Aviva EZSub

Reviewed in February 2021

PROFESSIONAL INVESTMENT ADVISORY SERVICES

SETTING THE PROFESSIONAL STANDARD
FOR FINANCIAL ADVICE IN SINGAPORE

PIAS
PROFESSIONAL INVESTMENT ADVISORY SERVICES

EzSub Key Benefits

Convenient

Efficient

Time Saving

EzSub Key Benefits

Convenient

- Updated and accurate application form.
- Not bringing enough application sets.
- No version expiry date of application form.
- No missing fields.
- No missing pages.
- Lesser physical storage space.

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EzSub Key Benefits

Efficient

- Once representative submit case to PIAS
  - ✓ Representative can forward the copies to client & supervisor for review and approval.
- No missing application form.
- Policy issuance especially for GIO products are almost immediate.

EzSub Key Benefits

Time Saving

- No need to worry on the version of application form.
- Worry-free on logistics for updated form versions/withdrawal of products.
- Lesser admin work for your branch admin.

How does everything work?

EZ-SUB → Supervisor's Approval → PIAS → AVIVA

EZ-SUB	Supervisor's Approval	PIAS	AVIVA
Representative submit e-application form	Director/Manager to review Basis Of Recommendation and product suitability	Business Support to check and approve in EZsub	Aviva to underwrite and issue policy

After submission in EZsub

Any other follow up is required?

How is my supervisor going to review and approve it?

How long will it takes for Aviva to receive my submission?

Will the submitted copies through Ez-Sub be available in Docushare?

Workflow Representative & Supervisor

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Workflow
Representative & Supervisor

- Representative will receive email notification with all the submitted documents attached through EZ-Sub.

Representative is required to forward the email with PDF attachments, to the supervisor for BOR and product suitability review.

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Workflow
Representative & Supervisor

Point-of-Sale Documents prepared by your FA Representative

noreply@aviva.com.sg

Sent: Wed 31/5/2017 2:22 PM

To: Adviser Firm Admin

Message | SXXXX107G_Chia Jack_AppForm.pdf (336 KB) | SXXXX107G_Chia Jack_BIPS.pdf (1 MB) | SXXXX107G_Chia Jack_01.pdf (227 KB)

Adviser to forward this email to **Client & Manager**

Attachments are password protected with Aviva's agent code

Dear Customer

Thank you for trusting **Professional Investment Advisory Services Pte Ltd** for your financial needs.

Please see the following documents that I have prepared for you:
Benefit Illustration and Product Summary
Application Form

You may also be interested in the following documents that can be accessed via the web links:
Your Guide to Life Insurance < http://www.aviva.com.sg/pdf/YGTLI.pdf >
Your Guide to Investment-Linked Policies <http://www2.aviva.com.sg/pdf/YGTILIP.pdf>
Your Guide to Health Insurance <http://www2.aviva.com.sg/pdf/YGTHI_English.pdf>
Infographic: Evaluating my Health Insurance < http://www2.aviva.com.sg/pdf/infographic-evaluating-health-insurance-coverage.pdf
>

If you have any questions, please call or email me.

I look forward to be of service to you.

Workflow
Representative & Supervisor

- ❑ Supervisor will need to review hardcopy Financial Planner, along with the submitted copies through EZ-Sub

- ❑ Once review is approved, representative to submit hardcopy Financial Planner as any other required documents to PIAS, as per current process.

PIAS Submission process for Ezsub [Representatives]

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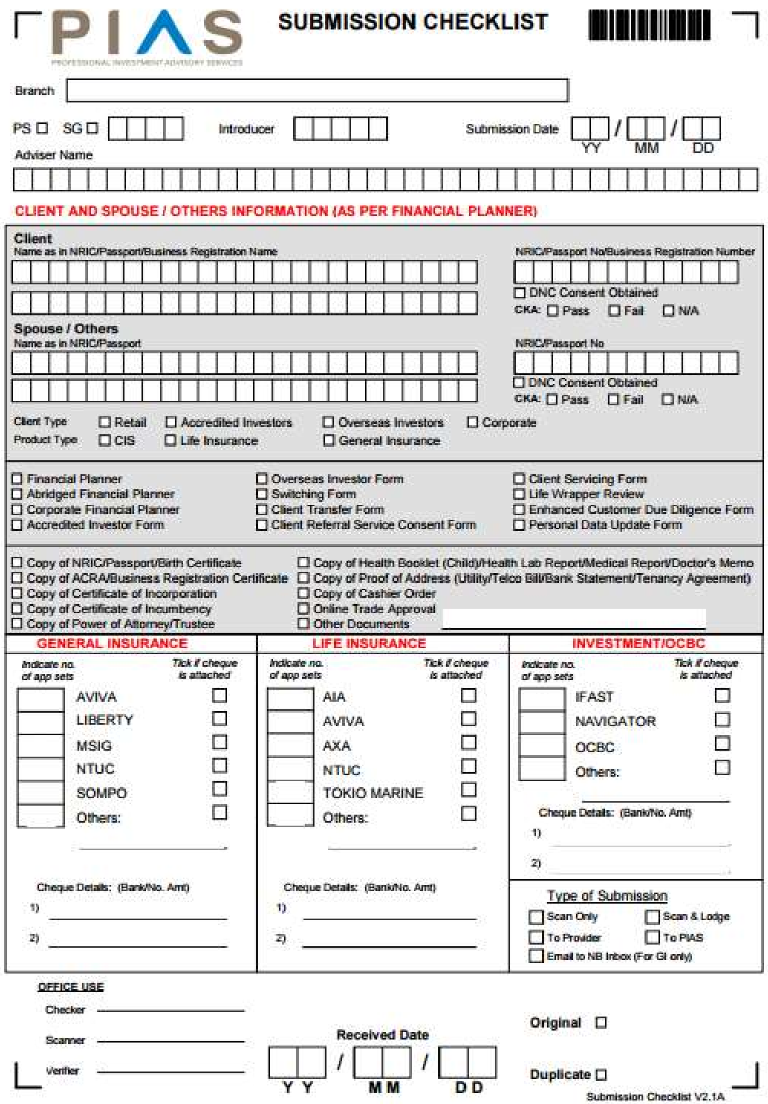
SETTING THE PROFESSIONAL STANDARD FOR FINANCIAL ADVICE IN SINGAPORE

Submission Checklist



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SUBMISSION CHECKLIST

Branch

PS ☐ SG ☐ Introducer Submission Date YY / MM / DD

Adviser Name

CLIENT AND SPOUSE / OTHERS INFORMATION (AS PER FINANCIAL PLANNER)

Client
Name as in NRIC/Passport/Business Registration Name
NRIC/Passport No/Business Registration Number
☐ DNC Consent Obtained
CKA: ☐ Pass ☐ Fail ☐ N/A

Spouse / Others
Name as in NRIC/Passport
NRIC/Passport No
☐ DNC Consent Obtained
CKA: ☐ Pass ☐ Fail ☐ N/A

Client Type ☐ Retail ☐ Accredited Investors ☐ Overseas Investors ☐ Corporate
Product Type ☐ CIS ☐ Life Insurance ☐ General Insurance

☐ Financial Planner
☐ Abridged Financial Planner
☐ Corporate Financial Planner
☐ Accredited Investor Form
☐ Overseas Investor Form
☐ Switching Form
☐ Client Transfer Form
☐ Client Referral Service Consent Form
☐ Client Servicing Form
☐ Life Wrapper Review
☐ Enhanced Customer Due Diligence Form
☐ Personal Data Update Form

☐ Copy of NRIC/Passport/Birth Certificate
☐ Copy of ACRA/Business Registration Certificate
☐ Copy of Certificate of Incorporation
☐ Copy of Certificate of Incumbency
☐ Copy of Power of Attorney/Trustee
☐ Copy of Health Booklet (Child)/Health Lab Report/Medical Report/Doctor's Memo
☐ Copy of Proof of Address (Utility/Telco Bill/Bank Statement/Tenancy Agreement)
☐ Copy of Cashier Order
☐ Online Trade Approval
☐ Other Documents

GENERAL INSURANCE
Indicate no. of app sets / Tick if cheque is attached
AVIVA ☐
LIBERTY ☐
MSIG ☐
NTUC ☐
SOMPO ☐
Others: ☐
Cheque Details: (Bank/No. Amt)
1)
2)

LIFE INSURANCE
Indicate no. of app sets / Tick if cheque is attached
AIA ☐
AVIVA ☐
AXA ☐
NTUC ☐
TOKIO MARINE ☐
Others: ☐
Cheque Details: (Bank/No. Amt)
1)
2)

INVESTMENT/OCBC
Indicate no. of app sets / Tick if cheque is attached
IFAST ☐
NAVIGATOR ☐
OCBC ☐
Others: ☐
Cheque Details: (Bank/No. Amt)
1)
2)

Type of Submission
☐ Scan Only ☐ Scan & Lodge
☐ To Provider ☐ To PIAS
☐ Email to NB Inbox (For GI only)

OFFICE USE
Checker
Scanner
Verifier

Received Date
YY / MM / DD

Original ☐
Duplicate ☐

Submission Checklist V2.1A

Adviser will need to submit the PIAS Submission Checklist along with the hardcopies of financial planner and/or any other required document.

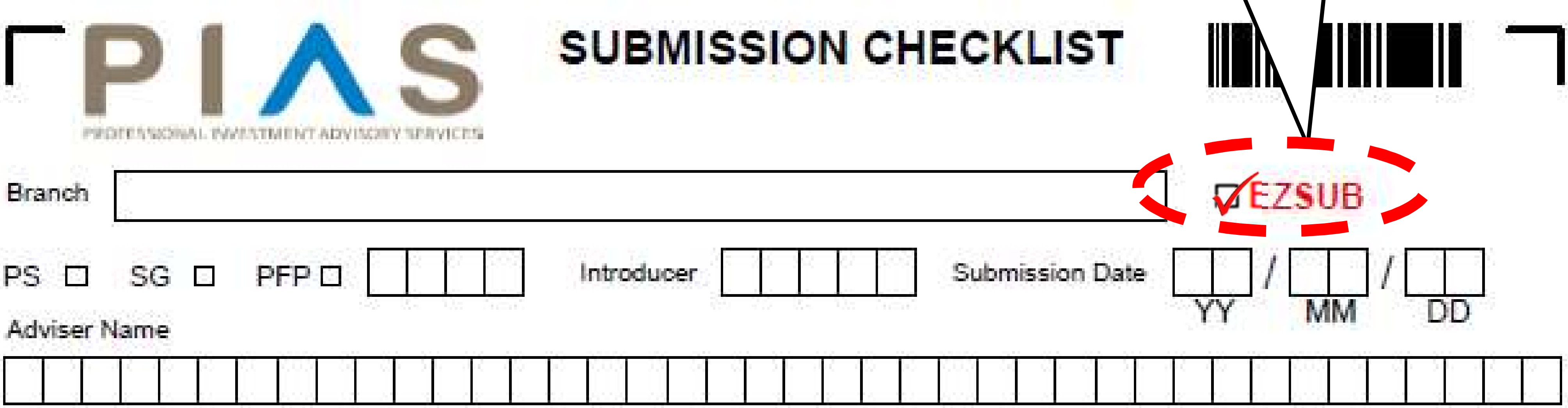
*Required for adviser's own sales too.

Submission Checklist

How to fill up the Submission Checklist?

We have re-designed the Checklist for your easy indication of Ezsub Application at the TOP RIGHT HAND CORNER.

Tick here to indicate EZSUB / Electronic APPLICATION


SUBMISSION CHECKLIST

Branch

☑ EZSUB

PS ☐ SG ☐ PFP ☐

Introducer

Submission Date YY / MM / DD

Adviser Name

Submission Checklist

How to fill up the Submission Checklist?

Advisor is required to submit a hard copy of Fact Find Form.

☑ Financial Planner	☐ Overseas Investor Form	☐ Client Servicing Form
☐ Abridged Financial Planner	☐ Switching Form	☐ Life Wrapper Review
☐ Corporate Financial Planner	☐ Client Transfer Form	☐ Enhanced Customer Due Diligence Form
☐ Accredited Investor Form	☐ Client Referral Service Consent Form	☐ Personal Data Update Form

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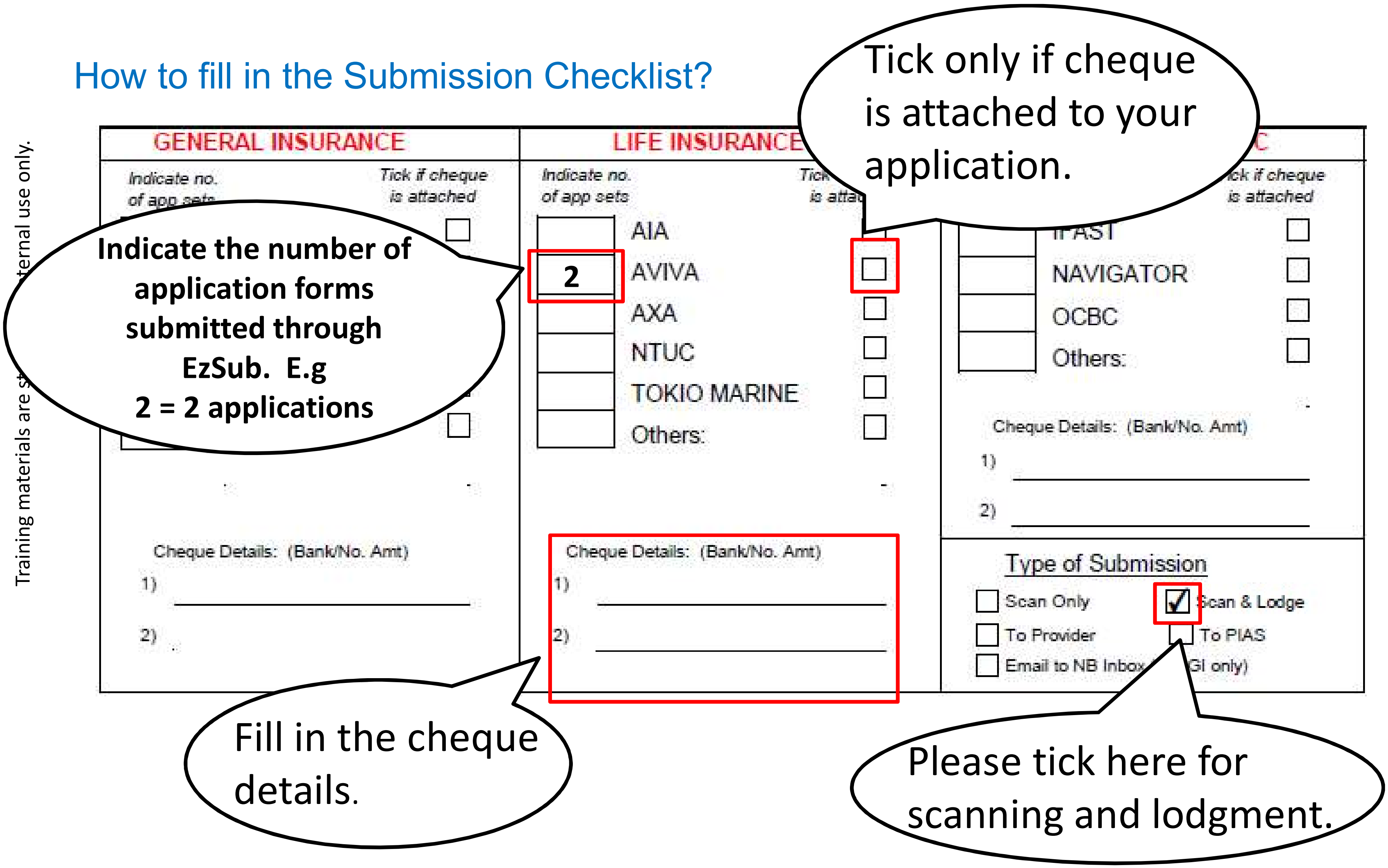
Submission Checklist

How to fill in the Submission Checklist?



Additional Forms

What are some of the additional PIAS forms/documents that may be needed?

Forms	Use For
Enhanced Customer Due Diligence	- Politically Exposed Person (PEP) - High Risk Countries (Corporate)
Client Call Back	Selected Client
Switching / Replacement	Switching / Replacement of Policy

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Additional Forms

What if uploaded copies are not clear?

- Representative will receive the following email if follow-up is required and with the reasons stated.

Follow-up Required for Nitin Alex eReference No.: MYS41500112170712111347

noreply@aviva.com.sg

Sent Wed 7/12/2017 1:11 PM
To: Adviser
Cc: Firm

Dear PX Xgxnt

The recommendation of Nitin Alex eReference No.: MYS41500112170712111347 requires additional follow-up.
Remarks:
Rescan MAS318 Document

Amend attachments when:
1. Unclear image attached
2. Omission of documents

Yours sincerely
Aviva

www.aviva.com.sg/login
Note:Please do not reply to this system-generated email.

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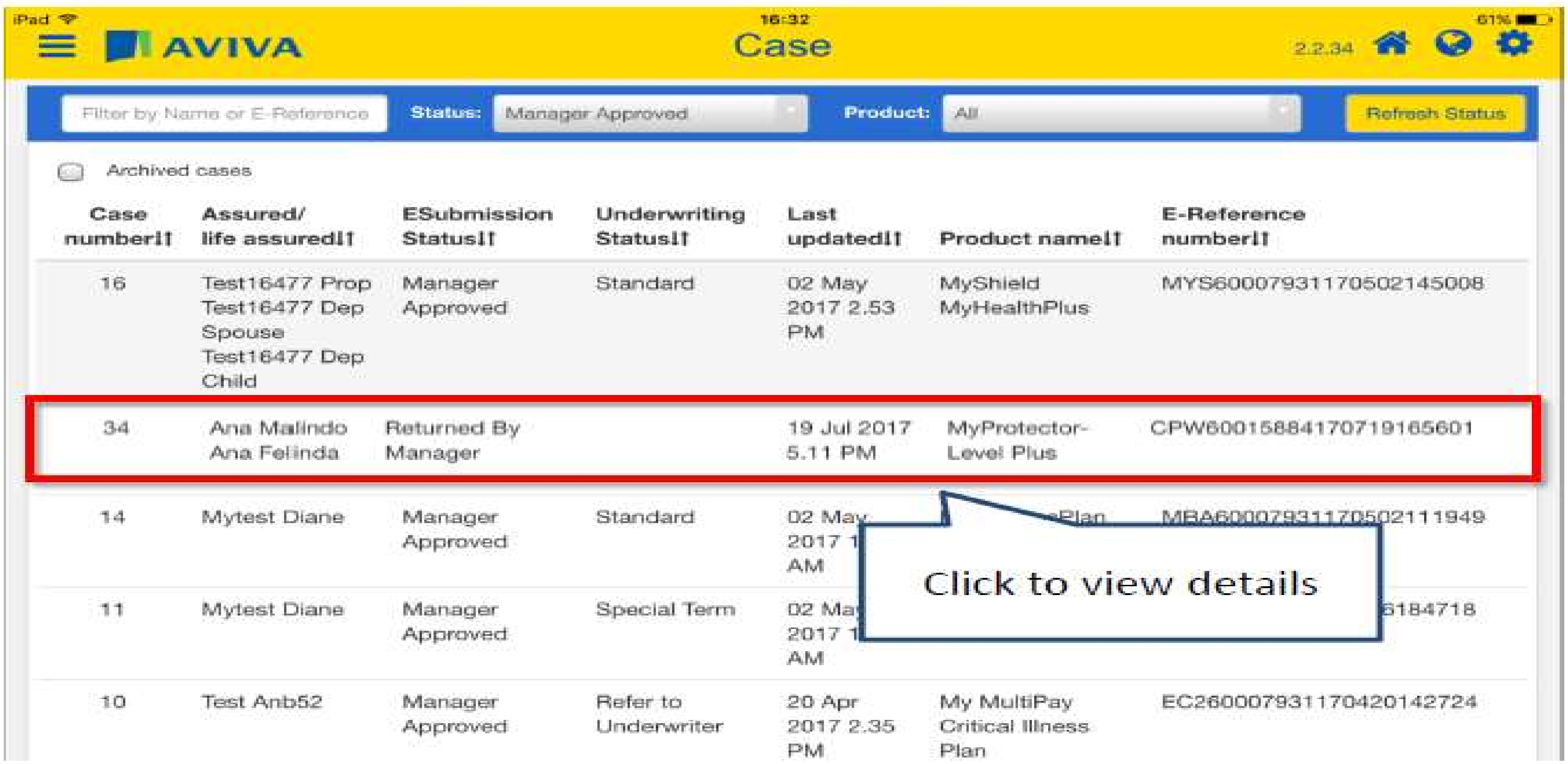
Additional Forms

What if uploaded copies are not clear?

- ❑ Representative will be able to see the case in the case management with a status showing “Returned By Manager”.



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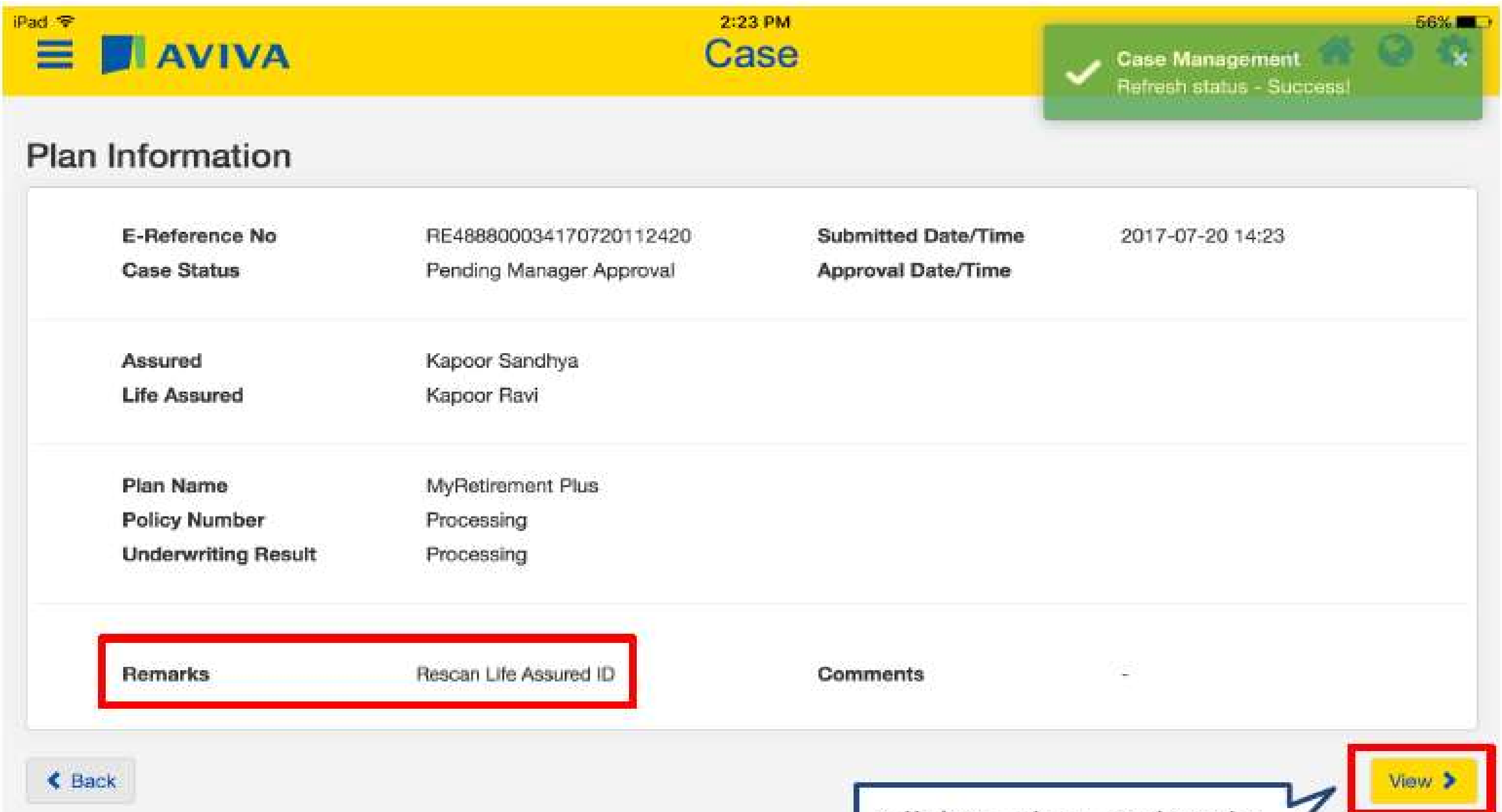
Additional Forms

- Reasons for follow-up will be stated under the remarks.



Click to view and make amendments

Additional Forms

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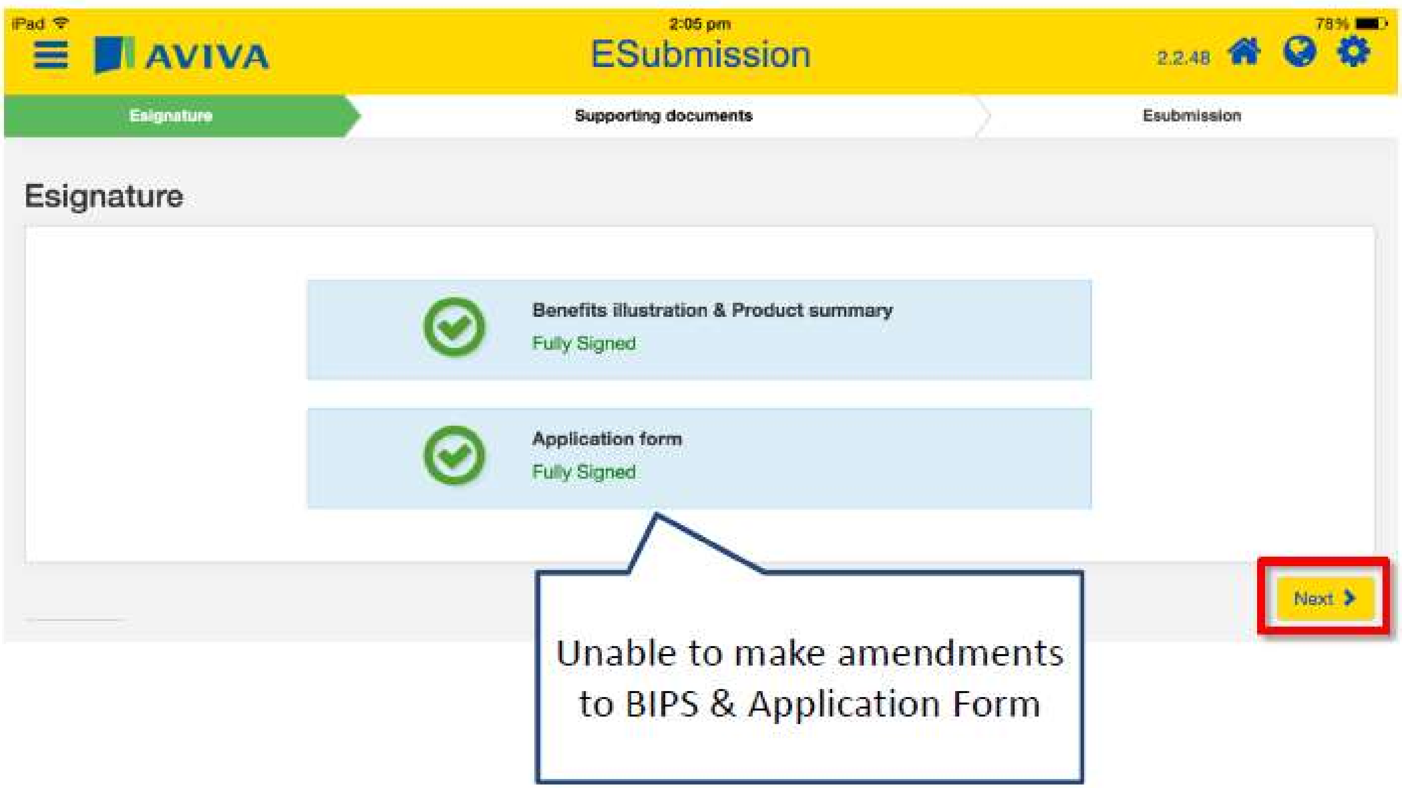
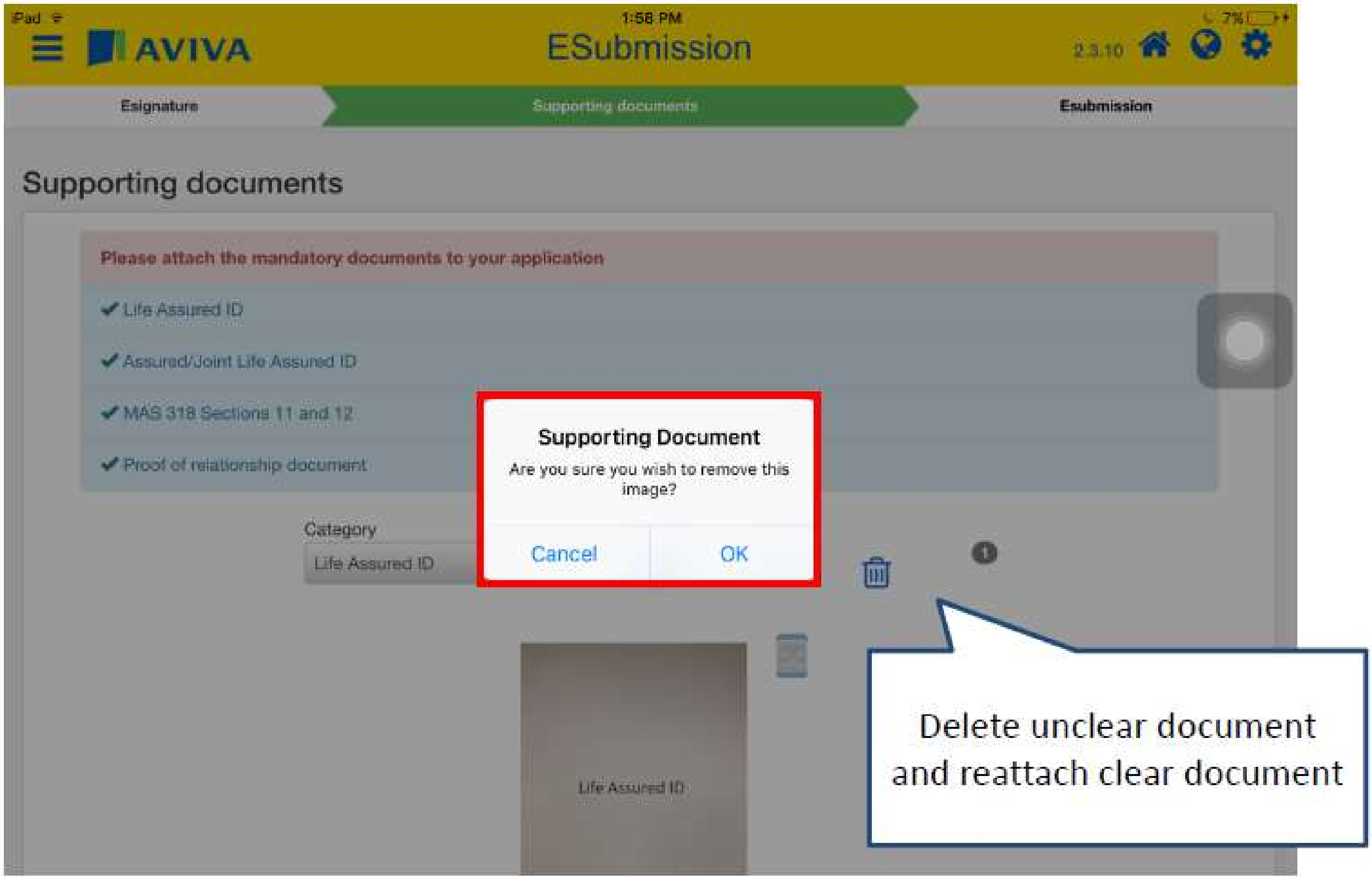
❑ Representative will not be able to amend the BIPS and Application Form. Hence, just click next.



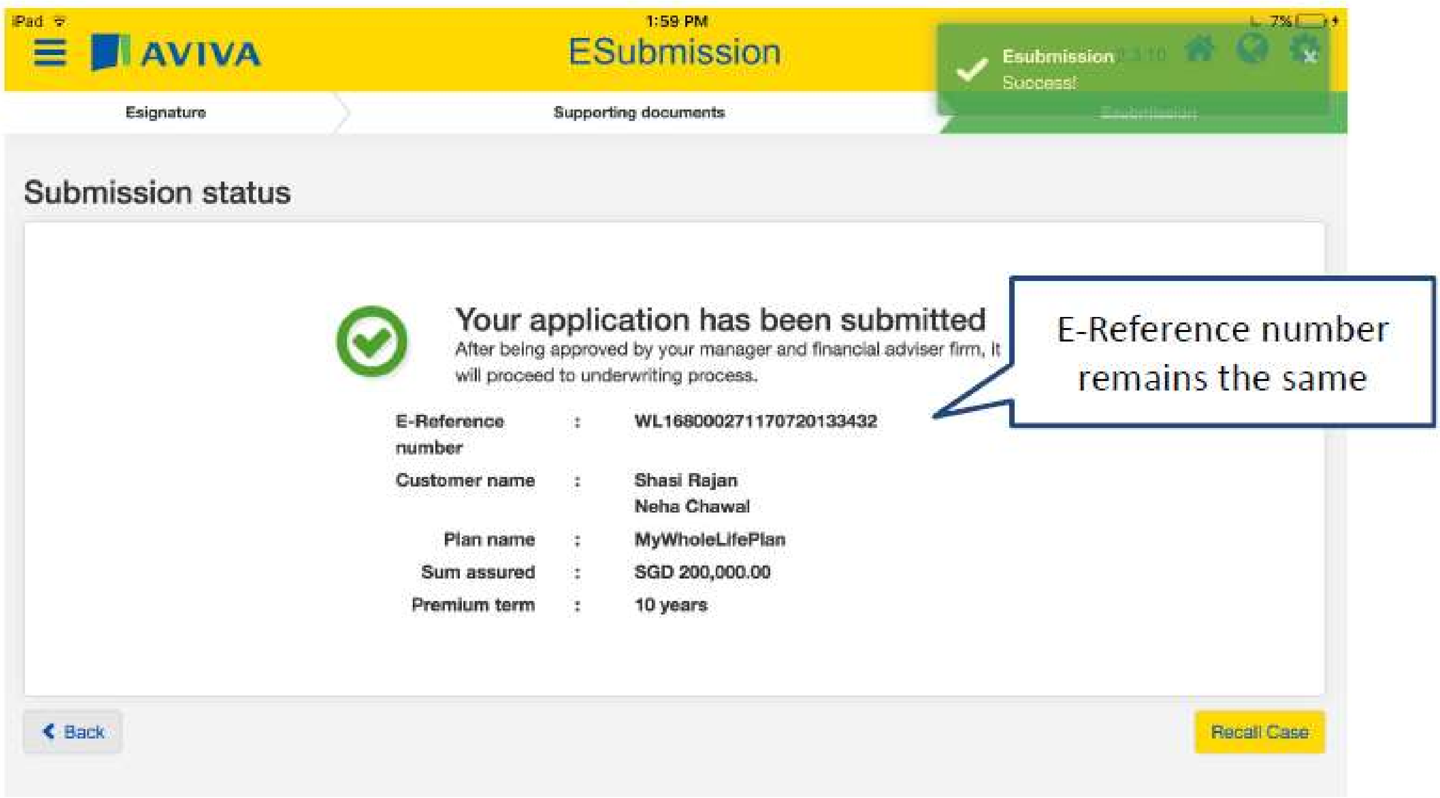
Additional Forms

- Representative is required to delete the unclear documents and reattach with clear documents.



Additional Forms

- E-Reference number will remain the same for follow-up cases.



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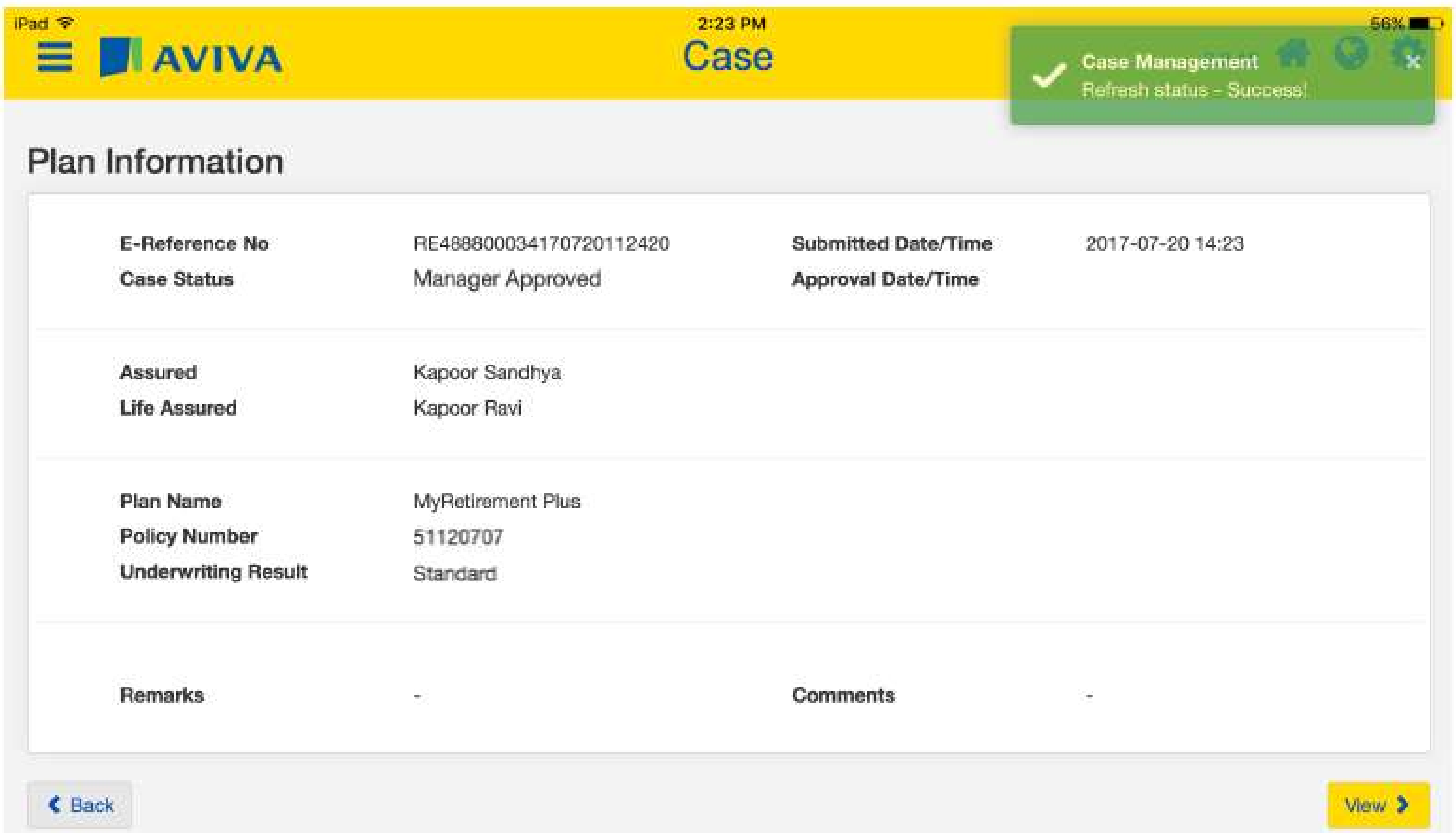
Additional Forms

- Once clear documents are received, Business Support will 'approve' case to AVIVA.



Additional Forms

What are some of the additional PIAS forms/documents that may be needed?

- ❑ **All** applications submitted for **different** product providers must have **a copy of identification (NRIC,Passport or proof of address)** attached.

For e.g.; One adviser submitted 3 applications. 2 from Manulife and 1 from NTUC, **along with Aviva Ezsub**

- ✓ Manulife - 1 copy
- ✓ Manulife - 1 copy
- ✓ NTUC - 1 copy

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Additional Forms

ONLY for Accident Guard without Weekly income rider

- Straight through submission process for Accident Guard
- Submission Checklist is NOT required for submission *without Weekly income rider

Plan and riders	Financial Planner Requirement
MyAccidentGuard – Basic Plan	Not required
Accident Reimbursement Cover – Rider	Not required
Accident Fracture Cover II – Rider	Not required
Weekly Income – Rider	**Yes - Required**

Workflow
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Additional Forms

Business Support will check for the following once Financial Planner is received.

- AMLCFT/CDD
  - Client's identification
  - PEP status
  - High Risk Countries and Jurisdictions
- Financial Planner
  - Version No.
  - Recommended product plan whether if it tallies with the submitted application form through EZ-Sub
- Clear copies of documents uploaded into EZ-Sub
  - NRIC/Passport (Policy Holder/Insured/Third Party Payor)
  - Proof of Address/Medical reports

Docushare

- How to differentiate submitted hardcopy Aviva application form vs EZ-Sub application form in Docushare?

  - PIAS will receive the PDF copies from Aviva, this will be uploaded into Docushare.
  - Representative will be able to identify the copies that are submitted through ez-sub, e.g:

CE1680002711609121317 12_LifeAssuredID_1.pdf
CE168000271160912131712AppForm.pdf
CE168000271160912131712_JointLifeAssuredID_2.pdf
CE168000271160912131712_ProofAddress_7.pdf

Timeline [PIAS]

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Docushare

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Submission	Date	Process for e-submission	Remarks
T Day	01 July	1) Received hardcopy Fact Find Form 2) Retrieved submitted documents in EZSub 3) Proceed with Checking 4) Lodgment created 5) Scan hardcopy submission checklist, fact find form, any other documents	Cut off time will be 10.30am for submission of Financial Planner.
T+1 Day	02 July	1) AMLCFT/CDD will be uploaded and screen in Dowjones. 2) PIAS will submit case to Aviva once AMLCFT/CDD screening is cleared, and/or; 3) Any required supporting documents are received	Those with Adverse results, will not be "submitted" to Aviva until clearance is given.
T+3 Day	04 July	1) Submitted documents will be available in Docushare a) Hardcopy Financial Planner b) Copies of documents uploaded through EZ-Sub c) Any other required PIAS forms/supporting documents	Adviser is able to differentiate submitted copies via hardcopy application form, or EZ-Sub application form.

(T Day) = Submission cut off time is at 10.30 am

THE END

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