



AVIVA

Top 10 reasons

why advisers are choosing
Protectionfirst

Information for advisers



Our range of insurance products are rated amongst the best in the industry. Your clients can feel confident that their families and businesses are protected from any unexpected setbacks and you can feel assured that you are recommending a top quality solution.



1 Innovative online underwriting tool – Riskfirst

- not an online application system but a sophisticated underwriting engine, allowing you to underwrite and give decisions in the field instantly
- fast and easy to use – up to 33% faster than the paper method
- signature free
- fast remuneration, with no delays

2 Faster and easier underwriting

- clients up to age 45 may have up to \$2.5 million of cover approved by just completing a Personal Statement; no mandatory medicals needed
- no accountant's signature is required on financial evidence. What's more, where financial evidence is required up to \$3 million in cover can be approved on a Statement of Advice alone

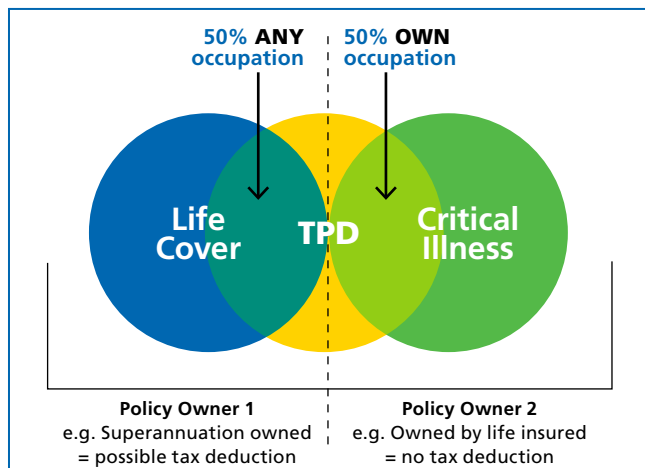
3 Incorporate protection into a total financial plan

- pay all or part of the insurance premium from your client's super or investment account*
- receive full remuneration on the platform as well as full commission on the protection cover



4 Insurance through super

- Flexible Recovery Money to provide bundled pricing benefits and ownership flexibility
- pay Flexible Recovery Money premiums via a Self Managed Superannuation Fund
- income protection with all benefit periods up to age 65 available



5 Better business protection

- Aviva specialises in large scale underwriting cases
- available for death, TPD and critical illness
- generous forward underwriting limits
- maximum TPD benefit to \$5 million**

6 Occupations with special advantages

- A2 rates for farmers and trades people who hold a trade certificate and five years experience
- claim position paper for medical practitioners contracting blood borne diseases
- optional occupationally acquired Hepatitis B and C cover, providing additional Critical Illness cover of up to \$500,000

7 Better income protection

- better protection for high net worth clients
- with Income Protection Gold's Debt Replacement Benefit receive up to \$70,000 per month***
- no offset where the monthly Sum Insured is less than \$12,500 per month and net unearned income is less than \$50,000 per year
- Aviva will pay a proportion of the Insured's monthly Sum Insured due to partial disability even if your client is still working, with no requirement for a period of total disability
- provides the option to receive the benefit as a lump sum TPD amount, subject to a maximum of \$2.5 million

8

Strong claims history

- Aviva is reputable for their claim payouts and excellent client experience
- between 2004 and 2006, Aviva paid out almost \$160 million in claims

9

Supporting you

- on the road distribution team
- dedicated Australian-based call centre staff
- underwriting team keeping you

informed of decisions, with local underwriters in our state offices

- experts available to provide training to get you started or just further develop your skills in different areas
- be regularly informed via email or check online the status of pending applications and other important information about your client

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Award winning

Take a look at our awards



What our advisers say

As business insurance specialists we use Aviva's Protectionfirst product as it allows us to split the cover between super and non super under the one application, therefore reducing the need for multiple policies. Also, Aviva's enhanced financial underwriting limits makes getting large cases completed much easier by removing the need to involve the accountant in most cases.

— Brant Dillon, Director, Real Consulting Services Pty Ltd

Aviva Australia is the local face of the global Aviva plc group – a world leader in financial services. Aviva is the world's fifth-largest insurance group and the largest insurance services provider in the United Kingdom.

Working with a network of financial advisers, we deliver life insurance, investments and superannuation to more than 300,000 customers throughout the country. Aviva's portfolio administration service, Navigator, was established in 1990 and administers \$22 billion of investors' funds (as at December 2007).

*Aviva Protectionfirst premiums can be paid from:

- Navigator Personal Retirement Plan or Navigator Access Super Account and related badges
- Navigator Personal Investment Plan or Navigator Access Investment Account and related badges
- Navigator Personal Investment Plan – Self Managed Super Fund and related badges
- A nominated bank account
- A combination of any of the above through Flexible Recovery Money

**For any TPD amounts above \$3 million, the Activities of Daily Living definition will apply.

***The Debt Replacement Benefit is available on the Income Protection Gold product and is only available as a benefit if the Insured has applied or has at least \$1 million of life cover with Aviva and a minimum of \$295,000 earnings p.a. Benefits payable under the Debt Replacement Benefit are based on actual level of allowable personal expenses in the 12 months prior to disability and are payable for a maximum period of 12 months.

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