

Aviva helps you

drive your business further

Information for advisers



Aviva is proud to be one of the most dynamic life insurance, investment and superannuation companies in Australia

With Aviva you have all roads covered

1. **award winning** products and services
2. **comprehensive**, quality menu of investment options
3. **committed** to enhancing your professional skills and your business through our leadership groups
4. **flexible** commission structure, and for your clients, a wide range of fee options including family linked accounts and 'large account balance' fee discounts
5. **innovative** software package, including financial planning modules, portfolio modelling and review tools, client management systems and online transacting with straight through processing
6. **helping** you maximise your clients' tax savings through our tax optimisation processes
7. **market leading** insurance processing with direct online applications through *Riskfirst*
8. **online** access 24/7
9. **superior** people, great service – professional staff who are committed to help you and your clients
10. **stability** and strength of aligning with one of Australia's most successful financial service providers

Aviva strength

- Aviva Australia is the local face of the international Aviva plc group, the **world's fifth largest** insurance group
- Aviva (previously known as Norwich Union) has operated in Australia for **over 100 years**
- **300,000 customers** throughout Australia
- Aviva's portfolio administration service, the Navigator platform, was **established in 1990**
- Aviva administers **\$27 billion** of investments funds in Australia (as at 30th June 2007)*

We aim to support you

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

Whether you are on the starting grid, or you already have a well established business, we've developed a wide range of end-to-end business solutions.

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.

* Includes funds managed by Portfolio Partners Limited ABN 85066 081 114 the Australian funds management arm of the Aviva plc group.



Products to enhance portfolio performance

With Aviva's portfolio administration services, you have choice. We make it easy to plan, choose, manage and track your clients' investments. You are in control.



Reports when you need it

You can access regular, timely reports and performance data when you need it to support your client meetings. You can also use Aviva's sophisticated online tools to blend this data with client material, and personalise client reports and letters.

Reporting facilities are available for you 24 hours a day, seven days a week.

In addition, we send you regular emails to update you on your clients' accounts such as policy lapses, client communications and all other relevant items.

Enhancing your business expertise

We take your business seriously. This is why we are constantly offering you a range of educational and networking opportunities, updates on best practice and industry innovations. This is suitable for advisers who may be just starting out, right through to those with established businesses.

We do this via:

- regular roadshows and forums with our business development team
- formal leadership sessions for you to explore and share in industry best practice and to network with your peers

Helping you accelerate

In car racing, it's important to have the best pit crew...

We can provide you with the support you need, allowing you to concentrate on servicing your clients.

Our people are professionals.

- **Business development:** our distribution team are on the road meeting with you when required, providing you with any assistance you need. With Aviva staff you get dedicated service.
- **Call centre:** our dedicated Australian-based call centre staff are available for all your queries. If they are unable to directly answer a query, they will be able to find an internal expert who can. They pride themselves on service.
- **Administration:** service doesn't stop there. Behind the scenes there are administrators processing from an automated workflow system that also facilitates real time online tracking of client transactions for you. This transparency of service monitoring is the most transparent back office in the industry.
- **Technical:** in an ever changing legislative environment, our technical team are abreast of changes and ready to help. Clarity of strategies or strategy suggestions are only a phone call away.
- **Software support:** the Software Support Team offer a dedicated 'help desk' facility which is useful for any query.
- **Underwriters:** the underwriting team keep you informed of decisions and are also happy to speak to you even before you submit your client's application. Their highest priority is the on-going provision of quality service and communication.
- **Research:** we have a dedicated internal research house – Aviva Research. They provide quality and timely research reports, fund ratings and updates on a monthly basis with market and economic commentary. They are available to respond to fund/investment related queries and provide suggested fund blends and asset allocation models.
- **Marketing:** marketing experts filter requests and then deliver valuable campaign and communication materials to assist you in your business needs.

Better handling tools

We continue to work with our advisers to ensure that we provide the best products for you and your clients. One way we do this is via feedback from our adviser council with representatives from around the country. Our product features reflect market, legislative and innovative changes to best capture client requirements and needs.

Your own back office

Our innovative technology can support you by providing market leading online transaction functionality, consolidated client reporting, and financial planning software.

The online function allows you to transact:

- new business applications
- additions
- switches and bulk switches
- re-weights and bulk re-weights
- withdrawals
- share trading, and
- online underwriting, via *Riskfirst*

Your own work flow

You can use work flow via our technology to check the status of your transactions and stay ahead of client queries. This clever system will also alert you to problems such as omitted or incomplete paperwork that can delay a work request.



Supporting the community – we are a company you can be proud to be associated with

Aviva, as a member of the international business community, recognises its corporate social responsibilities, which include insurer, investor, employer and consumer commitments. We reflect these commitments in a variety of ways including:

- Our 'Guiding Star' program - this program has been developed to support Australian charities through financial contributions and staff involvement and to achieve lasting change and improvement in the community.
- Group Environment Program - Aviva recognises the importance of and encourages practices that contribute to a sustainable earth. Our Group Environment Program strives to make all staff aware of more environmentally friendly practices that can be employed around the office and can be adopted into our working routines. This in turn places less strain on the finite resources of our planet.
- In producing this brochure, Aviva acknowledges the contribution motor racing has made to the car industry, including the flow on effect of their cutting edge innovation and development has had on the broader environment. Technology designed for motor racing, such as antilock braking (ABS), traction control and fuel injection has benefited drivers worldwide by reducing emissions, accidents and improving driveability.

Contact details

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Corporate sponsorship – building a brand your clients will recognise

Aviva Australia is a proud partner of the Australian Open and sponsor of the 'Aviva Ballkids'. Our sponsorship of this internationally renowned Grand Slam tennis event provides Aviva with unprecedented exposure in both the Australian and international media.

Steering ahead

Aviva is so much more than products and services. We're passionate about customer service and operating efficiently to best service your needs. At Aviva, we want you to talk to us. We will continue to listen and constantly look at ways of improving our service to you.

Further information

Please contact your Business Development Manager or our Adviser Services Team on 1800 442 942.

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