



HEALTHIER, LONGER,
BETTER LIVES

eAPP[®] EXPRESS ONLINE APPLICATION

User Guide

September 2024



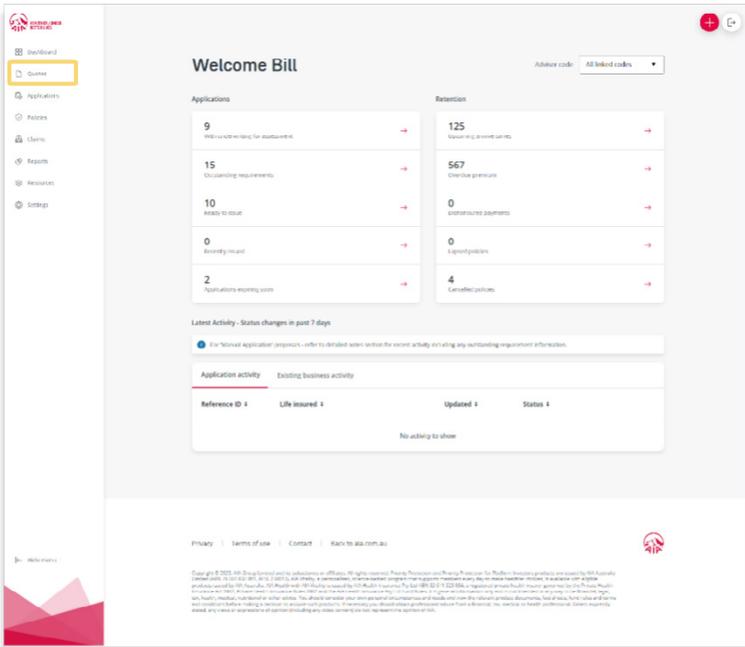
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Locate and Access eApp® Express

This guide will show you how to complete a quote and submit an application via AIA Australia's eApp® Express.

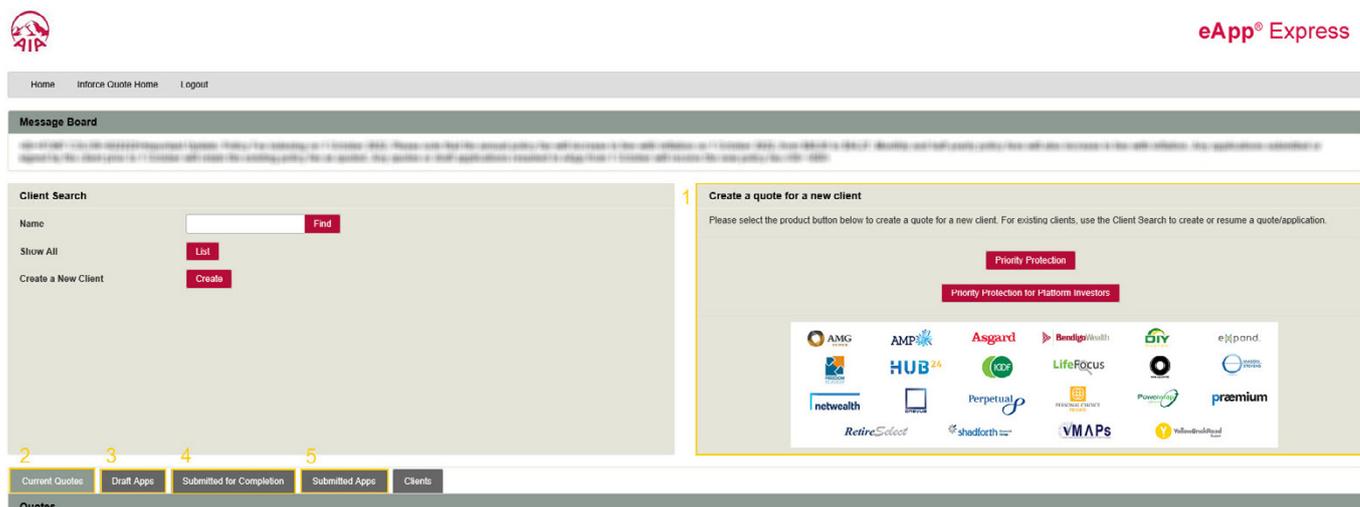
Once you are logged into AIA Australia's (AIAA) Adviser Portal, you will be able to access eApp® Express from the menu on the left-hand side.



From the eApp® Express homepage you can:

1. create a new business quote for a client
2. resume and review your quotes not submitted yet
3. resume draft applications
4. view submitted for completion applications – waiting for tele-interview or client to complete their application online
5. view submitted applications.

Please note you will only be able to view quotes and applications created by your login.



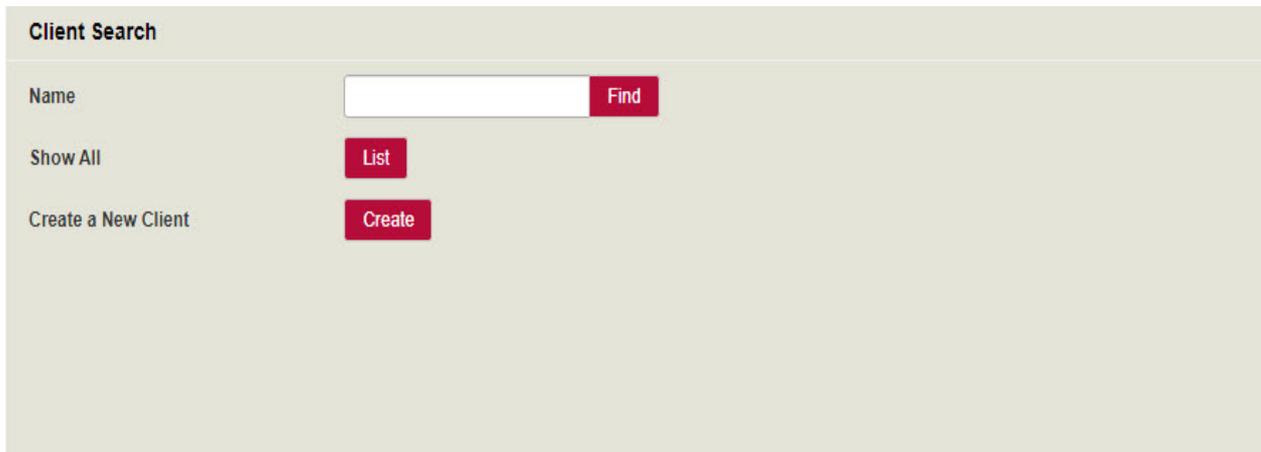
Client search function

This search function can be used to find clients that you have registered, created a quote for or drafted an application for.

This search function does not provide information on an existing client's inforce policy.

Once the client is found, press the 'Actions' button to:

- Update client details
- Create a new quote for the same client
- Resume a quote
- Resume an application
- View a submitted application



The screenshot displays the 'Client Search' interface. It features a header 'Client Search' in bold. Below the header, there are three rows of input fields and buttons:

Name	<input type="text"/>	Find
Show All	List	
Create a New Client	Create	

Creating a client

To create a new client, click on:

- Priority Protection (Ownership Ordinary or Super via AIA Trustee or SMSF Trustee), or
- Priority Protection for Platform Investors (Ownership Ordinary or Super Ownership via Partner Platform)

Create a quote for a new client

Please select the product button below to create a quote for a new client. For existing clients, use the Client Search to create or resume a quote/application.

Priority Protection

Priority Protection for Platform Investors



























The mandatory fields in the registration that require completion are marked with an asterisk:

- Title
- Given Names
- Surname
- Date of Birth
- Gender (only required if title 'Dr' or 'Other' has been chosen).

Register New Client

Details	Optional Personal And Contact Details
<p>* Title <input style="width: 100%;" type="text"/></p> <p>* First Name <input style="width: 100%;" type="text"/></p> <p>Middle Name <input style="width: 100%;" type="text"/></p> <p>* Surname <input style="width: 100%;" type="text"/></p> <p>* Date Of Birth <input style="width: 100%;" type="text"/> <input type="calendar"/></p> <p>Email <input style="width: 100%;" type="text"/></p> <p>Occupation <input style="width: 100%;" type="text"/> ⓘ</p> <p>Smoker <input type="radio"/> Yes <input type="radio"/> No ⓘ</p> <p>Residential State <input style="width: 100%;" type="text"/></p>	<p>Mailing Address <input style="width: 100%;" type="text"/></p> <p>Address Line 2 <input style="width: 100%;" type="text"/></p> <p>Suburb ⓘ <input style="width: 100%;" type="text"/></p> <p>Postcode <input style="width: 100%;" type="text"/></p> <p>State <input style="width: 100%;" type="text"/></p> <p>Mobile <input style="width: 100%;" type="text"/></p> <p>Work <input style="width: 100%;" type="text"/></p> <p>Home <input style="width: 100%;" type="text"/></p>

Register
Cancel

Occupation selection

- Begin typing the first few letters of the occupation and a list will appear with predefined options.
- Continue typing the occupation name to drill down to the required Occupation.
- Once you have found the occupation, select it from the list.

If you are not able to find the correct occupation, you can manually select an occupation category from inside the quote. This is done by selecting the Occupation Category from the dropdown menu in the next screen. If you manually select the Occupation Category, the system will ask you for the occupation name from inside the application, and you can manually type the client's occupation details.

New Business discounts

Premium Dial Down (commission adjustments)

If you want to **remove commissions**, ensure the **Fee for Service** box is ticked.

If you want to **reduce commissions**, use the Premium Dial Down dropdown menu.

- P100 is premium at 100 per cent
- P95 is premium at 95 per cent (5 per cent discount)

Please see AIAA Adviser Guide for how the premium dial down affects the commission.

The form can be found on Adviser Portal.

Bundled Discounts

Only answer these questions if the client has exiting policies that they are keeping, besides what is being quoted.

Please hover over the [i](#) to get more information on the discounts and eligibility requirements.

Initial Selection Discount

This is only available for new cover on stepped premiums and cannot be included on cancel and replace quotes.

General Quote Information	
Occupation i	* Occupation Category i
* Residential State: NSW	* Smoker i : <input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="checkbox"/> Fee for service	* Does your client have existing AIAA Lump Sum Plan/s with annual premium/s of at least \$700? i <i>They may be eligible for a Bundled Discount</i>
<input type="checkbox"/> Year 1 Only	* Does your client have existing AIAA IP or BE Plan/s with annual premium/s of at least \$700? i <i>They may be eligible for a Bundled Discount</i>
* Premium Dial Down i : P100	* Does your client have existing AIAA Lump Sum Plan/s with annual premium/s of at least \$400 each? i <i>They may be eligible for a Lump Sum Bundled Discount</i>
<input checked="" type="checkbox"/> Include policy fee and stamp duty on policy fee	Include Initial Selection Discount i : <input checked="" type="radio"/> Yes <input type="radio"/> No <small>Applies to stepped premium for new insurance cover only (not cover that is cancelled and replaced)</small>

Policy fee

Policy fees are only charged once per life insured regardless of the number of plans, benefits or policies purchased. If a client has existing policies with AIAA, the policy fee can be waived on new policies provided their commencement date is on or later than 1 December 2008. In such cases, please uncheck the Policy Fee box.

General Quote Information

Occupation ⓘ

* Residential State NSW ▼

Fee for service

Year 1 Only

* Premium Dial Down ⓘ P100 ▼

Include policy fee and stamp duty on policy fee

AIA Health insurance discounts

AIAA has our own Health Insurance Product, AIA Health. If your client has their Health Insurance with AIA, they will be entitled to an additional discount. Please use this section of the quoting system to let us know if the client has an AIA Health insurance policy already.

If your client would like their current health insurance reviewed, please tick yes to 'Are you reviewing your Health insurance with AIA Health Insurance?' An AIA Health Insurance Specialist will contact your client for a comprehensive review of their Health Insurance. The specialist will assist by reviewing your client's health insurance needs, compare the AIA Health insurance product with their current cover (if applicable), and either advising the client to stay with their current fund or provide the client with a tailored quote.

AIA Health Insurance

* Do you have an existing AIA Health Insurance policy? Yes No

* Are you reviewing your Health Insurance with AIA Health Insurance? Yes No

AIA Vitality membership and discounts

Please answer the questions below to let us know if your client is currently an AIA Vitality member or whether they want to apply as part of this application.

AIA Vitality ⓘ

* Do you have an existing AIA Vitality membership? Yes No

* Apply for an AIA Vitality membership? ⓘ Yes No
Your client must have an annual premium of at least \$540 to qualify for membership.

Do you wish for the Healthier Life Reward to be applied to this quote? ⓘ Yes No
The insured must be a non-smoker, a Vitality member, have a BMI of between 18.00 and 28.00 and not be subject to any medical loadings. You may be asked to complete a new quotation if your customer does not qualify following underwriting assessment. Existing AIA cover that is cancelled and replaced in order to access the Healthier Life Reward benefit will be subject to full underwriting.

* What is your height?

* What is your weight?

* Vitality initial discounts Use standard Vitality initial discounts for this quote
 Apply unique Vitality discounts to this quote

Select plans by ownership type

- For non-super ownership (self/company/other) please select benefit under the first 6 plans.
- For super ownership please select benefit prefixed by 'Superannuation'.

Life Cover Plan
Life Cover Plan - Term Level
Crisis Recovery Stand Alone Plan
Income Protection Plan
Income Protection Plan - Cancel and Replace (current PP series only)
Business Expenses Plan
Superannuation Life Cover Plan
Superannuation Life Cover Plan - Term Level
Superannuation Income Protection Plan
Superannuation Income Protection Plan - Cancel and Replace (current PP series only)

Once you expand the 'plan' for the ownership you desire, you will be presented with a list of benefits to choose from.

Once a benefit has been ticked/selected, you will be presented with fields to provide the sums insured, definitions, pre-assessed loadings, premium frequency, ownership etc.

Rider benefits can be identified by their indentation in the list.

For SMSF ownership, under a Superannuation Plan, select SMSF Trustee from the Policy Owner drop-down menu.

If using AIAA's trustee and paying via rollover, ensure to select frequency as Yearly or Half Yearly, and select Yes to the question about rollover to add the 15 per cent super rebate.

The eApp tool also has a check box where you can exclude this rebate. If you want the client to have the 15 per cent rebate, please do not check this box.

Super-link Total and Permanent Disablement

After selecting Life Cover (super), you will then need to select Total and Permanent Disablement (super), then select Maximiser Total and Permanent Disablement (non-super).

- Life Cover (super) **1**
- Total and Permanent Disablement (super) **2**
 - Total and Permanent Disablement Buy Back (super) ⓘ
 - Maximiser Total and Permanent Disablement (non super) **3**
 - Double Total and Permanent Disablement (super) ⓘ
 - Waiver of Premium (super)
 - Universal Total and Permanent Disablement (super)
 - Double Universal Total and Permanent Disablement (super) ⓘ
 - Accidental Total and Permanent Disablement (super)

Super-link Crisis Recovery to Life inside Super

After selecting Life Cover (super), follow down the list and select Superannuation PLUS (non-super), then select Crisis Recovery (non-super).

- Life Cover (super) **1**
 - Total and Permanent Disablement (super)
 - Double Total and Permanent Disablement (super) ⓘ
 - Waiver of Premium (super)
 - Universal Total and Permanent Disablement (super)
 - Double Universal Total and Permanent Disablement (super) ⓘ
 - Accidental Total and Permanent Disablement (super)
 - Universal Total and Permanent Disablement Stand Alone (super) ⓘ
 - Accidental Total and Permanent Disablement Stand Alone (super)
- Superannuation PLUS (non super) ⓘ **2**
 - Crisis Recovery (non super) **3**
 - Crisis Recovery Buy Back (non super) ⓘ
 - Family Protection ⓘ
 - Crisis Extension (non super) ⓘ

Income Protection CORE

Enter in the Gross annual income for the system to calculate the monthly benefit. You can choose a lower monthly benefit than the one calculated.

The Retirement Protector is an optional benefit, so if it isn't required, please ensure to unselect the tick box as this is automatically selected. The text in blue, under the Retirement Protector (super) section, is a combination of Income Protection monthly benefit and Retirement Protector monthly benefit (paid to nominated super fund).

For more detail on how to quote for the Retirement Protector benefit, please refer to a copy of the PDS or contact your Client Development Manager/Associate (CDM/A) or sales support.

Income Protection Plan

Income Protection Core \$0.00 **Gross Annual Income** ⓘ \$120,000

Claim Escalation \$0.00 **Income Protection Monthly Benefit** \$7,000
Maximum Benefit - \$7,000

Retirement Protector Monthly Benefit \$1,100
(paid direct to nominated fund)
 Maximum Benefit - \$1,100

Retirement Protector Yes
Total Sum Insured Monthly Benefit \$8,100

Defaulted to "Yes"
 Retirement Protector is a rider benefit to Income Protection Core
 Total Amount in BLUE is 70% of the Monthly Benefit and 10% Super

Flat 70% options:
 5 years, own occupation
 2 years, own occupation
 To age 65

70% to 60% options:
 To age 65

* **Benefit Type** ⓘ Indemnity

Health Loading % 0%

Pastimes Loading % 0%

Income Replacement Ratio Flat 70% 70% to 60%

* **Benefit Period** 2 years, Own Occupation

Waiting Period 30 days

* **Premium Type** Stepped

* **Payment Frequency** Monthly

* **Policy Owner** The life insured
From 1 July 2014, Superannuation Industry Supervision Act changes mean
 this plan can no longer be purchased by the trustee of a self-managed super
 fund.

Please note that if the **Gross Annual Income** field is updated, you must click **"Calculate/Save"** in order for the correct figures to be calculated.

Income for Income Protection CORE means for:

Self-employed Person

Income that you generate and receive from your business or practice due to your personal exertion or activities, less your share of necessarily incurred business expenses. Any voluntary superannuation contributions will also be included. This does not include income which is not derived from your personal exertion or activities such as dividends, interest, rental income or proceeds from the sale of assets, or royalties.

Employed Person

The total pre-tax remuneration paid to an Employed person including salary, voluntary superannuation contributions, commission, regular bonuses, overtime and fringe benefits. This does not include income which is not derived from your personal exertion or activities, such as dividends, interest, rental income or proceeds from the sale of assets, or royalties.

No Employer Super Guarantee Contributions may be included within the definition of Income.

Cancel and Replace – General quote tips

- The occupation category, smoker status, loadings, premium dial down must all match the existing policy.
- If there are any linked policies, these will also need to be included in the replacement quote.

- If the current policy has level premiums or if the client has an existing AIA Vitality membership or if you want to remove commissions, please contact the sales support team as they will need to generate the quote for you.

Cancel and Replace Comprehensive Income Protection (IP)

As per Australian Prudential Regulation Authority's (APRA) regulations, this is only allowed for change of ownership that requires a Cancel and Replace or to rectify administration errors.

Depending on new ownership, you will choose either **Income Protection Plan – Cancel and Replace** or **Superannuation Income Protection Plan – Cancel and Replace**. This will allow you to keep the 75 per cent replacement ratio, agreed value and other benefits that we cannot offer under IP CORE.

Life Cover Plan
Life Cover Plan - Term Level
Crisis Recovery Stand Alone Plan
Income Protection Plan
Income Protection Plan - Cancel and Replace (current PP series only)
Business Expenses Plan
Superannuation Life Cover Plan
Superannuation Life Cover Plan - Term Level
Superannuation Income Protection Plan
Superannuation Income Protection Plan - Cancel and Replace (current PP series only)

Quote reporting options

Once all the benefits have been selected, click on Calculate/Save for the system to provide your quote.

There are three quote report options available under Documents on the quote screen:

- Quote Summary
- Quote Summary with Commissions
- Full Quote Report



When **Full Quote Report** is chosen, you are able to add Premium projections, Commission figures, Mandatory Medical/Underwriting requirements and a Premium Summary Table (showing total of all policies) to your quote document.

eApp

[Generate >](#)

Full Quote Report Options

Projections and Comparison of Premiums

* Not Indexed Indexed

* Projections and Comparisons timeframe selection options To a selected age For a selected period

Projections and comparisons to

age 65 age 70 age 75 age 80 age 85 age 90 age 95 age 100

Show projections yearly rather than 5-yearly

Include AIA Vitality insurance savings in illustrations

Calculate Commission

* Level Upfront 2020

Include AIA Vitality Activation Payment in the report

Underwriting Requirements

Include the Premium Summary Table in this quote report

Cancel

Generate >

Completing an application

After completing a quote click on Proceed to App.

The screenshot shows the 'General Quote Information' section of the application. At the top right, there are two buttons: 'Calculate / Save' and 'Proceed to App'. The form contains the following fields and questions:

- Occupation:** A text input field containing 'Doctor [medical]'.
- Occupation Category:** A dropdown menu set to 'M'.
- Residential State:** A dropdown menu set to 'NSW'.
- Smoker:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Premium Dial Down:** A dropdown menu set to 'P100'.
- Fee for service:** A checkbox, currently unchecked.
- Year 1 Only:** A checkbox, currently unchecked.
- Include policy fee and stamp duty on policy fee:** A checkbox, currently unchecked.
- Does your client have existing AIAA Lump Sum Plan/s with annual premium/s of at least \$700? They may be eligible for a Bundled Discount:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Does your client have existing AIAA IP or BE Plan/s with annual premium/s of at least \$700? They may be eligible for a Bundled Discount:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Does your client have existing AIAA Lump Sum Plan/s with annual premium/s of at least \$400 each? They may be eligible for a Lump Sum Bundled Discount:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Include Initial Selection Discount:** Radio buttons for 'Yes' and 'No', with 'Yes' selected. A small note below reads: 'Applies to stepped premium for new insurance cover only (not cover that is cancelled and replaced)'.

The first page of the application will ask you to choose the method to submit the application.

- Full Electronic application, you complete the entire application with your client.
- Tele-Application, you complete certain sections of the application and submit the partially completed application and book the client in for a tele-interview to finalise the medical and leisure questions.
- Client Complete, the same as the tele-application, but your client will be sent a link via email to finalise the medical and leisure questions.
- Client Complete Lifestyle Only, the same as the full application, but your client will be sent a link via email to answer just the sexual health questions.

Application Completion Options

* I would like to complete the Application using the following option:

- Full Electronic Application [i](#)
- Tele-Application [i](#)
- Client Complete [i](#)
- Client Complete Lifestyle Only [i](#)

The Tele-App Data Collection form has been designed for you to gather enough information to be able to complete the Tele-Application or Client Complete Application. The form can be found on **Adviser Portal > Resources > Forms > New Business > Priority Protection > Tele-Application Data Collection form**.

The application software will ask all the relevant questions based on the type of cover quoted.

Revise a quote function

When completing an application, you can return to the quote at any stage by clicking Quote from the navigation bar at the top of eApp® Express. This will take you back to the quoting software where you will be able to make changes to the cover.

To return to the application, click **Proceed to App**.

Please note,

- when revising a quote mid-application, if you change the policy owner, all policy owner sections of the application will need to be updated when the application resumes.
- changing between Priority Protection and Priority Protection for Platform Investors is not possible once the quote and application are started. You will need to return to the eApp home and re-start the process choosing the alternate product.

Revise a quote function

When completing an application, you can return to the quote at any stage by clicking **Quote** from the navigation bar at the top of eApp® Express. This will take you back to the quoting software where you will be able to make changes to the cover. To return to the application, click **Proceed to App**.

Please note,

- when revising a quote mid-application, if you change the policy owner, all policy owner sections of the application will need to be updated when the application resumes.
- changing between Priority Protection and Priority Protection for Platform Investors is not possible once the quote and application are started. You will need to return to the eApp home and re-start the process choosing the alternate product.



Home Inforce Quote Home Logout

Client Details > Quote > Completion Options > Application

Insurance Client Details Name: [REDACTED] Gender: Female DOB: [REDACTED] Age NB: [REDACTED]

Please note, any changes to application parameters must be refreshed by pressing the “Calculate/Save” button before generating the quote.

Application navigation

There are four ways to navigate the application:

- Next – will take you to the next mandatory question and will save the answered questions.
- Previous – will take you to the beginning of the previous page.
- Skip – will skip all the mandatory questions and take you to the next section.
- Section Map – will allow you to navigate through the entire application. Sections can be completed in any order and will note the number of outstanding questions remaining in that section. Once a section is completed it will be marked with a tick.

Please only use the navigation buttons within eApp® Express. If you click the ‘Back’ button in your web browser, you will return to the Client Details screen.

Insurance Client Details Name: [REDACTED] Gender: Female DOB: [REDACTED] Age NB: 56

Application Review Answers Documents

J. Present Occupation

Current occupation: Doctor [medical]

* Select your employment status. Employee

< Previous Skip Save Next >

Section Map	
A. Life Insured	9
Residency	1
C. Policy Details: Policy 1 [Super Life Cover Plan]	6
E. Nomination of Beneficiaries - (Super)	1
O. Personal History (Other Insurance)	3
G. Personal History	3
G. Family History	4
I. Medical History (PP)	20
I. Medical History (cont)	3
Sexual Health	0
Personal Doctor Details (PP)	14
J. Present Occupation	5
Payment Options: Policy 1 [Super Life Cover Plan]	3
Financial Adviser Authority	3
Adviser Details	30
Medical Authority - Introductory Information	1
Medical Authority - Consent	3

Payment options

The eApp® Express software will ask you to confirm payment method for Initial Deposit Premium and Future Premiums for each policy.

Payment Methods available are:

- Cheque – choose this option for your client to be issued an invoice they can pay via BPAY (please note this option is not available for policies owned by a Self-managed Superannuation Fund).
- Financial Institution (Bank Account) – These details can be populated across applicable multiple policies without the need to re-enter. If different account details need to be used, you can choose to enter new information.
- Credit Card – You will be prompted to make a Credit Card declaration. At this stage, the only detail required is the cardholder’s name and the acceptance of the declaration itself. Once the application has been submitted a pop-up box will appear, this is where the credit card information can be provided.

Payment Options: Policy 1 [Life Cover Plan]

AIA Vitality contributions cannot be funded by Superannuation or SMSF monies.

The payment frequency selected for this policy is Monthly.

* Initial Deposit Payment A cheque for the first payment has been forwarded.

Please debit my Financial Institution account for the first payment.

Please debit my credit card for the first payment.

* Future Payments Please debit my Financial Institution account for all future payments.

Please debit my credit card for all future payments.

[< Previous](#) [Skip](#)
[Save](#) [Next >](#)

Adviser details section

The top section will automatically populate with your adviser details. The ‘Other Details’ section, will allow you to nominate who will be arranging medicals, specific commencement dates, commission structure (upfront/level) and use of **Signatureless Electronic Declarations**.

If **Signatureless Electronic Declarations** are selected, the only wet signature we will need is on a Binding Non-Lapsing Beneficiary Nomination.

If you would like to be contacted prior to the policy issuing, please select ‘No’ to the question about having the application go through as an Auto Complete.

Other Details

* Has a medical exam, HIV or other test been arranged? Yes No

* Would you like us to arrange any required medical examinations or blood tests directly with your client? Yes No

Can the proposed policy owner/s and/or life/lives to be insured read and understand English? Yes No

* Remuneration Structure Apply single commission structure to all policies

Apply commission structure at individual policy level

* Commission structure for all policies Upfront 2020 ▾

* Is a specific commencement date required? Yes No

AIA is committed to assessing insurance applications as quickly as possible. To do this, our representatives may need to contact the Life Insured directly. Please provide the following details:

* What is the Life Insured’s contact number?

* What is the best time to call? 9am - 12pm ▾

* Which days are best to call them? Monday

Tuesday

Wednesday

Thursday

Friday

* Do you want to complete this Application using Signatureless Electronic Declarations? Yes No

* Would you like this application to go through as an Auto Complete case, if applicable? ⓘ Yes No

Note - Auto complete question only appears if the Adviser selects ‘Yes’ to Signature-less.

Do you require a signature from the Life Insured and Policy Owner(s) for your own records? Yes No

Note: You do not need to provide a signed copy to AIA Australia.

Review and Submit application

Before submitting the application, you will have the opportunity to view all the answers you have provided.

Once you click Submit, the application will be immediately sent to AIAA and policy numbers generated. Any automatic underwriting requirements or outstanding documents will be listed here.

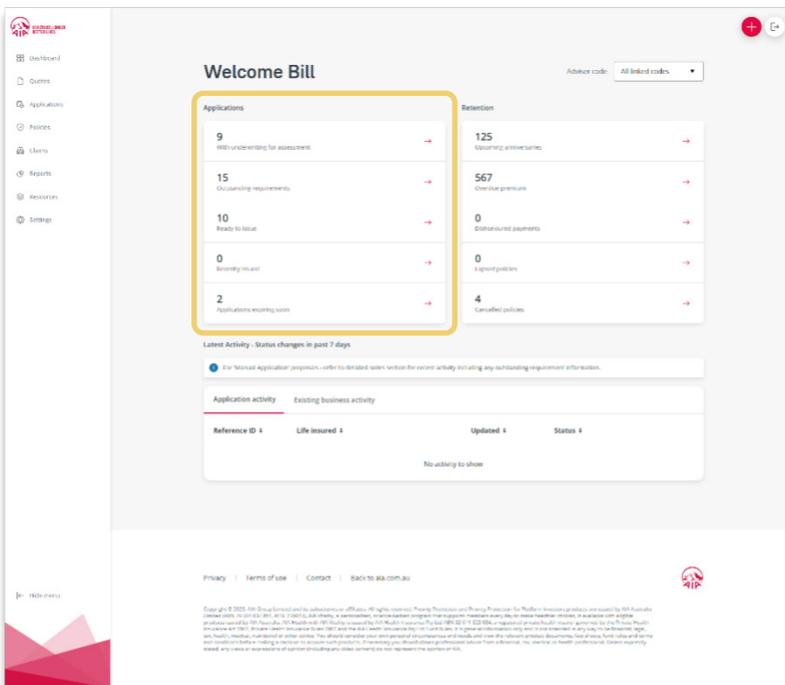
Once the application has been submitted, you can view, download, or print it from your eApp® Express software. This will contain the following information:

- Life Insured details
- Application details
- Mandatory Underwriting requirements (if applicable)
- Benefit details (including a breakdown of Super and non-Super benefits)
- Premium details
- All questions and answers provided in the application

Application tracking

You will be able to monitor the progress of all applications submitted via eApp® Express on the **Adviser Portal Dashboard**. You will receive weekly Proposal in Progress emails detailing any outstanding requirements for your clients' applications.

Policy Schedules and Certificates of Currency can be downloaded from Adviser Portal once the policy has been issued under the Policies menu.



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