



Top 25 reasons to write AMP

Lodgement and underwriting

- 1. *easywrite***

***easywrite* office.** Allows planners to input and lodge a customer's Personal Statement online. The customer knows immediately whether they have been accepted or referred to underwriting for review. *easywrite* office is a complete underwriting package asking reflexive questions and provides a true "paperless" solution to customers and planners.

***easywrite* tele.** Provides the customer and planner with an outsourced Personal Statement collection service. *easywrite* tele provides a complete planner and customer solution. *easywrite* tele utilises full voice recording for storage, a copy of the Personal Statement transcript is also provided to the customer so they can verify all statements made. Many customers feel more comfortable discussing private health information directly with AMP. From a planner perspective, *easywrite* tele removes the burden of customer disclosure.
- 2. **Reduced signature requirements.**** A tear out "Electronic Lodgement Authority Form" in the PDS authorises you to electronically lodge an application on your client's behalf, removing the need for you to separately collect multiple "wet" signatures for submitting to AMP.
- 3. **TeleDr.**** An AMP underwriting initiative aimed at reducing the time and frustration experienced when obtaining medical reports (PMAR). TeleDr is simple and effective - when a medical report is required from your client's doctor for certain medical conditions, we will arrange for a Dr-to-Dr phone call to obtain this information.

Underwriting concierge service

To reduce your administrative workload and speed up the underwriting process, AMP is now offering:

- 4. **Auto-arranged medical examinations and blood test.**** AMP will automatically arrange all standard medical examinations on behalf of you and your client. This service is delivered via an outsourcing arrangement with UHG - there is no cost to you in this model.
- 5. **Auto-arranged tele Personal Statement interviews.**** AMP will call your client directly to book the tele Personal Statement interviews where *easywrite* tele has been selected in the lodgement process.
- 6. **A structured underwriting pre-assessment service.**** An underwriting pre-assessment service provides greater **certainty** for you and your clients that when an application is lodged there'll be no surprises. While AMP has always had an "open door" policy where you've been encouraged to phone and discuss any potential application with your underwriter, we have made this process more transparent and responsive to you and your clients' needs by introducing an electronic **Underwriting Pre-Assessment Form**, which you email to either underwriting_preassessment@amp.com.au or directly to your preferred underwriter. The underwriter who provides the original pre-assessment is your dedicated underwriter when you are ready to lodge your application.

Claims concierge service

- 7.** A dedicated claims phone line that takes you or client directly into the claims team. You get access to key decision makers; not someone in a customer call-centre.

A proven track record in paying claims

- 8. **Claims philosophy.**** To pay all genuine claims by professional and empathetic claims staff and deliver exceptional customer experience. In 2009 AMP paid over \$263 million in claims to more than 3,115 customers. AMP has an average claims acceptance rate across our life products of 96%.
- 9. **Initiatives to accelerate claim payments.**** Shorter turnaround on retail Income Protection claims - one day turnaround on Income Protection initial assessment processes.

Income Protection

10. **Dual Total Disability definition.** For Advanced Plans, the total disability definition now includes a “duties” based and “hours” based definitions enabling greater choice and flexibility in cover.
If a claim occurs, the insured person can choose the definition that is most preferential to their own circumstances.
11. **Guaranteed Future Insurability.** The monthly benefit can be increased by 10% up to \$1,000 each year prior to age 55, without underwriting, if the insured person’s income increases. Unlike some other insurers, we do not charge extra premiums for the inclusion of the Guaranteed future insurability feature in the plan.
12. **No “Capability Clause” for Income Protection claims.** Where the insured person is no longer totally disabled and is capable of returning to work in a partial capacity, but is unable to find work, AMP will not reduce the amount of benefit payable by what the insured person is “capable” of earning.
13. A highly compelling Income Protection offer for “White collar and Professional” occupations.
 - **A “day 1” partial disability definition** - unlike most other insurers AMP’s “day 1” partial disability definition extends to all white collar and professional occupations eligible for the Income Protection - Advanced plan.
 - **No benefit offsets** apply to income benefits for white collar and professional occupations eligible for the Income Protection - Advanced plan.
14. **Rehabilitation benefits.** Providing the claimant with genuine financial assistance to help their return to work is invaluable.
15. **Flexible approach to returning to work during the waiting period.** AMP encourages the insured person to return to work. The insured person can work for up to 5 days in a row for any number of times during the waiting period - without having to restart the waiting period. These days are added to the end of the waiting period.
16. **True “Day 1” accident benefit option.** If the insured person is totally disabled due to injury for at least 3 days in a row during the waiting period, AMP will pay a benefit from the first day of disability. Day 1 Accident Option is an additional premium benefit.
17. **Maximising Partial Disability benefits.** To maximise any Partial Disability benefit for agreed value plans, AMP calculates the insured person’s pre-disability income based on their highest average income in any consecutive 12 month period between 2 years prior to the plan start date and the start of the waiting period. AMP also bases partial disability payments on 100% of pre-disability income, not 75% like some other insurers.

Trauma

18. **Claims guiding statement.** Medical diagnoses and investigation methods used in many of the trauma conditions that we cover are advancing at a rapid rate. Some of these new diagnostic methods may prove to better define a particular trauma condition. Should you be diagnosed with one of the trauma conditions, and the diagnostic method(s) used isn’t specified within the trauma definition, we may take the new methods into consideration, which may assist your client in the assessment of a claim.
19. **Definition of cancer.** AMP will pay the full trauma benefit if the insured person has carcinoma-in-situ that requires surgery or therapy similar in extent to that which would be undertaken for invasive carcinoma (as long as the other conditions for payment are satisfied). Our cancer definition recognises that the treatment can be just as traumatic as the diagnosis.
20. **Flexible and comprehensive trauma partials package.** Option to add the Partial package to Trauma Optimum or Trauma Standard or Trauma Advanced. Subject to maximums, 25% of the sum insured is payable for 18 conditions. This includes payment for high incident early diagnosis of male and female cancers.

PARTIALS PACKAGE	
FEMALE CANCERS	MALE CANCERS
A partial benefit is payable for carcinoma-in-situ of the: <ul style="list-style-type: none"> – Breast classified as tumour in situ (Tis) – Cervix uteri classified as CIN 3 or tumour in situ (Tis) – Ovary classified as tumour in situ (Tis) – Fallopian tubes classified as tumour in situ (Tis) – Vagina classified as tumour in situ (Tis) – Vulva classified as tumour in situ (Tis) 	A partial benefit is payable for: <ul style="list-style-type: none"> – Carcinoma-in-situ of the testes classified as tumour in situ (Tis) – Prostate tumour equivalent to TMN classification T₁ and a Gleason score of less than 8.

Total and Permanent Disablement

21. **TPD Partial Benefit.** For loss of use of a limb or sight in one eye, 25% of the TPD Partial benefit is payable to a maximum of \$500,000. (Not applicable to cover through the AMP Personal Super Fund.)
22. **TPD Plus option.** Restores the equivalent amount of Death cover after a TPD claim. The same amount of Death cover premium is also waived for the remaining term of the plan. (This is an additional premium option and is not applicable to cover through the AMP Personal Super Fund.)
23. **TPD beyond age 65.** At age 65 the total and permanent disability benefit converts to a “Loss of independent existence living”, “loss of use of limbs and/or sight” and a “loss of cognitive function” definition. Cover can be renewed until age 75 in super or 100 outside super. The sum insured is not capped after age 65.
24. **An objective measure used in the assessment of TPD - more certainty to your clients.** Your client can still meet the TPD definition even if earning up to 25% of pre-disability income. (Not applicable to cover through the AMP Personal Super Fund.)

25. A strong and dependable company

Automatic Plan Enhancements. AMP will automatically pass on to eligible policyholders any enhancements made to product features or definitions, if there has been no change in the premium rates. Unlike some other insurers AMP will not impose a “pre-existing conditions” exclusion at time of enhancement.

Insurer strength. AMP has a core capability in the profitable management of insurance through a dedicated insurance business line. AMP is rated AA- by Standard and Poors, however, the key measure of our financial strength, and our ability to meet future claims liability, is the level of capital we hold above our minimum regulatory requirements.

As at December 2009:

AMP’s regulatory capital resources were \$2,265 million.

Minimum regulatory capital requirements were \$1,023 million.

AMP regulatory capital resources above minimum regulatory capital requirements were \$1,242 million.

Contact details

IFA

Phone 1300 785 066
(option 1 – existing policies or servicing enquiries)
(option 2 – new business)
Monday to Friday, 8.30am-7.00pm (Sydney time)

Email New Business bansw1@amp.com.au
General Enquiries polinfo@amp.com.au

Web www.adviseronline.amp.com.au

AMP FP

Phone 1300 662 759
New business line 136 267 (option 1)
(option 1 – new business)
(option 2 – claims)
(option 6 – general enquiries)
Monday to Friday, 8.30am-7.00pm (Sydney time)

Email New Business bansw1@amp.com.au
General Enquiries polinfo@amp.com.au

Web www.ampfp.amp.com.au (AMP FP)
www.planner.hillross.com.au (Hillross)

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