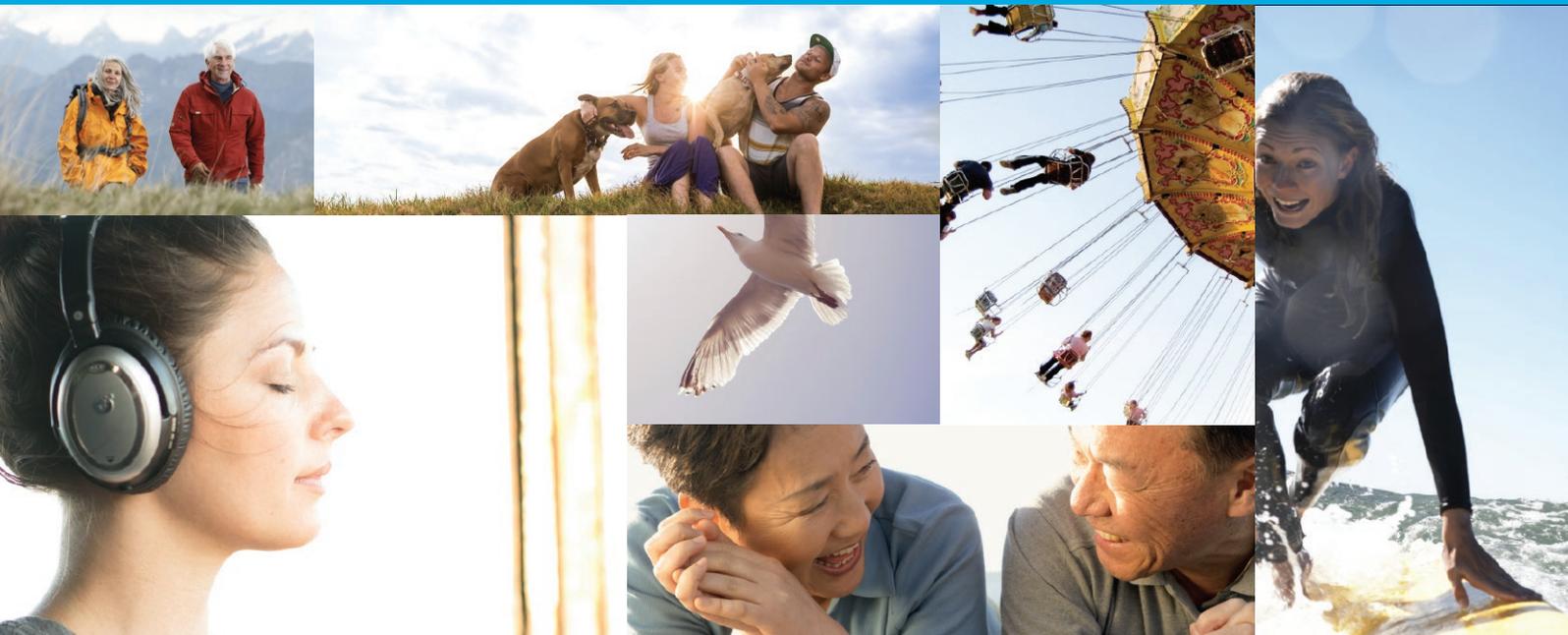


# Choose AMP Elevate for insurance

A flexible solution that supports advisers and their clients

Adviser use only



# An unwavering purpose

With an unwavering purpose to help people own their tomorrow, we've been helping protect the health and wellbeing of Australians and their families since 1849.

As the retail life insurance industry continues to evolve, we are here to help you adapt to the changes. We recognise your business is complex and the importance of your clients' achieving their goals with confidence.

# An easy choice

We want to make it easy for you to choose us for your clients' life insurance needs.

## 1. An insurance solution that adapts to how you do business

AMP Elevate insurance (Elevate) is an offer that adapts to the needs of your clients in a rapidly changing world. Our service model is based on a channel of choice – paper, online and phone including our established Tele-interview service that helps you save time and reduce your non-disclosure risk.

## 2. Competitive products that make your strategies come alive

We continually invest to keep Elevate market competitive in order to meet your clients' changing needs. Elevate has several market-leading features and has the flexibility to meet the complexities of your business insurance clients or for those with simpler needs. In conjunction with our Premium Promise, we provide you with stability and confidence that our products can deliver.

## 3. Providing peace of mind that delivers support when its needed

We are committed to paying genuine claims promptly, and provide additional client support, when appropriate. In 2017, we paid over \$1.112 billion in insurance claims. So, you can be confident that we'll deliver when your clients need it most.

## 4. Strong, lasting relationships

You can connect with the right people at the right time to drive business growth through face-to-face meetings at your office, by phone or email. We're always here to help with the technical support and training that you need in your practice.



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. Winner, 'Innovation in retail life insurance' for Adviser mental health training, FSC Life insurance awards 2018.

# 1. An insurance solution that adapts to how you do business

## Writing insurance your way

We believe in giving you a choice in how you do business with us and how you service your clients. Complete the entire application process – quote, apply and submit – in one place on AMP’s adviser Portal at [portal.amp.com.au](http://portal.amp.com.au). Elevate provides a channel of choice for you and clients to do business with us.

### A choice of options

Step	Resource	Description
Quote	Elevate Online	Generate quick quotes online, with the option to continue with insurance applications using Elevate Online.
Apply	Elevate Online	Convert a quote instantly into an application and receive an immediate underwriting decision online.
	Tele-interview service	Your client can complete their personal statement over the phone at a time suitable for them. Interview bookings can be made online via Portal.
	Paper application forms and personal statements	Use our traditional paper application form, that is still part of the current product disclosure statement or it can be downloaded from the ‘Forms & Tools’ section on Portal.
Submit	Online underwriting or administration information submission	Submit general underwriting or administrative requirements, eg financial statements or missing information, via the ‘Customers’ or ‘My business’ tabs on Portal.
	Elevate Online	Submit your client’s application and personal statement online.

### Tele-interview service

A Tele-interview is simply a phone-based way of completing the personal statement. After completing an application for life insurance, a convenient time is arranged for your client to speak directly to one of our Tele-interviewing specialists at AMP.

AMP was the first to offer the Tele-interview service in Australia, and has been a leader ever since with over 35% of clients being underwritten using this service. This Australian-based service operates from 8am to 11pm, Monday to Friday and 95% of clients receive their first preference booking time.

You can book an appointment while you are with your client, in real-time, using our online booking system in Portal.



#### Did you know?

You and your practice reduce your risk of non-disclosure by using AMP’s established Tele-interview service.



### Did you know?

If your clients apply for Elevate insurance inside super, and pay the premium by partial rollover through the MyNorth Platform – they may be eligible to pay just 85% of their insurance premium.

## 2. Competitive products that make your strategies come alive

### Linking options for life insurance inside super

Our linking options are designed to help your client access the benefits of holding Elevate through super while ensuring they maintain a comprehensive level of cover outside super. This means you can offer clients the:

- comfort and security of comprehensive benefits, **and**
- cash flow benefits of buying insurance through a super plan.

There are three options available to support your advice strategies around linking insurance to super:

#### 1. FlexiLink

FlexiLink TPD (any occupation and own occupation) and FlexiLink Trauma (Trauma Insurance and Trauma Plus Insurance) can be linked to life insurance through super.

#### 2. PremierLink

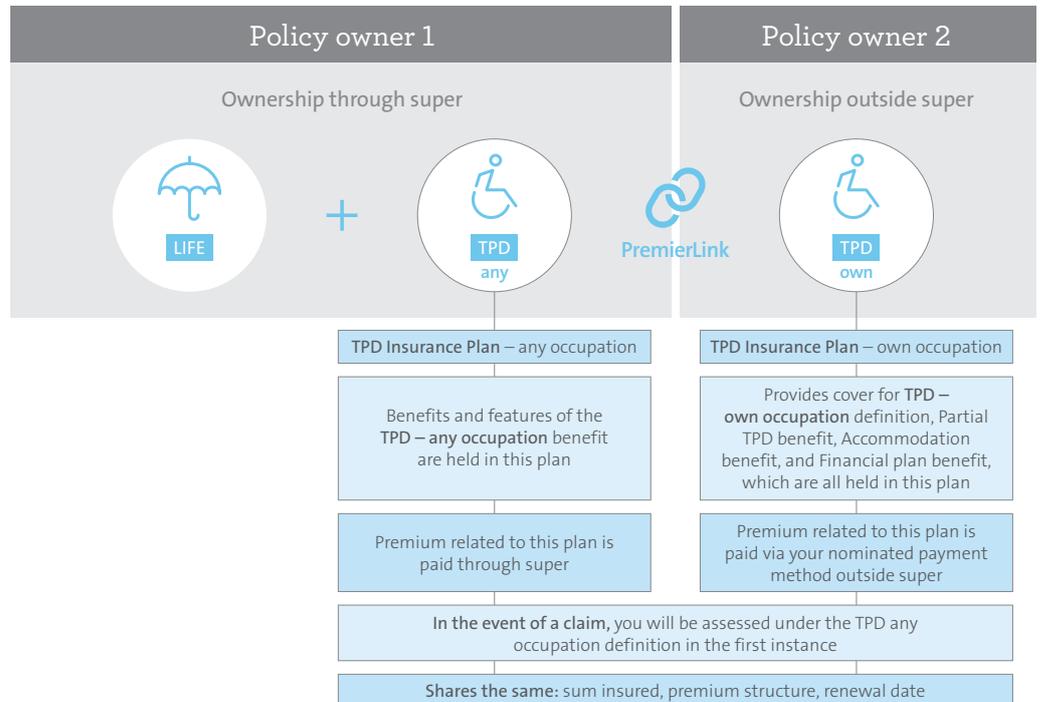
Links TPD Insurance (own occupation) outside super to a TPD option (any occupation) held inside super, or links benefits from the Income Insurance Premier Plan outside super to an income insurance plan held in super.

#### 3. StandardLink

Links benefits from the Income Insurance Plan outside super to an income insurance plan held in super.

### How does PremierLink TPD work?

Elevate’s PremierLink TPD option allows you to link a TPD own occupation benefit, along with other benefits which are not available through super, under a separate plan if you purchase:



### AMP’s Premium Promise

To support you in managing client expectations and your business, a two-year Premium Promise is available for all new AMP Elevate policies. Our Premium Promise provides comfort that during the first two years following the policy commencement date, we will not increase base premium rates.

## Market-competitive product offer

As our flagship product, Elevate delivers the following competitive features:

### Life insurance

- **Business solutions option**  
Clients can apply for the lesser of four times the insured benefit or \$15,000,000 less the total sums insured under any other plan that provides life cover.
- **Premium waiver option**  
Elevate will waive premiums for up to three months if a client is involuntarily unemployed.

### Total and Permanent Disability (TPD) insurance

- **Day one TPD in-built benefit**  
If your client suffers one of the listed 17 medical conditions, we would waive the requirement to be unable to work for three months.
- **Life buy back option**  
No waiting period applies and it is an optional benefit. Clients can buy back the life insurance in the first 60 days after the TPD claim has been paid. Elevate TPD also offers an inbuilt life cover buy back feature which can be exercised 12 months after the TPD claim has been paid.

### Trauma insurance

- **Trauma reinstatement option**  
Clients can claim a partial benefit for heart attack and cancer events even if they have already been paid a full claim previously for either condition. Also, any claim on cancer which is found to be unrelated to the first cancer claim may result in 100% of the benefit being paid again.

### Income insurance

- **Waiver of premium in-built benefit**  
If your client is receiving income insurance benefits including partial disability benefits (excluding Nursing care benefit), we'll waive premiums for all plans listed on their insurance schedule (or taken out at the same time) where they are the life insured.
- **Specific Injuries and Sicknesses in-built benefit**  
If your client is diagnosed with a serious illness like cancer, we will pay your client up to six months' worth of the claim, even if your client keeps working.
- **Superannuation contributions option**  
Elevate will insure up to 100% of a client's superannuation guarantee contributions.

## Business Insurance

Key areas that Elevate can help protect the life insurance needs of your business clients:

### 1. Key person risk

In the unfortunate event that the key person dies, or has to leave the business due to serious injury or illness, the business will receive a lump-sum payment.

### 2. Business expenses coverage

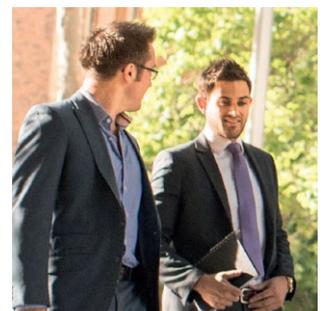
This insurance product helps business owners pay fixed monthly expenses in the event they are totally or partially disabled and unable to work full time or part time due to sickness or injury.

### 3. Business succession planning

A business succession agreement is the key to ensuring that a business and its owners are protected if a co-owner departs the business. A succession agreement known as a buy/sell agreement can be used to cover the situation where a co-owner leaves the business due to death, serious injury or illness. This will provide a lump sum to the business that can be used to acquire the co-owner's interest under the terms of the succession agreement.

### 4. Business loan protection

This type of cover is intended to protect a lender from financial loss following the death or disablement of a business owner who is liable for the repayment of money borrowed by the company. When claimed, it provides the lender a lump sum on the death or disablement of the insured to repay all or part of a loan.



### Did you know?

A Business Rewards discount of 5% can be applied when two or more clients (who are in a business relationship), apply for lump sum cover at the same time.



### Did you know?

We have replaced lengthy claims forms with 30-minute phone calls. Our **Motivational Interviewing** techniques have led to 34% increase in clients re-engaging with their treatment plans.

## 3. Providing peace of mind that delivers support when it's needed

### We see our role as more than just paying a claim

For Income Insurance, Trauma, Terminal Illness and Total and Permanent Disability cover, we help clients by:

#### 1. Less paperwork and better conversations mean faster resolutions

We rely more on having conversations rather than paperwork to start and progress a claim. Our highly trained teams aim to put clients at ease, by talking with and listening to them. Our team take time to explain what's going to happen next.

Starting with a conversation helps us better understand a client's situation from the very outset. This means:

- we can reduce the paperwork clients need to complete making the process easier for them.
- discussing the claim rather than reviewing a form means we can ask what we need to know to make a quick decision. Through AMP's Fast Track claims process, we've been able to help some clients within 36-hours from initial phone call to payment. This has a significant impact on claims handling times, benefiting your clients who receive faster decisions.

#### 2. Supporting clients sooner

We can ensure clients are supported sooner by:

- conversations which allow our dedicated case managers the option of offering short-term support while a claim is being assessed. Early intervention often results in better client outcomes.
- starting early in our planning, to support a client's return to work when they are ready, and continuing to follow up after the claim.
- having case managers using motivational interviewing techniques and principles of behavioural economics. This allows case managers to build trust, create empathy and help clients formulate their own recovery goals. We know tapping into the clients' own motivations to achieve their goals, means they are more likely to stick to a course of action.

#### 3. Dedicated case managers

Clients also have comfort in knowing they can call their dedicated case manager, who works closely with our in-house recovery specialists. They'll benefit from a recovery and return to work solution designed just for them.

### Working with you for better outcomes

- We'll keep you informed by having your client's dedicated case manager contact you at key points throughout their claim, or you can reach them directly for an update.
- You'll be given time back by reduced administration, like paperwork.
- To help you feel you can support your clients if needed, we'll provide you with training, tools and functionality we've developed in conjunction with mental health research organisation the Black Dog Institute. This will help you engage with clients experiencing mental health issues and manage difficult and challenging conversations.
- Our personalised solutions for your client acknowledge that every claim is different. If recovery is an option, we'll develop a personalised plan with your client, their doctors and employer – keeping you informed.

Visit [amp.com.au/advisersupport/client-care](https://amp.com.au/advisersupport/client-care) for more information.

## 4. Strong, lasting relationships

### We have the right people to help you

We're here to help you build your practice. Our team are business experts and can provide insights and ideas on how to grow your practice.

<b>Business development managers (BDMs)</b>	Our BDMs are knowledgeable and passionate about insurance. They will work in partnership with you to deliver the best results, build business revenue using a range of AMP solutions and provide you with the latest updates about AMP's entire range of investment and wealth protection products and services.
<b>Technical support team</b>	Our technical support team can provide you with information on legislative and regulatory changes, effective financial advice strategies for your clients, superannuation, retirement income, insurance and managed investments, and taxation, social security and estate planning.
<b>National development managers – Wealth Protection (NDMs)</b>	Our NDMs are a specialist insurance resource to provide your business with product sales and technical support. They are dedicated to supporting you and the insurance needs of your business and are available for one on one consultation, which can be arranged by your BDM.
<b>State and field underwriters</b>	An experienced team of underwriters in each state, including dedicated field underwriters provide support and advice as required by your business.

Call your business development representative on 1800 655 655  
or visit [amp.com.au/advisersupport/contact-us](https://amp.com.au/advisersupport/contact-us) for more contacts.

Get in touch with us today on  
1800 655 655 to see how we can  
help you and your clients.

#### **What you need to know**

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](http://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.