

User Guide

Inforce Quote Tool

September 2026

About the Inforce Quote Tool

The Inforce Quote Tool allows Advisers to initiate an alteration quote to make reductions on existing policies within the Adviser Portal.

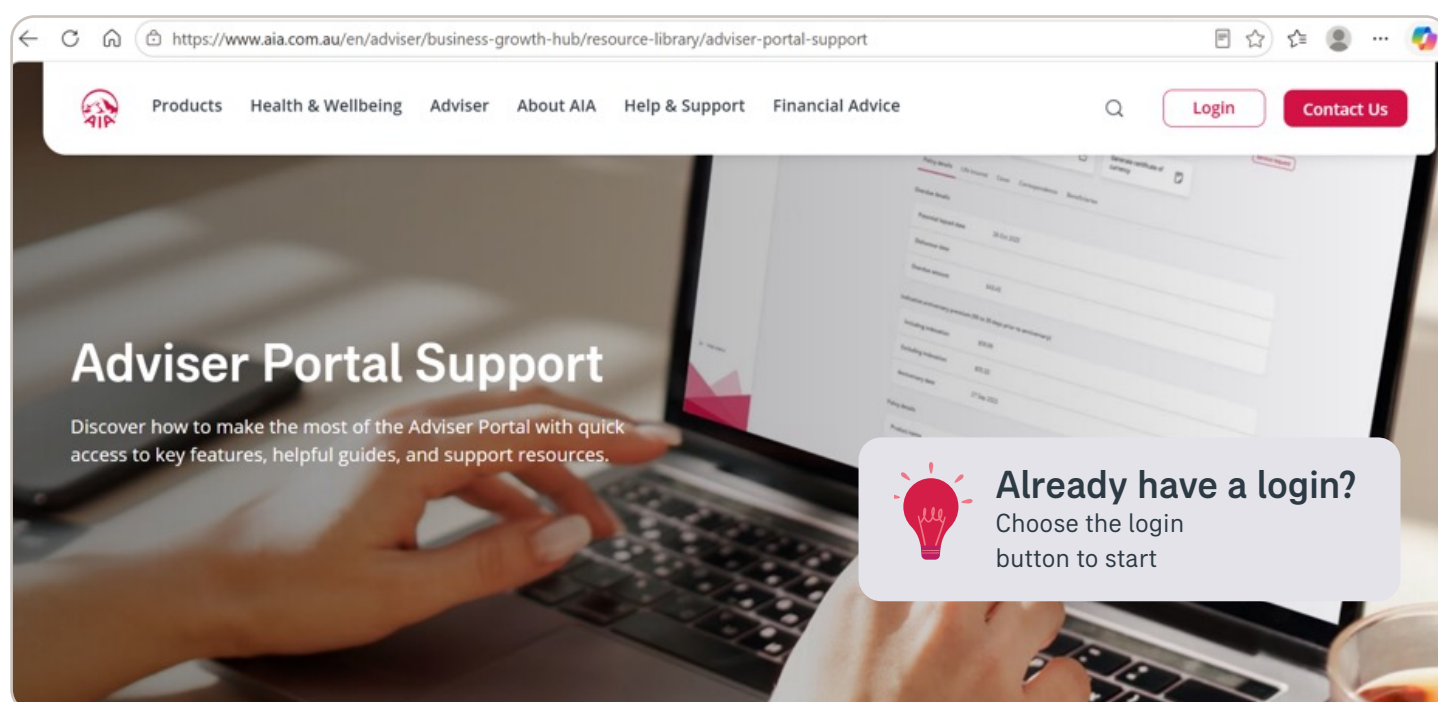
Key features

- Available within the Adviser Portal, for Priority Protection series PP09 and onward
- Review and update client information and current benefits
- Remove a benefit
- Calculate real-time premiums and produce a quote in PDF format
- Make reductions to benefits such as:
 - Reduce Sum Insured,
 - Increase Waiting periods,
 - Reduce Benefit periods,
 - Change TPD definition (including TPD CORE)

Logging in to the Adviser portal

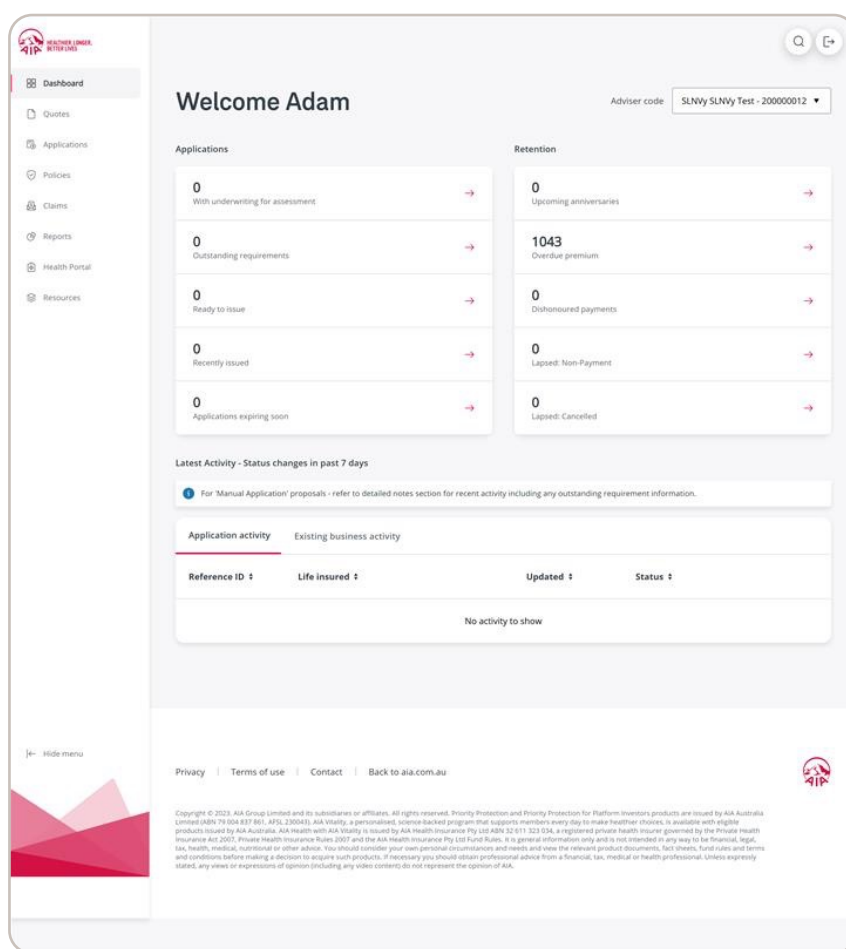
If you need help accessing the Adviser portal, you can find information on how to login on the Adviser portal support page:

<https://www.aia.com.au/en/adviser/business-growth-hub/resource-library/adviser-portal-support>



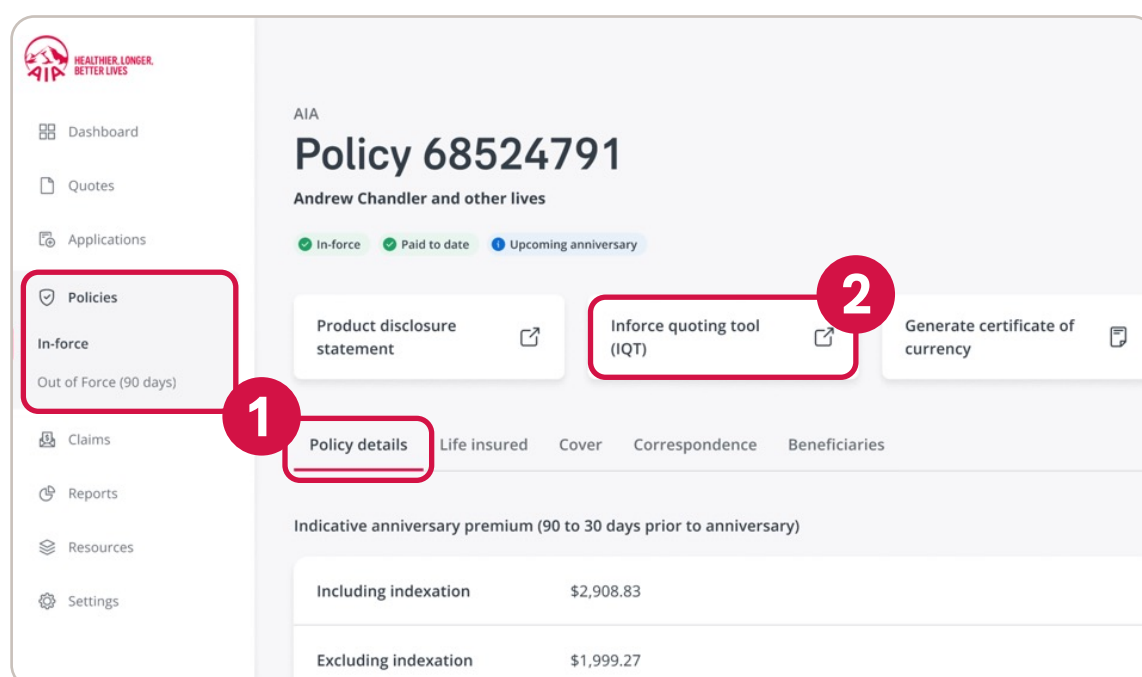
The Dashboard is displayed, showing a summary of;

- Applications and their status
- Any outstanding premiums, and
- Activities over the last seven days



Selecting the Inforce Quote Tool

1. From the Adviser Portal, locate the Policies heading on the left hand side of the screen and choose 'Inforce'
2. Choose the Inforce button.



Review policy information

All current details are displayed for the policy.

1. In the Review Client information section, you can update details using the options provided.
2. For example, you can change the payment frequency, apply for non-smoker status or add an AIA Vitality membership.

HEALTHIER LIVES. BETTER LIVES.

- Dashboard
- Quotes
- Applications
- Policies**
- In-force
- Out of Force (90 days)
- Claims
- Reports
- Resources
- Settings

AIA

Policy 68524791

Owner Andrew Chandler	Insured name Monica Chandler	Date of Birth 11 Nov 1980	Linked policies None	Product P19B
Vitality Member No	Vitality status N/A	Payment frequency Monthly	Current total premium \$632.54	Quote effective date 15 June 2026

Review client information

Update these details if the client's circumstances have changed.

Payment frequency

Smoker Status
☐ Smoker
 ☒ Non-Smoker

Include AIA Vitality membership
☒ Yes
 ☐ No

To qualify for AIA Vitality membership, clients must maintain a minimum Yearly premium of \$540 across all AIA Priority Protection policies. This includes discounts, Loadings, the Policy fee, and Stamp duty, but excludes the AIA Vitality contribution. If their quote is below this minimum but they hold existing A.B.I.A policies totaling at least \$540, they can still apply. For offline application details, call 1800 333 613.



If the policy already has non-smoker status or an AIA Vitality membership, they will be displayed but can't be changed here.

Make your changes

1. After making any benefit updates, click on the Choose benefit option button to select an option that matches your changes.
2. In this example, the benefit allows you to make changes to the waiting period, Benefit period and Contract Type (Indemnity).

What changes can I make?	
Life Cover	Reduce the Sum Insured
TPD	- Reduce the Sum Insured - Definition
IP	- Reduce the Sum Insured - Waiting period - Benefit period - Contract type

02 Ord, IP, Ind, 5 yr bp, 90 day wp, VarAgeStep

Current benefit details			
Short name INCOME PRO	Issue date 11 Nov 2024	Waiting period 90 days	Benefit period 5 years
Sum insured \$9,057.58	Current premium \$255.51 /Monthly	Contract type Indemnity	

[Remove benefit](#)

Revise benefit details

New sum insured

Waiting period

Benefit period

Contract type

Benefit selection required
Choose an option that matches your benefit changes to calculate your premium.

Choose benefit option

Policies with linked benefits

When making changes to a policy, linked benefits will be updated.

Review current benefits

Review each benefit and update the sum insured or other details as needed.

1 Ord SuperSplit, IPAO CImEsc, ExtInd, To Age 65 bp, 14 day wp, VarAgeStep, Exp ANB 65 Occ E ANB 55

Current benefit details

Short name	Issue date	Waiting period	Benefit period
IP Core	11 Nov 2024	14 days	30 days
Sum insured	Current premium	Contract type	
\$400,000.0	\$19.11 /Monthly	Agreed	

Remove this benefit

Revise benefit details

New sum insured

\$

Income Protection benefit updates

Changes to waiting period, benefit period, and contract type will update all linked Income Protection benefits.

Waiting period

Benefit period

30 days

5 years

Contract type

Agreed

Selected benefit

1 Ord SuperSplit, IPAO CImEsc, ExtInd, To Age 65 bp, 14 day wp, VarAgeStep, Exp ANB 65 Occ E ANB 55

Change benefit option

Check the existing benefits

- On the same screen, scroll down to see the current benefits held. These are listed separately.
- You can change details for each benefit from the right-hand side of the screen. For example, depending on the benefit you can enter a new Sum Insured amount (a reduced amount), benefit period or waiting period.

Note that the new Sum insured can't exceed the current Sum insured. The current Sum insured will be visible. The cover details will be as at anniversary if the policy is within 35 days of renewal, or approaching the billing date for those paying by credit card or direct debit. If you don't need to make any changes, scroll down.

Review current benefits

Review each benefit and update the sum insured or other details as needed.

01 Ord, Life Cover, VarAgeStep, Exp ANB 100

Current benefit details

Short name	Issue date	Waiting period	Benefit period
LIFE COVER	11 Feb 2020		
Sum insured	Current premium		
\$2,321,812.60	\$198.02 /Monthly		

Remove benefit

Revise benefit details

New sum insured

\$

02 Ord, IP, Ind, 5 yr bp, 90 day wp, VarAgeStep

Current benefit details

Short name	Issue date	Waiting period	Benefit period
INCOME PRO	11 Nov 2024	90 days	5 years
Sum insured	Current premium	Contract type	
\$9,057.58	\$255.51 /Monthly	Indemnity	

Revise benefit details

New sum insured

\$

Waiting period

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Make your changes

– example – changing the TPD definition

This example shows an existing TPD benefit with Any Occupation.

1. You can choose to change the definition to TPD Own, TPD CORE, or TPD Any by clicking on the drop down arrow under TPD Definition.
2. Choose the Calculate new premium button to continue OR
3. Choose the Reset button to clear the changes and start again.

The screenshot shows a web interface for managing a TPD benefit. On the left is a sidebar with navigation links: Dashboard, Quotes, Applications, Policies (selected), In-force, Out of Force (90 days), Claims, Reports, Resources, and Settings. The main content area is titled 'Remove benefit' and displays '04 Ord, TPDR, Any Occ, VarAgeStep, TPD Exp ANB 70'. Below this, 'Current benefit details' are shown in a table:

Short name	Issue date	TPD definition
TPD	11 Nov 2024	Any

Below the table, 'Sum insured' is \$412,400.20 and 'Current premium' is \$70.19 /Monthly. A 'Remove benefit' link is present. To the right, 'Revise benefit details' shows 'New sum insured' as \$ 412,400.20. A red box labeled '1' highlights the 'TPD Definition' dropdown menu, which currently shows 'Select' and has options 'Own', 'CORE', and 'Any' (highlighted in blue). At the bottom, two red buttons are visible: 'Calculate new premium' (labeled '2') and 'Reset' (labeled '3').

1. Select the benefit option from the list that best matches the changes you've made.
2. Choose the **Confirm selection** button, or **Cancel** to return to the previous screen.

The screenshot shows a modal titled 'Choose benefit option' with a close button (X) in the top right. The text inside says: 'Select the benefit option that best reflects your recent changes. This ensures your premium is calculated accurately.' Below this, 'Available benefit options' are listed with radio buttons:

- ☒ Ord, IP, Ind, 5 yr bp, 30 day wp, VarAgeStep
- ☐ Ord, IP, Ind, 5 yr bp, 60 day wp, VarAgeStep
- ☐ Ord, IP, Ind, 5 yr bp, 90 day wp, VarAgeStep
- ☐ Ord, IP, Ind, 2 yr bp, 60 day wp, VarAgeStep
- ☐ Ord, IP, Ind, 5 yr bp, 90 day wp, VarAgeStep

At the bottom, there are two buttons: 'Confirm selection' (highlighted with a red box and labeled '1') and 'Cancel'.

Review benefit details

You can review the benefits with the changes you requested

A green tick shows that your changes have been made.

Clicking on the **Change benefit** link in this section will return to the Review benefits screen if you want to make changes.

Applications

Policies

In-force

Out of Force (90 days)

Claims

Reports

Resources

Settings

Hide menu

Short name

Issue date

LIFE COVER

11 Feb 2020

Sum insured

Current premium

\$2,321,812.60

\$198.02 /Monthly

Remove benefit

02 Ord, IP, Ind, 5 yr bp, 90 day wp, VarAgeStep

Current benefit details

Short name	Issue date	Waiting period	Benefit period
INCOME PRO	11 Nov 2024	90 days	5 years
Sum insured	Current premium	Contract type	
\$9,057.58	\$255.51 /Monthly	Indemnity	

Remove benefit

Revise benefit details

New sum insured

\$ 1,800,000

Revise benefit details

New sum insured

\$ 7,000

Waiting period

30 days

Benefit period

5 years

Contract type

Agreed

Selected benefit

Ord, IP, Ind, 5 yr bp, 30 day wp, VarAgeStep

Change benefit option

Inforce Quote tool

If you have chosen to remove any benefits, they will be shown on the screen, but won't be included in the new premium.

A warning message is displayed. If you are sure you want to remove the benefit, choose the **Remove benefits** button in the error message.

The Reset button will include the benefit again before you calculate the new premium.

Benefit/s removed from this calculation

These benefits won't be included in the new premium. You can reset to include them again.

2 Super, Life Cover, Variable to Age 65, Exp ANB 100

Current benefit details

Short name	Issue date
Life	11 Nov 2024
Sum insured	Current benefit premium
\$400,000	\$19.11 /Monthly

Calculate new premium

Reset

Warning message.

Do you want to remove this benefit?

!

Remove this benefit?

This benefit will be excluded from the calculation. You can add it back by clicking on the reset button.

Remove benefit

Cancel

Revise the benefit details

When you are ready to proceed, choose the **Calculate new premium** button at the bottom of the screen.

The **Reset** button will clear any changes you made.

Short name

Issue date

CRISIS REC

11 Nov 2024

Sum insured

Current premium

\$315,000

\$36.70 /Monthly

Remove benefit

Revise benefit details

New sum insured

\$ 250,000.05

04 Ord, TPDR, Any Occ, VarAgeStep, TPD Exp ANB 70

Current benefit details

Short name	Issue date	TPD definition
TPD	11 Nov 2024	Any
Sum insured	Current premium	
\$412,400.20	\$70.19 /Monthly	

Remove benefit

Revise benefit details

New sum insured

\$ 300,000

TPD Definition

Any

Selected benefit

Ord, TPDR, Any Occ, VarAgeStep, TPD Exp ANB 65

Change benefit option

Calculate new premium

Reset

View the updated premium

Updated premium based on your changes

Current total premium **\$632.54** /Monthly

Total net premium payable
\$606.63 /Monthly

Discounts applied to new premium:

- 10% Campaign Discount (eligible Life and TPD benefits only)
- 10% AIA AIA Vitality Upfront Discount (Lump Sum benefits only) applied

This is an indicative quote and is not saved. To ensure you retain a copy, please download it in the next step before closing or initiating a new quote.

Premium breakdown

Gross premium	\$550.11
Stamp duty	\$34.00
Policy fee	\$9.53
Less Super rebate 15% (if applicable)	\$0.00
Total Net Premium Payable (for Super Policy excluding Vitality)	\$606.63

AIA Vitality (super only)

AIA Vitality Contribution	\$12.50
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Quote effective date: 15 June 2026

Note: Quotes generated close to the renewal date will utilise the renewal date as the effective date.

Continue

The premium is calculated in real time

A summary of the updated premium based on your changes is displayed. This shows a breakdown, including any discounts and AIA Vitality contributions. Choose the Continue button to finalise the quote.



Quote effective date.
If the quote is generated within 35 days of the renewal date, the effective date will be the renewal date.

Download the quote

Choose Download PDF to view the quote.

Follow the Next Steps section on the screen for us to assess your request.

If you want to go back, choose the Previous button at the bottom of the screen.

Or, Choose the Policies section on the left hand side to start again.

Policy 68524791

Download your quote before proceeding

This is an indicative quote and is not saved. To ensure you retain a copy, please download it before closing or initiating a new quote.

Download pdf

Next steps

- 1 Review the quote summary with your customer.
- 2 Collect your customer's signature and the completed alteration form.
- 3 Email the signed summary and alteration form to AIA. Send the documents to infohub@aia.com
- 4 AIA will assess the request and respond within 3 business days.

Resources

- Alteration request form [PDF](#)
- AIA Vitality Terms and Conditions [PDF](#)
- AIA Vitality Points Guide [PDF](#)
- AIA Vitality application [PDF](#)

Any questions?
Please call 1800 033 490 or email us at au.clientservices@aia.com

Previous

View and save the quote

A PDF is generated, with a note at the bottom requesting it to be sent to infohub@aia.com

The quote includes linked policies, benefits, rebates and waivers, and can form part of your advice recommendation and shared with your client.



Remember to save the PDF file to your device before returning to the quote tool!

Inforce Quote Summary

We are pleased to provide you with the following Inforce quote summary.
Please note that this quote is an estimate only.

Inforce Quote Summary Details

Quote Effective Date:	07/09/2026	Creation date:	07/09/2026
Policy Number:	1500087	Policy Owner:	EQXXXX XXXXXXXX XXXXXX XXX
Linked Policies (if any):	None	Product:	Priority Protection (2023A)

Current policy and benefit details

Life Insured details

Name:	FAXXXX XX XXXXX	Smoker:	No
Date of Birth:	15/10/1985	Vitality Member:	No

Priority Protection

Premium Frequency Yearly

Current Benefit(s)	Plan Code	Premium Type	Benefit Issue Date	Sum Insured	Premium
Super IP Core Inc. Fat 10% To Age 65 as no variables	20HFW06	VARIABLE AGD STEPPED	07/09/2023	\$4,776.36	\$864.66
Super IP Core Optional Fat 10% To Age 65 as no variables	20HFW09 S	VARIABLE AGD STEPPED	07/09/2023	\$4,776.36	\$124
Policy Fee:					\$105.60
Total Yearly Premium (Before Stamp Duty):					\$1,096.55
Total Yearly Stamp Duty:					\$129.66
Total Yearly Premium Payable:					\$1,226.21
Lapse 10% Super Rebate:					\$192.92
Total net yearly Premium Payable:					\$1,033.29

N Type	Benefit Issue Date	Sum Insured	Premium
A AGD-IP	07/09/2023	\$4,776.36	\$864.66
B AGD-S	07/09/2023	\$4,776.36	\$124
			\$105.60
			\$129.66
			\$1,096.55
			\$1,226.21
			\$192.92
			\$1,033.29

ago from the Creation date shown above.
guaranteed. This document is provided for illustration
for insurance.
into account in this premium summary are incorrect as a
result.
charges and policy fees (where applicable). This
summary will change before the stipulated anniversary
government charges that comes into effect following the
policy are not guaranteed and AIA Australia reserves
the AIA Vitality product at any time.
issue fee, payable once per customer.
appear on each quote generated; however, it will only be
be number of linked policies. A separate quote must be
owner's account, all changes submitted on one policy do
not.
ulation of a rider, may impact the structure and eligibility
in all charges are consistent with product rules and
and
other than the quote effective date shown in this

summary, please contact AIA Australia for assistance.

- If your client wishes to apply for AIA Vitality, please refer to the AIA Vitality Application Form or contact AIA Australia for guidance on the application process.

If you wish to decrease cover and/or remove a benefit on your existing policy, please complete a [Request for Alteration Form](#) and send this to us at info@aiasolutions.com.au.

Troubleshooting – why can't I create a quote?

I can see 2 results showing the same codes. Which one should I use?

- In some circumstances, results may show a duplicate product ID.
- Select the product code/option that best matches the customers existing policy.

What if I want to produce a quote for a linked policy?

A separate quote is needed for linked policies.

I received an error from the Inforce Quote Tool 'No corresponding plan code found'. What does this mean?

- Some plan codes have been deliberately withheld to prevent issues which may occur due to incorrect or unavailable scenarios.
- For example, a switch on a pre-2014 Super TPD Own policy to Super TPD CORE Own cannot be quoted due to legislative restrictions (but can be quoted as CORE Any if required).
- In these circumstances, if a customer wishes to access a benefit which does not show as available on the Inforce Quote Tool, a cancellation and replacement may be required.



**If you need assistance, please call your CDM
or our Contact Centre on 1800 033 490.**

More information on Priority Protection
is available from aia.com.au

