

# eApp<sup>®</sup> EXPRESS ONLINE APPLICATION USER GUIDE



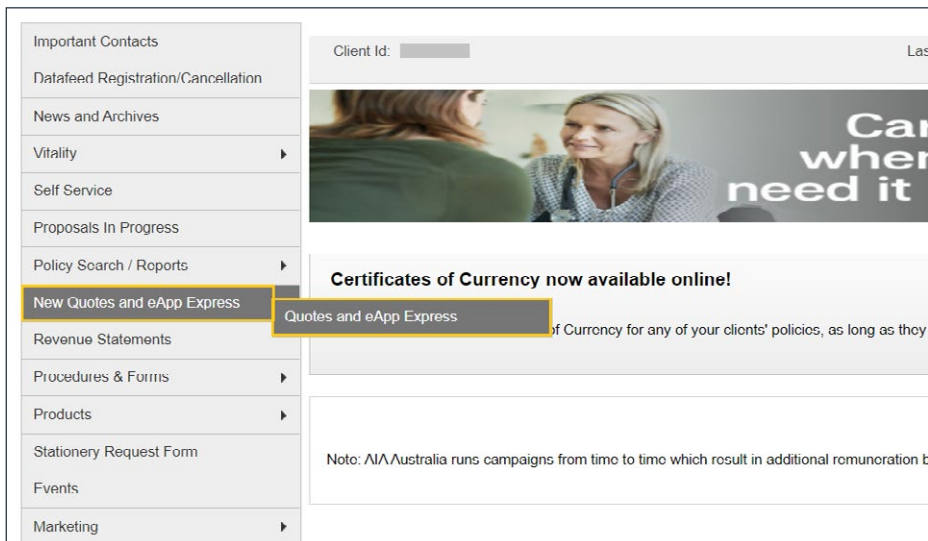
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# Locate and Access eApp<sup>®</sup> Express

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

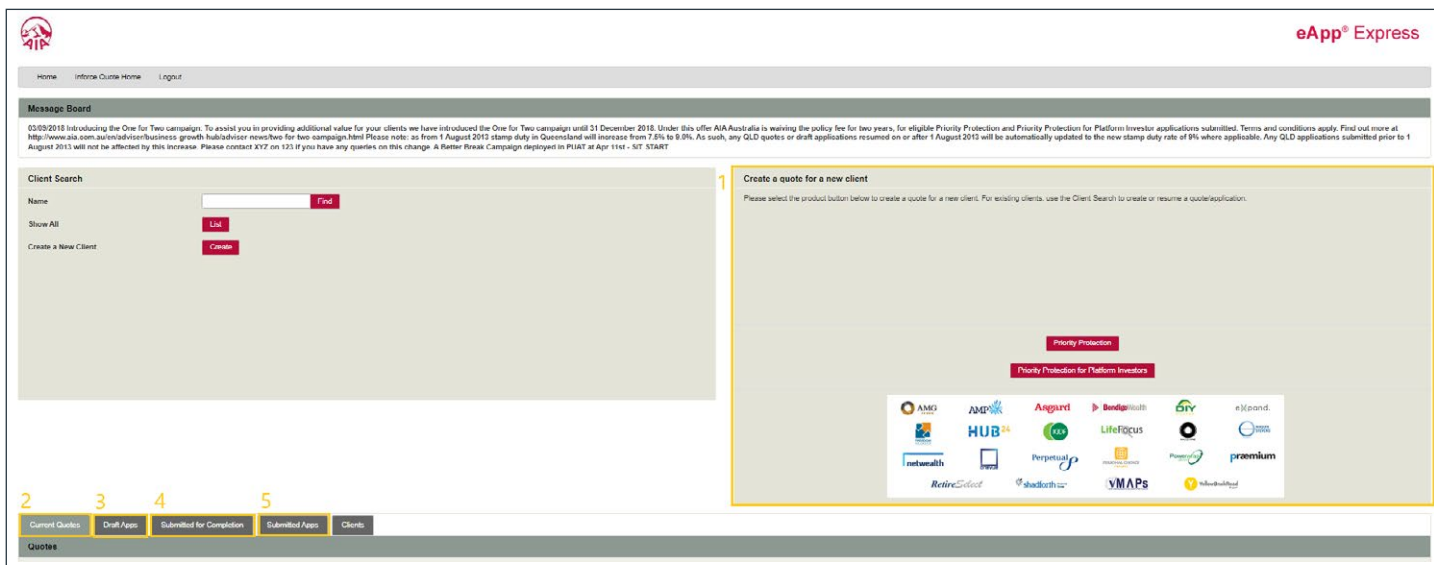
Once you are logged into AIA Australia's (AIAA) Adviser Site, you will be able to access eApp<sup>®</sup> Express from the menu on the left-hand side.



From the eApp<sup>®</sup> 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.

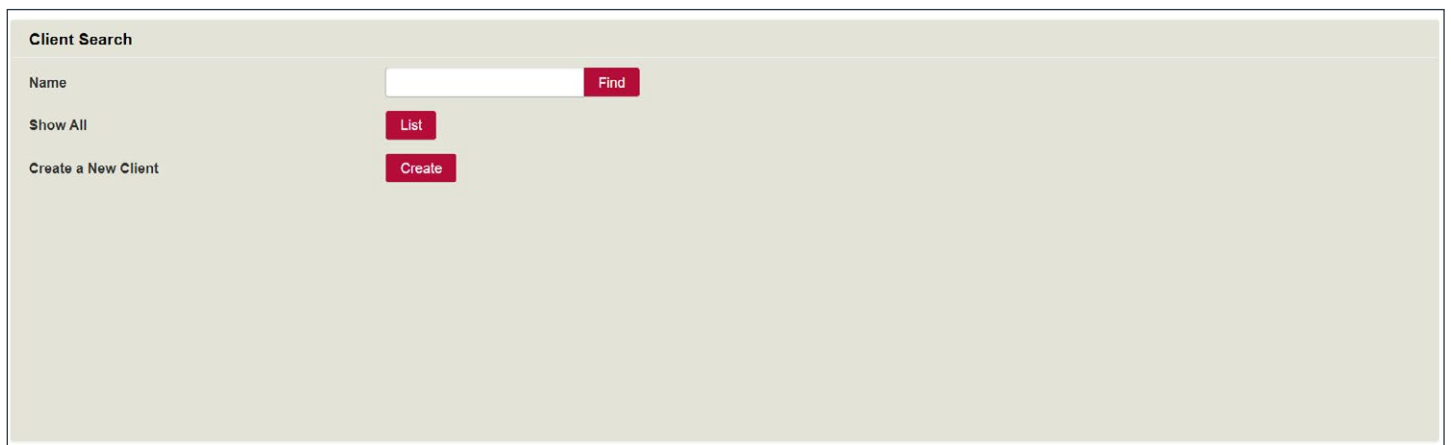


# Client search function

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 shows a web interface titled "Client Search". It features a search bar with a "Find" button, a "Show All" button with a "List" button, and a "Create a New Client" button with a "Create" button. The interface is designed with a light beige background and dark text.

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

# 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)


Please refer to **Adviser Site > Products > Priority Protection for Platform Investors** for list of Super platforms we partner with.

**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
* Title <input type="text"/>	Mailing Address <input type="text"/>
* First Name <input type="text"/>	Address Line 2 <input type="text"/>
Middle Name <input type="text"/>	Suburb ⓘ <input type="text"/>
* Surname <input type="text"/>	Postcode <input type="text"/>
* Date Of Birth <input type="text"/>	State <input type="text"/>
Email <input type="text"/>	Mobile <input type="text"/>
Occupation ⓘ <input type="text"/>	Work <input type="text"/>
Smoker ⓘ <input type="radio"/> Yes <input type="radio"/> No	Home <input type="text"/>
Residential State <input type="text"/>	

**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%
- P95 is premium at 95% (5% discount)

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

The form can be found on **Adviser Site > Products > Priority Protection > Adviser Guide**.

## 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.

The screenshot displays the 'General Quote Information' form. On the left, there is an 'Occupation' input field with an information icon. Below it, the 'Residential State' section includes a 'VIC' dropdown menu and two checkboxes: 'Fee for service' and 'Year 1 Only'. The 'Premium Dial Down' section features a dropdown menu currently set to 'P100'. At the bottom left, there is a checked checkbox for 'Include policy fee and stamp duty on policy fee'. On the right side, the 'Occupation Category' dropdown is visible. Below it, the 'Smoker' section has radio buttons for 'Yes' and 'No'. Three eligibility questions are listed, each with 'Yes' and 'No' radio buttons. The first question asks about existing AIAA Lump Sum Plan/s with annual premium/s of at least \$700, with 'No' selected. The second question asks about existing AIAA IP or BE Plan/s with annual premium/s of at least \$700, with 'No' selected. The third question asks about existing AIAA Lump Sum Plan/s with annual premium/s of at least \$400 each, with 'No' selected. At the bottom right, the 'Include Initial Selection Discount' section has radio buttons for 'Yes' and 'No', with 'Yes' selected. A small text note below this section states: 'Applies to stepped premium for new insurance cover only (not cover that is cancelled and replaced)'.

# 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 VIC ▼

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?**
- \* **Apply for an AIA Vitality membership?** ⓘ  
Your client must have an annual premium of at least \$540 to qualify for membership.
- \* **Vitality initial discounts**

## 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'.

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

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% 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% 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)**.

Superannuation Life Cover Plan	
<input checked="" type="checkbox"/>	Life Cover (super)
<input checked="" type="checkbox"/>	Total and Permanent Disablement (super)
<input type="checkbox"/>	Total and Permanent Disablement Buy Back (super) ⓘ
<input checked="" type="checkbox"/>	Maximiser Total and Permanent Disablement (non super)
<input type="checkbox"/>	Double Total and Permanent Disablement (super) ⓘ
<input type="checkbox"/>	Waiver of Premium (super)
<input type="checkbox"/>	Universal 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)**.

Superannuation Life Cover Plan	
<input checked="" type="checkbox"/>	Life Cover (super)
<input type="checkbox"/>	Total and Permanent Disablement (super)
<input type="checkbox"/>	Double Total and Permanent Disablement (super) ⓘ
<input type="checkbox"/>	Waiver of Premium (super)
<input type="checkbox"/>	Universal Total and Permanent Disablement (super)
<input type="checkbox"/>	Double Universal Total and Permanent Disablement (super) ⓘ
<input type="checkbox"/>	Accidental Total and Permanent Disablement (super)
<input type="checkbox"/>	Universal Total and Permanent Disablement Stand Alone (super) ⓘ
<input type="checkbox"/>	Accidental Total and Permanent Disablement Stand Alone (super)
<input checked="" type="checkbox"/>	Superannuation PLUS (non super) ⓘ
<input checked="" type="checkbox"/>	Crisis Recovery (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.

The screenshot shows the 'Income Protection Plan' configuration interface. On the left, there are checkboxes for 'Income Protection Core' (checked) and 'Claim Escalation' (unchecked). The main area displays various input fields and dropdown menus. A 'ReCalculate' button is in the top right corner. Three yellow callout boxes provide additional information:

- Callout 1:** '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'. This points to the 'Retirement Protector' checkbox, which is checked 'Yes', and the 'Total Sum Insured Monthly Benefit' field, which shows '\$8,000'.
- Callout 2:** 'Flat 70% options: 5 years, own occupation 2 years, own occupation To age 65'. This points to the 'Benefit Period' dropdown menu, which is set to '2 years, Own Occupation'.
- Callout 3:** '70% to 60% options: To age 65'. This points to the 'Income Replacement Ratio' radio buttons, where 'Flat 70%' is selected.

Other visible fields include: 'Gross Annual Income' (\$120,000), 'Income Protection Monthly Benefit' (\$7,000), 'Retirement Protector Monthly Benefit' (\$1,000), 'Health Loading %' (0%), 'Pastimes Loading %' (0%), 'Waiting Period' (30 days), 'Premium Type' (Stepped), 'Payment Frequency' (Monthly), and 'Policy Owner' (The life insured).

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.

# 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.

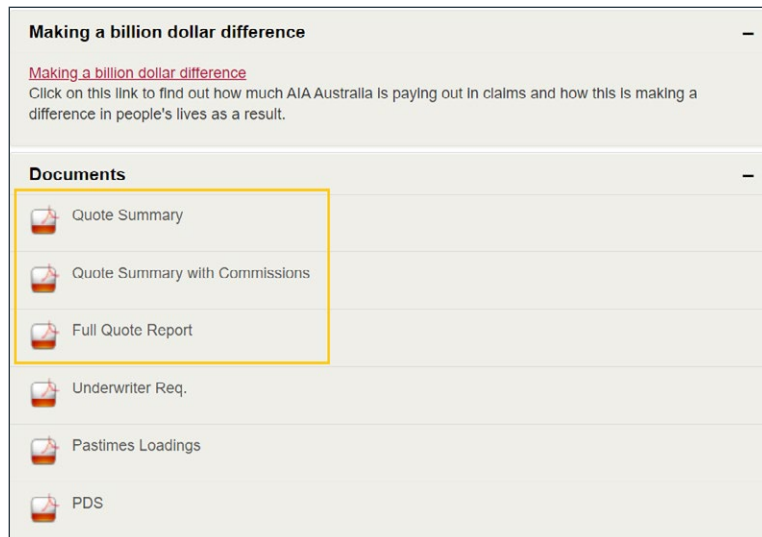
Depending on new ownership, you will choose either **Income Protection Plan – Cancel and Replace** or **Superannuation Income Protection Plan – Cancel and Replace**. This will allow you to keep the 75% replacement ratio, agreed value and other benefits that we cannot offer under IP CORE.

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

**Comprehensive Income Protection Report**

**Calculate Commission**

\*  Apply single commission structure to all policies  
 Apply commission structure at individual policy level

\*  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 a form titled "General Quote Information" with a "Calculate / Save" and "Proceed to App" button in the top right corner. The form contains several sections: "Occupation" with a dropdown menu showing "Doctor (medical)"; "Residential State" with a dropdown menu showing "VIC"; "Premium Dial Down" with a dropdown menu showing "P100"; "Occupation Category" with a dropdown menu showing "M"; "Smoker" with radio buttons for "Yes" and "No", where "No" is selected; "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" with radio buttons for "Yes" and "No", where "No" is 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" with radio buttons for "Yes" and "No", where "No" is 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" with radio buttons for "Yes" and "No", where "No" is selected; and "Include Initial Selection Discount" with radio buttons for "Yes" and "No", where "Yes" is selected. There is also a checkbox for "Include policy fee and stamp duty on policy fee" which is unchecked.

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.

The screenshot shows a form titled "Application Completion Options" with a question: "\* I would like to complete the Application using the following option:". There are four radio button options: "Full Electronic Application" (selected), "Tele-Application", "Client Complete", and "Client Complete Lifestyle Only".

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 Site > Procedures & Forms > New Business > Tele-App Data Collection form**.

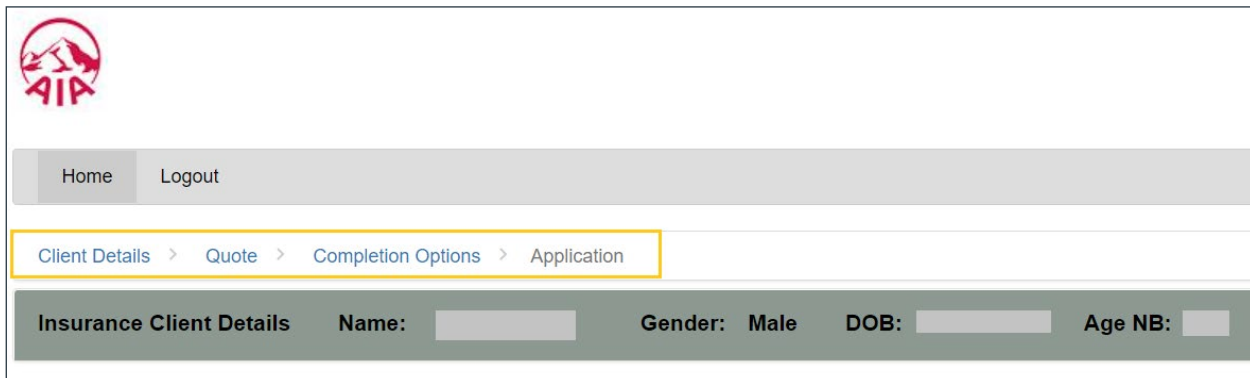
The application software will ask all the relevant questions based on the type of cover quoted.

# 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.



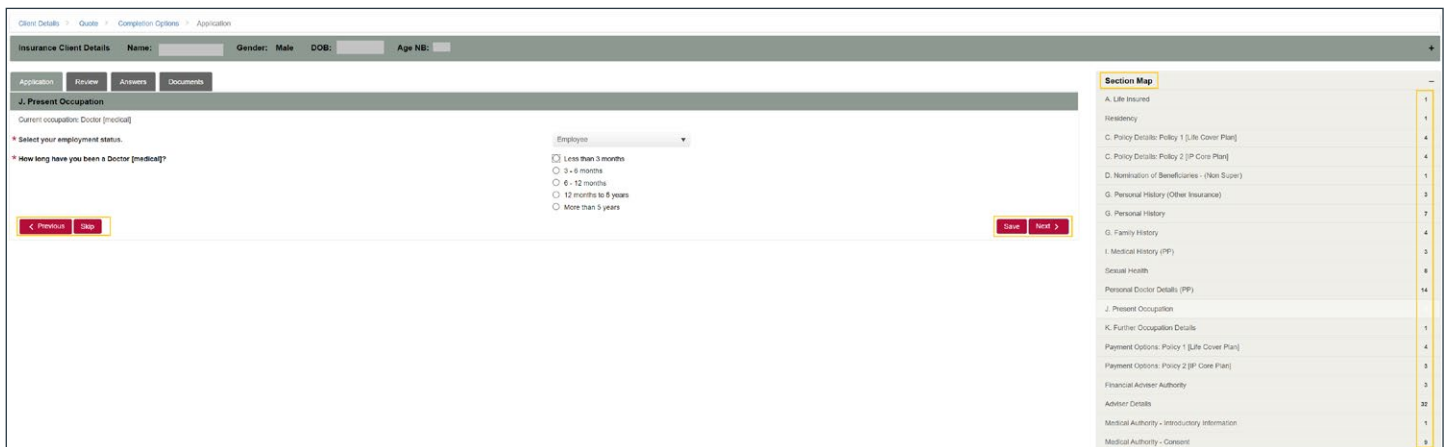
Please note, any changes to application parameters must be refreshed by pressing the **“Calculate/Save”** button before generating the quote.

# 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.



# Payment options

The eApp® 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.

# 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**

\* **Commission structure for all policies**  Apply single commission structure to all policies  
 Apply commission structure at individual policy level

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

# 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 by navigating to **Adviser Site > Proposals in Progress**. 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 Site once the policy has been issued – The form can be found on **Adviser Site > Policy Search / Reports > Policy Search > 'enter policy number' > Policy Details**.

Adviser Home / Policy Search / Reports / Policy Search / Policy Search Results / Policy Details

## Policy Details

If you have any questions about the contents of this enquiry please contact AIA Australia Policy Services on **1800 033 490 (select option 2)**, or email [Policy Services](#).

Life Insured	[Redacted]
Insured DOB	[Redacted]
Owner Address	[Redacted]
Owner Home Phone	[Redacted]
Owner Mobile	[Redacted]
Vitality Applied	[Redacted]
Vitality Contribution Attached	[Redacted]
Policy Number	[Redacted]
Issued Date	[Redacted]
Paid to Date	[Redacted]
Premium Payable	[Redacted]
Servicing Adviser	[Redacted]
<b>Generate Certificate of Currency</b>	
Cover Letter and Policy Schedule	<a href="#">View (PDF)</a>
Issue Advice	<a href="#">View (PDF)</a>
Tax Notice	<a href="#">View (PDF)</a>
Renewal Certificate	<a href="#">View (PDF)</a>



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