

## **HOW TO DO BUSINESS WITH AVIVA LIFE**

### **Submission:**

- All new Term applications **MUST** be submitted using the TELE APP and faxed directly to 800-448-9356.
- UL applications can be submitted on the TELE APP or on the long form and faxed to 800-448-9356.
- Delivery requirements are faxable unless indicated otherwise from underwriting.
- See page 2 for guidelines.
- **DO NOT ORDER THE MEDICAL REQUIREMENTS IF USING THE TELE APP~ AVIVA WILL ORDER!**

### **Checking Case Status:**

- Agents are required to register on the AVIVA pending website at [www.amerus.com/portal/agents](http://www.amerus.com/portal/agents) once appointed to track case updates and status.
- All cases that require assistance **SHOULD** be directed to AVIVA Life. Agents can reach them directly at 800-800-9882.

### **How to submit monies to AVIVA:**

- If the agent takes a check with the application, mail it to AVIVA and be sure to put the client's social security number in the memo section.
- If the agent collects the check after the policy has been issued a policy number, the agent will need to put the policy number on the memo line and the check should be mailed directly to AVIVA at:

AVIVA Life and Annuity Company  
611 5<sup>th</sup> Avenue  
Des Moines, IA 50309  
Attention: Policy Issue/Underwriting

### **Commissions:**

- All questions regarding commissions, please call 888-466-6306 Or 800-800-9882 Ext. 4423.

### **Illustrations and Marketing Support:**

- Please contact your immediate up line or Marketing Representative.
- Agents contracted directly with Ogletree Financial Services can call a member of the agent services team at 800-466-8186 or email them at [doug@ogletreefinancial.com](mailto:doug@ogletreefinancial.com)
- Please call 800-800-9882 for software support. Extension 2396

# TeleApp

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## Instructions:

The TeleApp program provides a simplified way to sell life insurance. You do the selling - we take care of all the rest, including all medical requirements.

1. Complete the TeleApp application with all appropriate signatures and dates.
2. Fully complete and sign the agent's report.
3. Complete supplemental questionnaire(s) if applicable for additional insured(s).

Make sure the following items are completed and signed (as needed)

- Financial Supplement Form for all amounts over \$1,000,000.
- PAC forms (including a void check).
- Replacement forms.
- Signed illustration (or illustration certificate if allowed).
- Other compliance forms in your state.

Fax or mail in the application(s) and we will take it from there.

**\*\*\* Remember - Do not order medical requirements \*\*\***  
(we will take care of that at the home office)

**Fax applications to (800) 448-9356**

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## Remember to...

- Check appropriate company.
- Print clearly with black ink.
- Corrections to be initialed and dated by proposed insured/owner. Do not use white out.
- The proposed insured's full name should be shown in question 1 and signed identically on page.
- Prepare your client(s) to expect a short telephone interview for medical questions. If required, the home office will have Exam One arrange a meeting with the client to complete a mini exam.
- When the policy is approved, the completed application will be sent to you along with the policy for the client's signature on delivery.

# The purpose of underwriting

When you purchase life insurance, you are purchasing protection against financial loss if you die. The premium is the amount paid for that protection. The amount of the premium is based on fairness.

Fairly priced protection is dependent on grouping together people with similar characteristics such as gender, health status, occupation and other factors. Those with similar risk levels pay similar premiums for the protection they choose. That is why applications for life insurance protection contain such a variety and scope of questions - so the life insurance company gathers the most accurate information, allowing you to pay the most equitable and lowest premium.

## ABOUT AVIVA

Aviva Life and Annuity Company and Indianapolis Life Insurance Company are part of Aviva USA, one of the fastest-growing life insurers in the United States, with more than 1,115,000 customers and 32,850 agents and distributors. We offer a competitive portfolio of long-term savings, insurance and retirement income products designed to help customers make the most out of life. Aviva USA is part of Aviva plc, the world's fifth-largest insurance group, with a corporate lineage dating back to 1696.



## Teleapp

Making **your life**  
a little easier

### Products Issued by

Aviva Life and Annuity Company  
611 5th Avenue  
Des Moines, IA 50309  
[www.avivausa.com](http://www.avivausa.com)



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Thank you for choosing  
**Aviva** for your life  
insurance needs.

We appreciate your business and want to make the application process as simple as possible.

That's why we offer TeleApp, a program that reduces much of the time and stress involved with the life insurance application process. We're confident you will welcome the ease of using TeleApp.



## Why **TeleApp**?

TeleApp is a more convenient way of completing the life insurance application process.

With TeleApp, you will only have to answer medical questions once instead of two or more times with the traditional application process.

TeleApp also greatly reduces errors and unanswered questions on the application, which contributes to less paperwork and a speedier process.

Once you've met with your agent, finishing the application and having your policy delivered is a matter of four simple steps.

Life insurance products associated with the TeleApp program are issued by and all policy benefits are the responsibility of Aviva Life and Annuity Company in Des Moines, IA and Indianapolis Life Insurance Company in Indianapolis, IN, and not that of any other insurer or company. Indianapolis Life is an Aviva Company.

## The**TeleApp** Process

The TeleApp program takes you through the application process in less time than traditional application methods. Here is what to expect:

- 1 After answering a few questions from your agent, the next step is to schedule a telephone interview with an Aviva representative. This call will last approximately 10 to 15 minutes and will allow us to gather more detailed information about you.
- 2 To complete the interview as quickly as possible, please have the following information available before the call:
  - Names, addresses and phone numbers of physicians and hospitals you have visited in the last ten years.
  - Medications you have taken in the last five years.
- 3 In some cases, we will arrange a mini medical exam. An examiner will spend a few minutes checking your height and weight, blood pressure and pulse. The examiner may also ask for an EKG, blood sample or urine sample.
- 4 When your policy is delivered, the TeleApp interview will be printed into the policy. Please review the questions and your responses carefully as they will become part of the contract. If you have a claim, untrue statements could affect claim payments.