 03/2010	Beneficiaries	Underwriting Summary	Jane Example 01/02/1970 100%	Premium \$226.44 + Life Benefit Accepted Options: + Waiver of Premium + Accidental Death Benefit Benefits: + TPD Benefit + Critical Illness Benefit Accepted Options: + Critical Illness Reinstatement + Severe Illness Benefit + CIB BuyBack
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2. The document will open in a PDF format. You can now choose to save the file to your own directory or print.



The screenshot shows a Microsoft Internet Explorer browser window. The address bar contains the URL: <http://www.riskfirst.interactive.net.au/DownloadFile.aspx?pid=119452&id=119510>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar contains icons for Back, Forward, Stop, Home, Search, Favorites, Refresh, Print, Email, and other utilities. Below the toolbar, there are buttons for 'Save a Copy', 'Print', 'Email', 'Search', 'Review & Comment', and 'Sign'. The main content area displays a PDF document with a yellow background. The text on the PDF reads 'Lump Sum Policy Schedule' at the top, followed by 'protecting you and your family' in large white letters, and the AVIVA logo on the right. The status bar at the bottom of the browser window shows 'Done' and 'Internet'.

Part 8 – How to request manual underwriting for a client

1. If the client needs to complete a medical examination due the medical limits the client can bypass the medical underwriting section and undergo a complete medical examination. Click the bypass option in the Medical Underwriting question in 'Health' section. This will require referral to the Aviva Underwriting Team.

Life Insured	Cover Required	Illustration	Policy Setup	Duty of Disclosure	Underwriting	Offer	Payment Details	Notes	T&Cs	Apply	Complete
Questionnaire											
Existing Cover											
Results											
TeleUnderwriting											
<div style="display: flex;"> <div style="width: 25%;"> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Residency & Travel <input checked="" type="checkbox"/> Sports & Pastimes <input checked="" type="checkbox"/> Occupation B <input checked="" type="checkbox"/> Financial A <input checked="" type="checkbox"/> Family History <input checked="" type="checkbox"/> Habits <input checked="" type="checkbox"/> Health <input type="checkbox"/> Men's Health <input type="checkbox"/> Lifestyle <input type="checkbox"/> Other </div> <div style="width: 75%;"> <h3>Health</h3> <p>Pages: 1</p> <h4>Medical Underwriting</h4> <p>Completion of the following health section is recommended but isn't mandatory. Please indicate if you wish to bypass this section.</p> <p><input type="radio"/> I am bypassing this section because I will be undergoing a complete medical examination as part of this application. I understand that this will mean that this application will need to be referred to AVIVA before it can be completed ✖</p> <p><input type="radio"/> Continue with medical underwriting</p> </div> </div>											

Part 9 – How to find a partially completed application

1. From the home page click **Load Existing Client** ▶

	Home	New Client	Existing Clients	Product Info	How To Guide
<p>RiskfirstOnline</p> <p>Aviva's Protectionfirst Online facility provides advisers with the ability to create and submit new insurance business directly, as well as access existing client illustrations.</p>				<p>Create New Client ▶</p>	
				<p>Load Existing Client ▶</p>	
				<p>Create New Online Illustration ▶</p>	
				<p>Create New Online Application ▶</p>	
	<p>First time users</p> <ul style="list-style-type: none"> • Getting started • Logging in • Contact us 	<p>Product information</p> <ul style="list-style-type: none"> • Product Disclosure Statements • Marketing material • General descriptions 	<p>Legals and privacy</p> <ul style="list-style-type: none"> • Privacy statement • Website Terms & Conditions 		
<p>Policies submitted to date 8595</p>					
<p>Powered by</p>	<p>© Aviva plc 2007 Privacy</p>		<p>An Aviva plc company </p>		

Using

- The Load Existing Client screen will appear. Complete the search criteria panel then click the [Search](#) button.

Name	Address	
Test1 Beato	5 smith street, KINGS PARK	view
Test1 Beatox	5 smith street, CASUARINA	view

- The results will appear in the table below. Click the [view](#) button to view this client.
- You will be taken to the 'Client Details' screen where you can then select which information for that client you would like to access.

Id	Portfolio	Created	Status	View	Delete
118351	New Portfolio(03/05/2007)	3/05/2007 8:58:58 AM	Application	View	Delete
118507	New Portfolio(03/05/2007)	3/05/2007 10:14:21 AM	Application	View	Delete

- If you select the **view** button you will be taken to the contact details page and all previous information will be available. Click on the headings highlighted in light blue to navigate to the area you wish to continue from.

Part 10 – How to view the portfolio for an existing client

- From the Home page click the **Load Existing Client** button.
- The 'Load Existing Client' screen will appear. Complete the search criteria panel and then click the **Search** button.
- Find the client you wish to view. From the client details page you are able to edit the client's details, view a completed (submitted) application, edit or delete an uncompleted application or create a new illustration or new application.

Id	Portfolio	Created	Status	View	Delete
111977	New Portfolio(10/04/2007)	10/04/2007 1:18:15 PM	Submitted	View	

Part 11 – How to attach documents

- From the Notes page you are able to attach any documents to your application by selecting the document type from the drop down list. Click on the **Browse...** button to select the file to be attached, then click the **Attach** button.

The screenshot shows the Aviva Riskfirst web application interface. The main content area is titled 'Notes' and contains several sections:

- Adviser Details:** Includes fields for 'Aviva Adviser' (Gpo Box 2567W, Melbourne, VIC 3001, ID: 13244367), 'E:' (support@avivagroup.com.au), and an 'Enter an alternate email address for policy admin purposes only' field.
- Adviser Outlet:** A dropdown menu showing 'Aviva Adviser - 036239'. A note below states: 'Should you wish to split your remuneration between accounts, please include details in the adviser notes field and the Aviva Administration team will make the necessary change before the policies are released. Required details are set out in the PDS and include agency numbers and % split for both Production and Renewal payments.'
- Adviser Notes:** A dropdown menu set to 'No'.
- Attached Document:** Displays 'No attached documents'.
- Attach New Document:** Features a 'Document Type' dropdown set to 'Underwriting', a 'File:' input field, and 'Browse...' and 'Attach' buttons. A warning message below reads: 'Document must be less than 5MB'.

At the bottom right, there are two navigation buttons: 'PREVIOUS SECTION' and 'NEXT SECTION'. The footer includes 'Powered by Straight Through Solutions', '© Aviva plc 2007 | Privacy', and 'An Aviva plc company AVIVA'.

Note: Any attached document will result in the case being referred to Aviva Underwriting or Administration depending on the type of document attached.

Documents are limited to PDF only, however multiple documents can be attached.

This close-up view highlights the 'Attach New Document' section:


- Adviser Notes:** 'No' (dropdown)
- Attached Document:** 'No attached documents'
- Attach New Document:**
 - Document Type: Underwriting (dropdown)
 - File: [input field] [Browse...] [Attach]
 - Document must be less than 5MB

- When completed click the **NEXT SECTION** button.

Part 12 – How to pay via the Navigator Personal Investment Plan (PIP) or the Navigator Personal Retirement Plan (PRP)

- To pay by a Navigator PRP account in the 'Owner' screen, you must choose NULIS Nominees – Navigator Personal Retirement Plan as the option from the drop down menu called 'Choose a superannuation trustee from this list'.

The screenshot shows the 'Policy Setup' tab in a software interface. On the left, under 'Policy Portfolio', there is a 'Life Cover' section with two items: 'Life' valued at \$200,000.00 and 'TPD' valued at \$200,000.00. On the right, under 'Superannuation trustee', there is a selection box containing 'NULIS Nominees - Navigator Personal Retirement Plan' and a 'Delete' button.

- Complete the remainder of the screens until you reach the 'Payment Detail' page. Complete the details then click the  button.

- Navigator PRP account is only a valid payment option if the client is the owner of the Navigator PRP account.

- Navigator PIP account as payment option is available for any policy where Navigator PRP is NOT the owner.

The screenshot shows the 'Payment Detail' tab. On the left, the 'Policy Portfolio' shows 'Life' at \$200,000.00 and 'TPD' at \$150,000.00. The main area is titled 'Payment Detail' and includes a 'Payment Method' section with radio buttons for 'Credit Card', 'Direct Debit', 'Pay Direct', 'PIP Account *', and 'PRP Account *'. Below this is a 'Payment Details' section with fields for 'Payment Frequency' (set to 'Monthly'), 'Navigator Account Number', 'Navigator Account First Name', 'Navigator Account Surname', and 'Navigator Business Name'. There are also radio buttons to select if the account is 'personal' or 'business'. A 'PREVIOUS SECTION' button is on the left and a 'NEXT SECTION' button is on the right.

- The Navigator account number field is not mandatory however if data is entered it must be numeric and either 8 or 15 digits in length.
- You must enter either the personal account or business account details.
- All policies with Navigator PIP or Navigator PRP as payment method will be submitted as pending inforce. This is confirmed on the 'Apply' page. These policies cannot be put into force until the relevant account details are available.
- Complete the process for each policy in the Policy Portfolio. Where the payer details are the same as the previous policy choose the payer name from the drop down menu to prepopulate the payment fields.

The screenshot shows a dropdown menu with the text 'Same method as' to its left. The dropdown is open, showing a list with 'Select:' at the top and 'Mr Client One' below it.

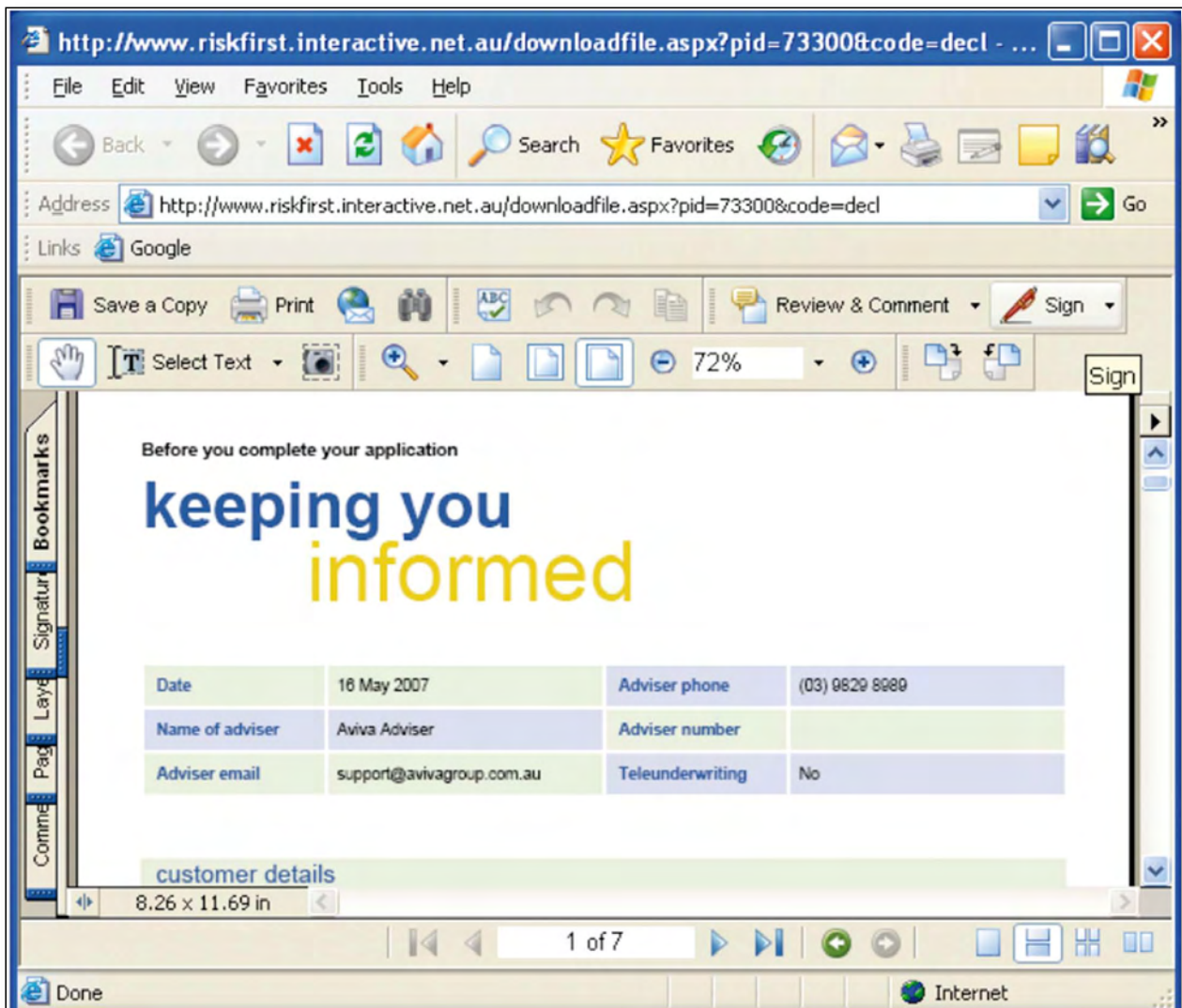
- Click the  button.

Part 13 – Who to contact for help

For queries on how to use the Riskfirst platform please contact our Software Support Team on 1800 338 151.

Part 14 – Need to print a signature?

1. Click on the 'Offer' page.
2. If you wish to print a copy of the Client's Declaration for your client to sign click the **Download Declaration** button. There is no need to send the signed copy to Aviva, unless requested by Riskfirst as outlined in part 6, step 60 of this guide book.
3. The Client Declaration will open for you to print.



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