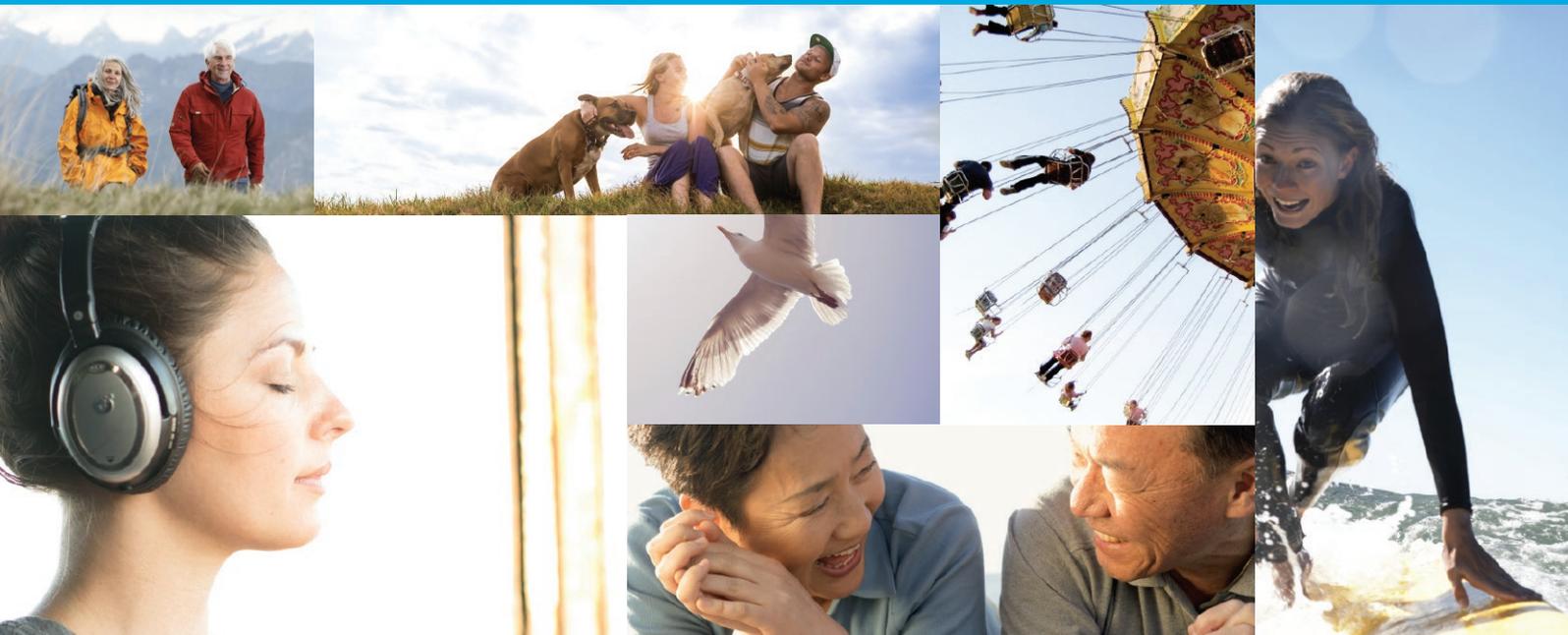


# AMP Elevate Healthy Start discount

10% off Life and TPD to encourage clients living a healthy lifestyle today, to protect their tomorrow.

Adviser use only



# About AMP Elevate Healthy Start

Available for a limited time, the AMP Elevate Healthy Start discount reduces insurance premiums by 10%, for clients who take out new Elevate cover and are already living a healthy lifestyle. It's a positive way to encourage people living a healthy lifestyle today, to protect their tomorrow.



## Helping you help your clients own tomorrow

AMP Elevate insurance (Elevate) is designed to help provide financial security for your clients and their families when something unexpected happens. As an award-winning Australian insurer, with a wide range of cover to suit different situations, you can be confident our insurance range is flexible and competitive.<sup>1</sup>

The AMP Elevate Healthy Start discount is a great support for your client conversations about their goals.

To help you deliver a great client experience, the application process has been designed with your needs in mind. We've even included a BMI calculator in Elevate Online (EOL) to make it easier. So quoting with **EOL** makes the process quicker and puts time back in your day.



### A healthy conversation

If your client shows they're living a healthy lifestyle today by meeting these four criteria, consider the 10% discount:

- aged 30–60 (next birthday)
- non-smokers
- BMI 18.5–28
- have no health-related loadings or exclusions on lump sum cover.

## Why your clients will appreciate it

Your clients will receive a **10% discount** for five years on their new life insurance and total permanent disability (TPD) cover, when taking out any of the following:

### A 10% discount on all the following Elevate plans and options

Life Insurance Plan, Superannuation Plan, or SMSF Plan	TPD Insurance Plan, Superannuation Plan, or SMSF Plan
PremierLink TPD option	Life buy-back – TPD option
FlexiLink TPD insurance Plan	Double TPD insurance option
Premium waiver option	Activities of Daily Living TPD Insurance Plan, and option
Business solutions option – Life, and TPD	TPD insurance option

### Maximise their discount

By combining discounts, clients could receive up to 20% off their life and TPD premiums. Consider packaging the discount with AMP's Multi Plan Discount, Workplace Rewards and Business Rewards discount.

For more information about all of AMP Elevate's offers, see the **Available discounts and offers** flyer (26621), and **PDS**.

## Who is eligible?

Apply with EOL and if your client fits the criteria below, they're eligible for the discount:

- New clients who purchase stepped premium Life and/or TPD cover in Elevate.
- Existing clients who replace their policy and full underwriting is required.
- Clients must be between 30 and 60 years old (next birthday).
- Only non-smokers can apply.
- They must have a BMI of between 18.5 and 28.
- Clients who are accepted at standard rates, or do not have health-related loadings and/or exclusions on Life, TPD and Trauma.

## What doesn't the discount apply to?

Importantly, the discount isn't available on level or blended premiums. Here are a few more items the discount won't be applied to:

- Plan fee
- Children's trauma option
- Trauma, Income insurance and Business Expenses premiums
- Existing policies
- Paper applications
- Policies bought back under the Life buy-back TPD option, Life buy-back Trauma option, or Trauma reinstatement option.

## Why is BMI important?

A person's Body Mass Index (BMI) is one indicator of their health. A high BMI could signal an increased risk of developing health problems like heart disease.<sup>2</sup>

Because everyone is different, we've left the BMI range for the offer quite broad, since BMI can vary based on gender, ethnicity, and body composition.

To find out more about how to work out your client's BMI, go to [healthyweight.health.gov.au](http://healthyweight.health.gov.au) and search for BMI. Or, when you come to quote, we've included a BMI calculator in EOL for ease.

## Offer your clients rewarding insurance today

If your clients want insurance that rewards them for their healthy lifestyle, provide them with a quote today.

Remember to quote using **EOL** and:

1. click on Discounts & Reductions tab.
2. enter client's height and weight.
3. 'HS' appears in campaign code field if eligible.

The discount will be applied to the relevant premiums, however the AMP Elevate Healthy Start discount will only be confirmed after underwriting is completed to ensure that all other eligibility is met.

## Save time with Tele-underwriting

Don't forget to save yourself time by booking clients in for a Tele-interview via the online booking form on Portal, or let us call them and schedule the Tele-interview. A short video for you and a client brochure (25527) on [amp.com.au/advisersupport/efficiency](http://amp.com.au/advisersupport/efficiency) provides more information.

The screenshot shows the AMP Elevate Healthy Start discount application form. At the top, there is a navigation bar with the AMP logo, a 'Menu' dropdown, and a 'Client Sam Smith' dropdown. Below this is a grid of tabs: 'Life', 'Standalone TPD', 'Standalone Trauma', 'Discounts & Reductions' (which is highlighted in blue), 'Income Protection', 'Business Expenses', and 'Loadings'. The 'Discounts & Reductions' section is active, showing a 'Quote type' dropdown set to 'Standard', a 'Campaign code' field with 'HS', and two checkboxes: 'Do you currently hold any existing AMP Life insurance?' and 'Waive plan fee'. Below these is the 'AMP Healthy Start Discount' section, which includes 'Height 163 cm' and 'Weight 58 kg'. A message states: 'Your Body Mass Index is calculated as: 21.83'. A blue information icon is followed by the text: 'Based on the current response, the Life Insured is eligible for the AMP Elevate Healthy Start discount. However, this application is still subject to assessment.' At the bottom of the form is an 'OK' button.

## We're here to help

If you have any questions about the AMP Elevate Healthy Start discount, your business development manager will be happy to help. For help with EOL, please call 1800 655 655 (option 4).

For FAQs and other information on the discount as well as other Elevate offers visit [amp.com.au/healthystart](http://amp.com.au/healthystart).

1 Winner, 'Innovation in retail life insurance' for Adviser mental health training, FSC Life insurance awards 2018. AMP voted winner of CoreData SMSF Service Provider Awards in the Insurance – SMSF Member Category, 2017. Winner, 'Value for Money' 2017, Policyholder category, AFA Consumer Choice Award.  
2 [www.healthyweight.health.gov.au/wps/portal/Home/get-started/are-you-a-healthy-weight/why-is-a-healthy-weight-important](http://www.healthyweight.health.gov.au/wps/portal/Home/get-started/are-you-a-healthy-weight/why-is-a-healthy-weight-important)

At AMP, we're determined to be your business partner of choice. Get in touch with us today to see how AMP Elevate can help you and your clients.

Visit [amp.com.au/healthystart](https://amp.com.au/healthystart)  
or call us on 1800 655 655 to talk to your  
business development manager.

#### What you need to know

The AMP Elevate Healthy Start discount will be available between 2 December 2017 to 2 December 2018. However, we reserve the right to change elements of the discount over the 12-month campaign period, including switching it off, extending it, or replacing it with an alternative offer. Adviser commissions are calculated after the discount has been applied. Any advice in this document is general in nature and is provided by AMP Life Limited ABN 84 079 300 379 (AMP Life). The advice does not take into account your clients' personal objectives, financial situation or needs. Therefore, before acting on the advice, your clients should consider the appropriateness of the advice, having regard to those matters. Before making a decision about the product they should consider the AMP Elevate insurance product disclosure statement available from AMP at [amp.com.au](https://amp.com.au) or by calling 131 267. The issuer of AMP Elevate insurance is AMP Life and N.M. Superannuation Proprietary Limited ABN 31 008 428 322 (NM Super). AMP Life and NM Super are part of the AMP group and can be contacted on 131 267 or [askamp@amp.com.au](mailto:askamp@amp.com.au). If your clients decide to purchase or vary a financial product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium they pay or the value of their investments. Your clients can ask you or AMP for more details.