AVIVA EZSUB

FREQUENTLY ASKED QUESTIONS

NEW REPRESENTIVE: NEW TO EZSUB

1. How do I login to Aviva EZSUB?

You can login with your Aviva OnLine (AOL) Login User ID and Password.

2. I just joined PIAS as an Adviser, when will I receive my Aviva EZSUB Login ID?

You will receive your Aviva Login ID in approximately 7 working days.

3. How will I be notified on my Aviva Agent Code

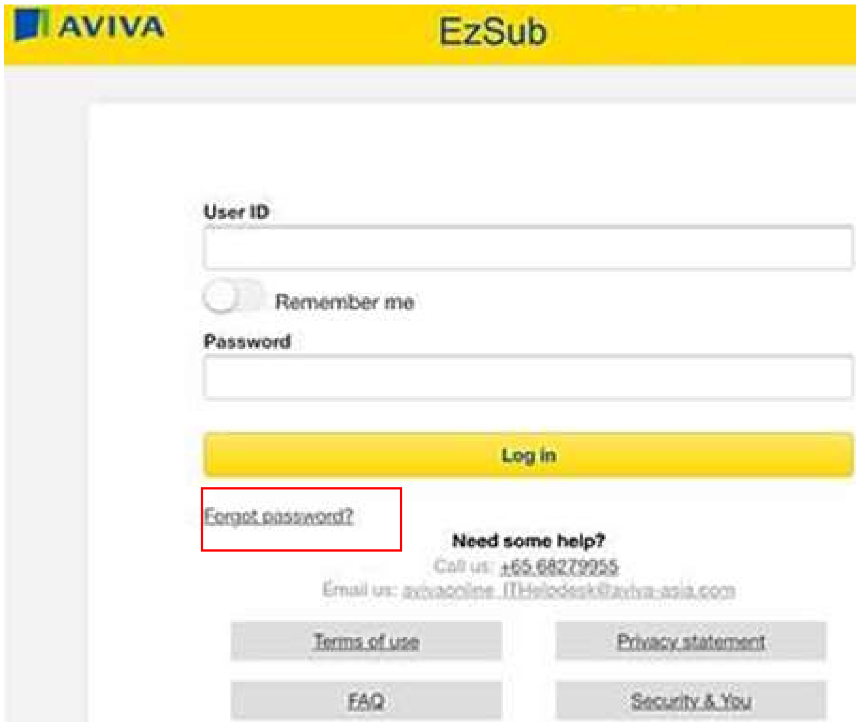
AMU will inform you of the Aviva Agent Code through your corporate email.

4. Do I need to attend training before using Aviva EZSUB to submit Aviva applications?

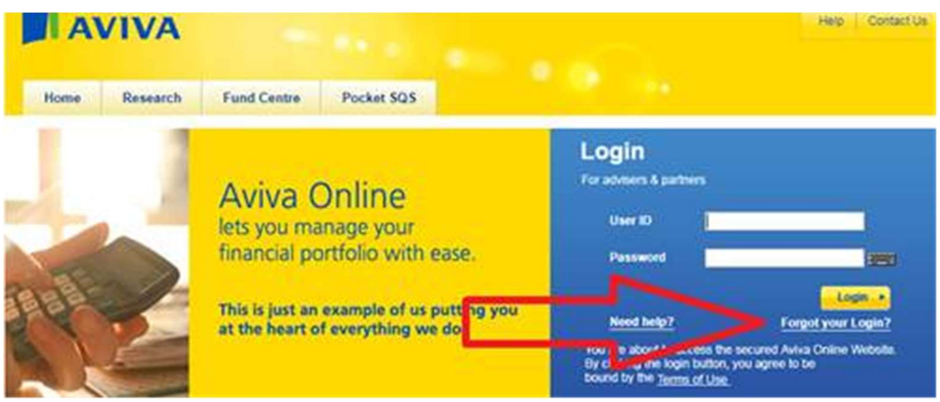
a. You are strongly encouraged to attend training before using EZSUB.
b. The trainer will share the step-by-step guide through EZSUB as well as PIAS submission process.
c. This will help you greatly during submission process on submission requirements and will expedite the approval of your submission to Aviva.

5. What should I do if I forgot my Aviva EZSUB Login ID / Password ?

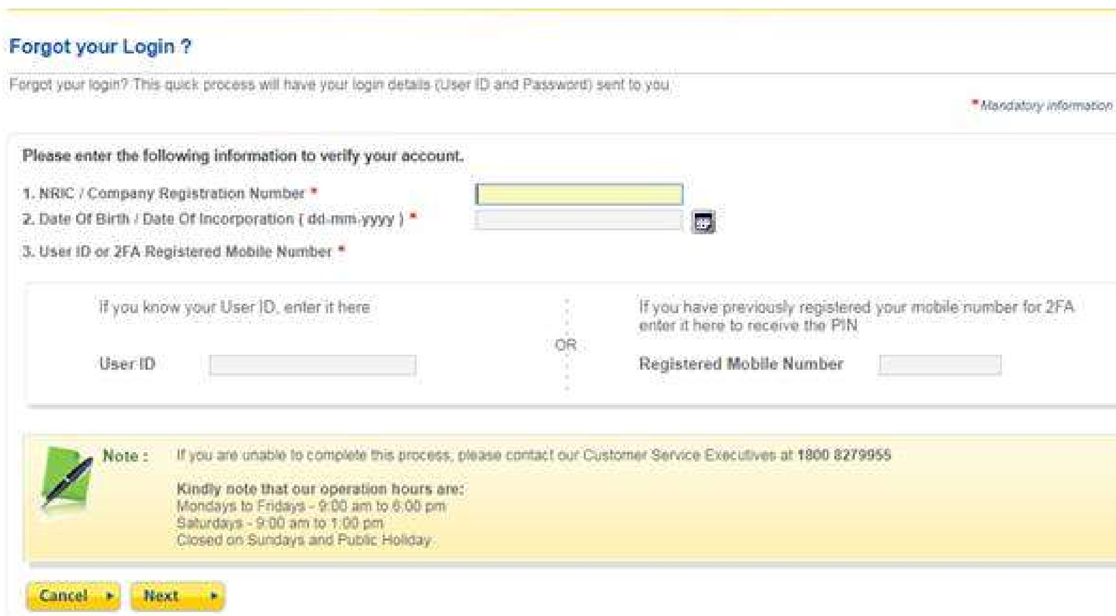
a. At the Login screen below, Click the Forgot Password?



b. This will direct you to AOL website below. Click the Forgot your Login?



c. Key in NRIC, Date of Birth, Login ID or mobile number (mostly need prefix 65)



d. An email will be sent immediately to you. You need to key in your Date of Birth in **YYYYMMDD** to open the PDF file.

e. You can then login to AOL to set your new password.

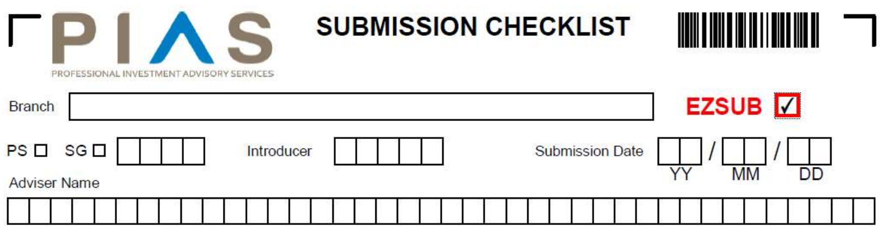
f. When your new password is accepted, you can now Login to EZSUB using your new password.

SUBMISSION OF APPLICATION – SUBMISSION PROCESS

6. Where do I indicate electronic submission in the Submission Checklist?

a. We have re-design our Submission Checklist so that you can easily indicate EZSUB submission at the **top right hand corner** of the form.

b. The new Submission Checklist V2.2A will be available in DocuShare with effect from 1 March 2019.

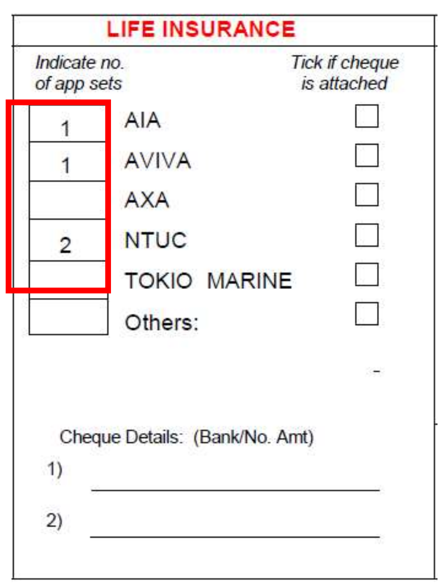

PIAS
PROFESSIONAL INVESTMENT ADVISORY SERVICES
SUBMISSION CHECKLIST
Branch
EZSUB ☑
PS ☐ SG ☐
Introducer
Submission Date __ / __ / __
YY MM DD
Adviser Name

7. Why do I need to indicate EZSUB submission?

Proper indication of EZSUB in the Submission Checklist will help to identify these applications quickly for processing as soon as possible. This would speed up processing time and prevent unnecessary delay.

8. How do I fill in the Submission Checklist to indicate the number of applications?

a. For example, if you are submitting 1 Aviva EZSUB with 1 hardcopy AIA and 2 NTUC Income applications, please indicate as below:


LIFE INSURANCE

Indicate no. of app sets		Tick if cheque is attached
1	AIA	☐
1	AVIVA	☐
	AXA	☐
2	NTUC	☐
	TOKIO MARINE	☐
	Others:	☐

Cheque Details: (Bank/No. Amt)
1) ____________
2) ____________

9. I have submitted my application(s) through EZSUB. I am preparing to submit my hardcopy Financial Planner to Business Support. Do I need to print out and submit the EZSUB Application Form as well?

No. Advisers are NOT required to print out and submit the EZSUB Application Form to Business Support.

10. Where do I get more information on submission process?

You can retrieve more information in DocuShare

PIAS Resource Library / Guides & Manuals / PIAS Submission Guidelines and Checklist / Aviva EZ Sub PIAS Workflow and Process

11. What are the hardcopy Submission Requirements for EZSUB?

<table>
<tr><th>Type of Applications</th><th>Hardcopy Submission Requirements</th></tr>
<tr><td>1. ONLY Aviva products</td><td>1. PIAS Submission Checklist
2. Financial Planner (FP)
3. Cheque (if available)
4. Other additional PIAS forms/document as necessary
a. Enhanced Customer Due Diligence (PEP / High Risk Countries)
b. Client Call Back (Selected Client)
c. Switching / Replacement (Switching / Replacement of Policy)</td></tr>
<tr><td>2. Aviva products AND Other Providers' products</td><td>a) PIAS Submission Checklist
b) Financial Planner (FP)
c) Cheque (if available)
d) Other additional PIAS forms/document as necessary
a. Enhanced Customer Due Diligence (PEP / High Risk Countries)
b. Client Call Back (Selected Client)
c. Switching / Replacement (Switching / Replacement of Policy)
e) All other providers' application must have a copy of Identification (NRIC, Passport or Proof of Address) attached to be forwarded to the respective providers.
f) All other providers' application must have a copy of last page of FP with completed signatures attached to be forwarded to the respective providers.

<u>Example: 1 Aviva EZSUB + 1 Manulife + 1 NTUC Income</u>
Adviser would need to submit the following hardcopies:
1) 1 hardcopy PIAS Submission Checklist
2) 1 Financial Planner (FP)
3) Cheque (if available)
4) Other additional PIAS forms/document as necessary
a. Enhanced Customer Due Diligence (PEP / High Risk Countries)
b. Client Call Back (Selected Client)
c. Switching / Replacement (Switching / Replacement of Policy)

<u>Manulife Application</u>
5) 1 hardcopy Manulife Application & related doc as required
6) 1 photocopy Proof of Identification (e.g. NRIC)
7) 1 photocopy last page of FP with completed signatures
8) Cheque (if available)

<u>NTUC Income Application</u>
9) 1 hardcopy NTUC Income Application & related doc as required
10) 1 photocopy of Proof of Identification (e.g. NRIC)
11) 1 photocopy of last page of FP with completed signatures
12) Cheque (if available)</td></tr>
</table>

12. What is the submission process through EZSUB?

Please see the below table:

	Adviser	Supervisor	Aviva EZ Sub – Manager Role (Business Support)
1	Submit application through EZSUB, with all supporting document **uploaded**. 13. Financial Planner: last page 14. ID Document 15. Proof of Address (Foreigner)		PIAS Business support will retrieve application in EZSUB portal for checking, lodgement and AML clearance, while pending for submission of hardcopy Financial Planner.
2	Received an email with the following attachments: • Application Form • Product Summary • Benefit Illustration (BI) • ID Document **Forward this email and submit the hardcopy Financial Planner to Adviser Supervisor for review and approval.** **An email with the attachment should be sent to Client as well.**	Review Basis of Recommendation, product suitability in hardcopy Financial Planner and attachments received from Adviser email.	
3	Once Supervisor approved the hardcopy Financial Planner, **Adviser will submit the hardcopy Financial Planner and PIAS Submission Checklist to PIAS Business Support**.		PIAS Business Support will approve the case in EZSUB when 1. Hardcopy PIAS Checklist is received 2. Hardcopy Financial Planner is received 3. All supporting document are uploaded into EZSUB
4	Receive status notification through PIAS corporate email (noreply@aviva.com.sg) and SMS (Aviva)		

IMPORTANT NOTE:

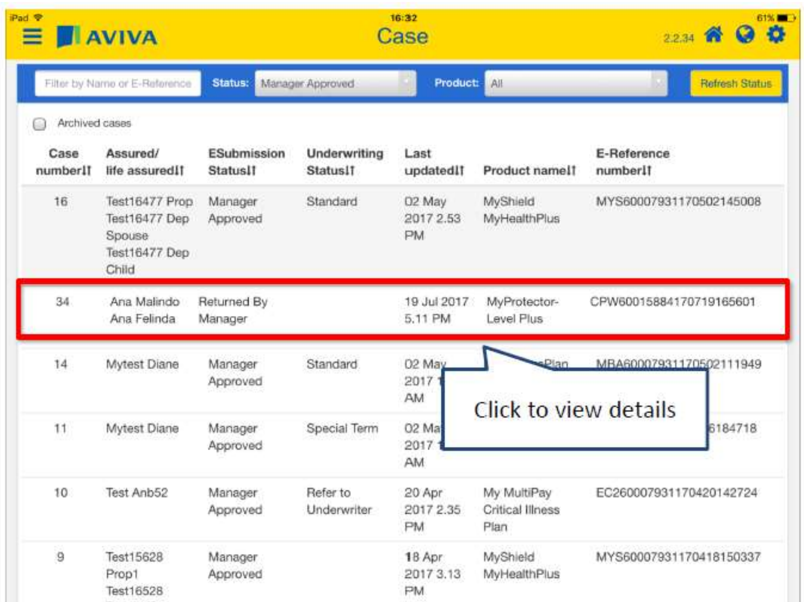
1. Please ensure ALL supporting document are attached BEFORE you click on Submit button.
2. Financial Planner is not required for submission of MyAccident Guard. For more information, please refer to section on MyAccident Guard (except for Rider – Weekly Income).

MANAGER RETURNED CASE: PIAS BUSINESS SUPPORT ROLE - MANAGER

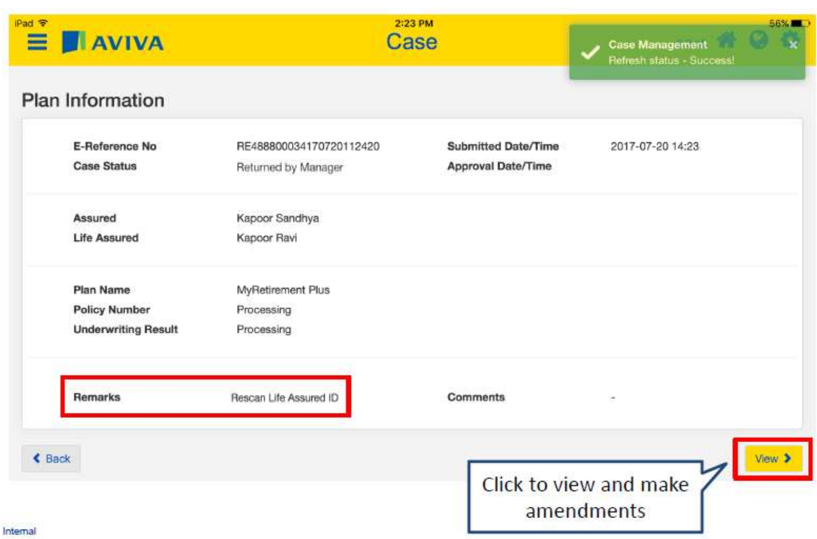
16. My EZSUB Application was returned by PIAS Manager because of missing or wrong attachments. How do I upload the required documents into Aviva EZSUB?

Steps:

1) Login to Aviva EZSUB.
2) Under Esubmission status, look for "Returned by Manager" and click to view details.

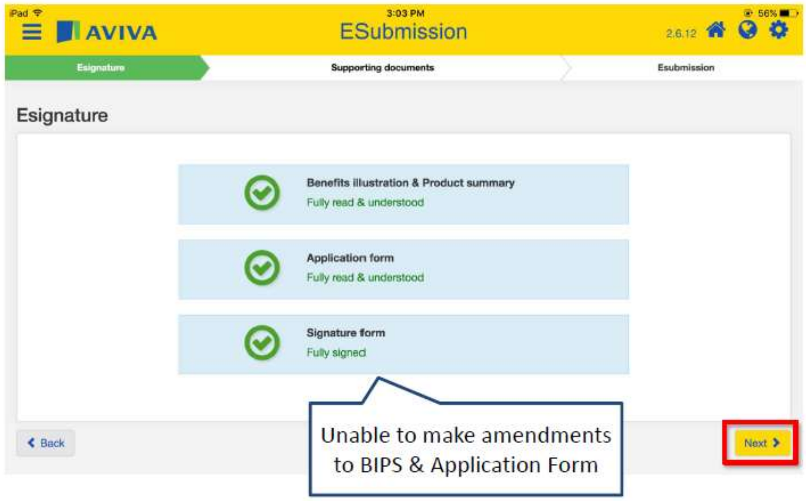


3) You will see the remarks section at the bottom of the screen on what is require for uploading. Click on "View Button" at the bottom right hand corner.

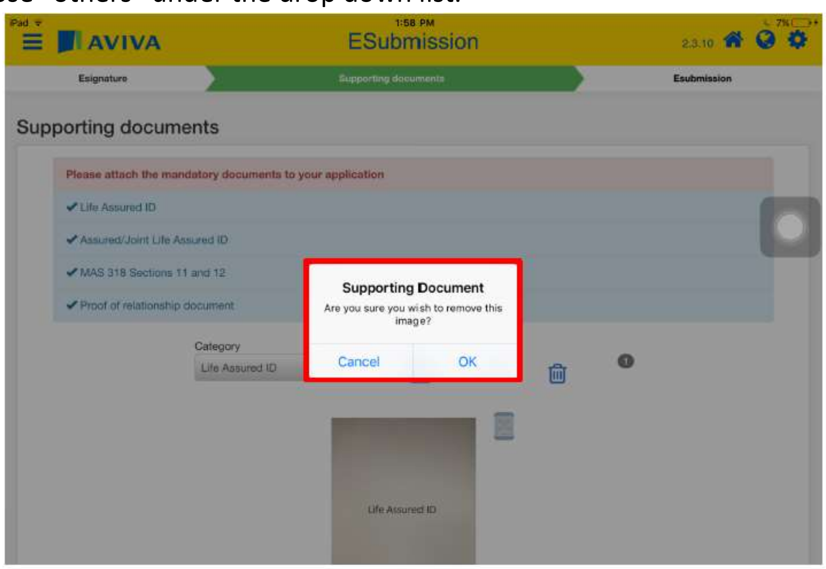


Internal

4) The next screen will show Esignature, click on Next button at the bottom right hand corner.

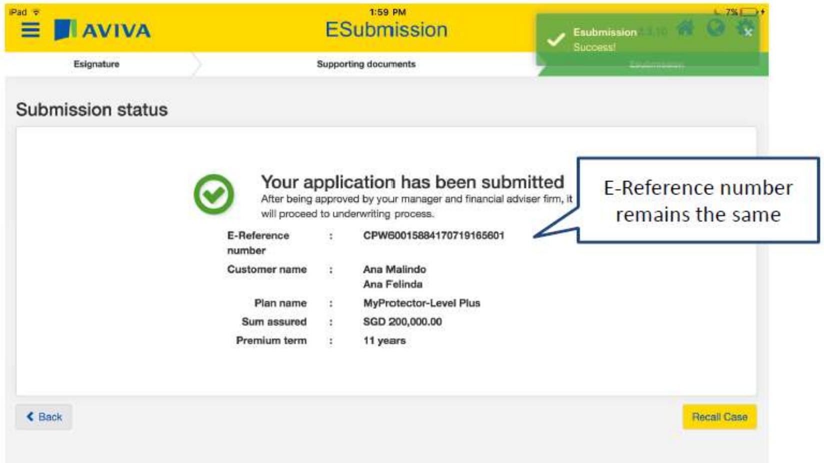


5) The next screen will reflect "Supporting Documents" uploading page. Click on category and choose "others" under the drop down list.



6) Upload the required document and click submit.

7) The next screen will show that your application has been submitted.



Once the required documents are uploaded and upon receiving the hardcopy Financial Planner, Business Support Team will login to EZSUB and approve the application.

17. My EZSUB Application was returned by PIAS Manager because of missing or wrong attachments. Can I submit a hardcopy to Business Support to help scan and attach into the application?

After the EZSUB application is returned to the Adviser, ONLY the Adviser would be able to make amendments to the attachments. Business Support DOES NOT have the function to upload attachments. Advisers have to upload the correct attachment(s) in this case.

UPLOADING OF REQUIRED DOCUMENT

18. Must I still attach Proof of Identity and/or Proof of Address if I can submit them via EzSnap? I have also submitted other required documents through EzSnap. Why do I still need to upload the document to Aviva EZSUB?

Yes, you must still attach Proof of Identity and/or Proof of Address to EZSUB. As part of regulatory requirements on Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) as well as Customer Due Diligence, PIAS is required to verify the identity of customers with supporting documents such as Proof of Identity and/or Proof of Address. This is required for all submission channels including electronic and hardcopy submissions.

When the required document is submitted via EzSnap, Business Support is not able to view and retrieve any information in EzSnap. Hence, you will need to upload the relevant documents to EZSUB which Business Support Team has the access to view and approve the application.

19. I have uploaded the required documents but into the wrong category, why it is not acceptable? E.g. Uploaded copy of NRIC front and back under medical report category.

Uploading the required documents into the correct category, will help to speed up the processing time, for both PIAS and Aviva.

20. What is the correct category for me to upload the Supporting Document required by PIAS?

Supporting Documents to be uploaded	**Category in EZSUB:**
☐ Identification documents	For uploading of IDdocument, please upload according to the category: • Life Assured ID • Life Insured ID • Assured/Joint Life ID • Copy of Proposer ID card • Copy of Dependent ID card
☐ Third Party Payer	• Proof of Identity (Third Party Payer)
☐ Proof of Address – for Foreigner	• Proof of Address
☐ Financial Planner last page showing 1. Signature of Client and 2. Signature of Adviser	• MAS 318 Full Section
☐ Medical Reports	• Medical Report/Doctor Memo
☐ Discount Vouchers 1. E.g. MyCare vouchers	• Others

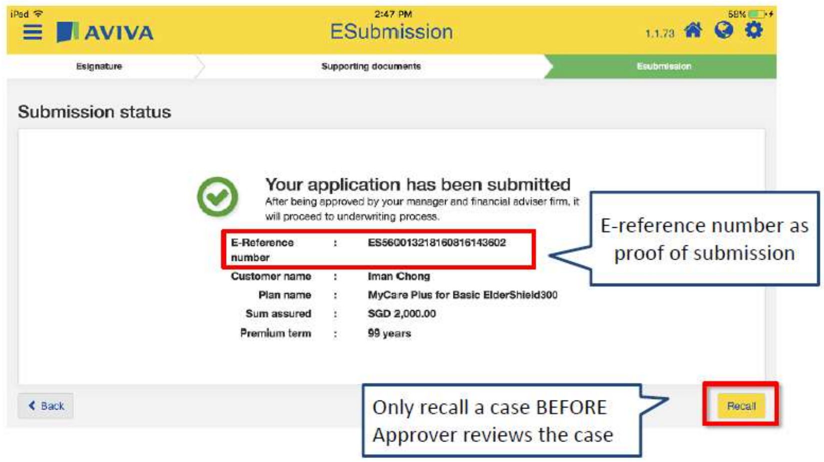
Note:

1. List in the above table is non-exhaustive in EZSUB category.
2. Other supporting document may be required by Aviva for underwriting purposes.
3. Business Support would not be able to check on all the other categories for uploaded documentation due to the high volume of applications. **Please ensure that all document are uploaded into the correct category.**

RECALL OF EZSUB APPLICATIONS

21. My Client decided not to go ahead with this product? I want to recall my EZSUB application. What do I need to do?

a. You can recall the application by clicking on the Recall button in the below screen.



b. If your EZSUB application has been approved, please send an email (newbusiness@pias.asia) to inform Business Support. The EZSUB application will then be rejected.

PRODUCT: MyAccident Guard

22. Do I need to submit Financial Planner (Fact-Find) for Aviva MyAccident Guard Plan?

Please refer to the below table.

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

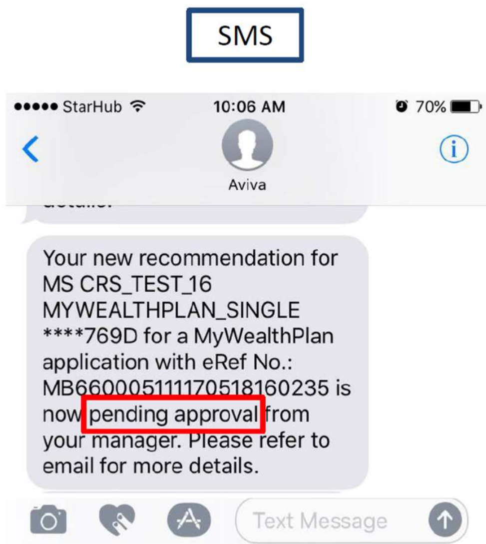
Only for MyAccident Guard **WITHOUT Weekly Income Rider**:

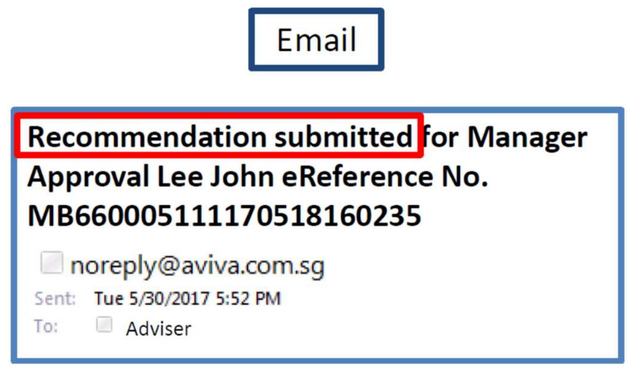
- Straight through submission for MyAccident Guard products
- Submission Checklist is NOT required for
  - MyAccident Guard – Basic Plan
  - Accident Reimbursement Cover – Rider
  - Accident Fracture Cover II – Rider

NOTIFICATION: STATUS UPDATE

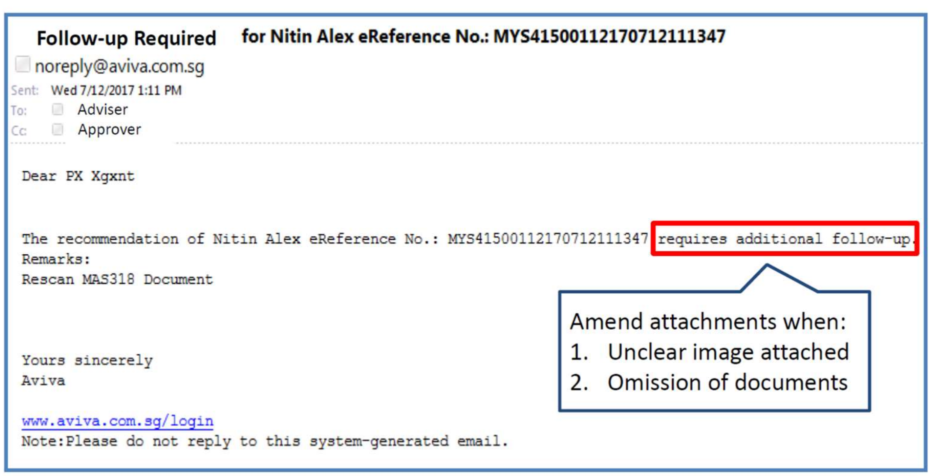
23. What are the notifications that Advisers will receive on the status of the EZSUB application?

Advisers will received the notification through SMS and PIAS Corporate email upon EZSUB submission.





Advisers will also receive the notification through PIAS Corporate email for **Follow-up** (if necessary).



Please refer to the below table for the various notifications via SMS and PIAS Corporate email.

	Adviser	
	SMS	**Email**
ESubmission	✓	✓✓
Recalled Cases		✓
Manager Action* Status	✓	✓
Underwriting Decision	✓	✓

Note:

* For Approved or Follow-up

Double Ticks: Two emails will be sent out to PIAS Administrator and Adviser.

EZSUB COMMON ISSUES

24. Common Issues to Note: Submission Box

To speed up EZSUB Submission, please submit using separate Checklist and drop them into the respective submission boxes.

25. Common Issues to Note: Financial Planner (FP)

S/N	Description	Common Errors
1	Section 1 : Personal Information	• Incomplete information • Information/Recommendation in FP does not tally with information in Application Form
2	Section 12 : Advice and Recommendation	
3	Section 14: Client Acknowledgement and Declaration	• Missing signature / date • Signature on FP does not tally with uploaded document in EZ sub
4	Section 15: Adviser's declaration	
5	Section 16: Supervisor's review and acknowledgement	

26. Common Issues to Note: Supporting Document

S/N	Description	Common Errors
1	Copy of Identification Documents	• Documents not uploaded for Policyholder, Life Insured, Third party payer and foreigner • Documents uploaded into the wrong category • Unclear images
2	Proof of Address	
3	Financial Planner Section 14, 15 and 16	

27.Common Issues to Note: Impact to Adviser and Business Support

Adviser	PIAS Business Support
What happen??	**What we face . . .**
• Submitted hardcopy FP, but did not click submit in EZ Sub	• Business case not found in system
• Cannot remember what documents are uploaded • Request for Business Support to return case in EZ Sub / hardcopy Financial Planner	• Delay processing time
• Supporting document uploaded into wrong categories in EZ Sub • Unclear copies uploaded	• Delay processing time to locate required documents • Follow up required
• Mistaken e-reference number with policy number, or any number found in EZ Sub	• E-reference number required to check status/progress of submission
• Client decided not to take up plan but advisor did not recall case or inform Biz Support to reject case	• Constant follow up but no response from advisors

EZSUB APP

28. Do I need to connect to Internet or WIFI in order to access the app?

a. This app is available in offline mode.
b. Device must be connected to WIFI or Internet during login, retrieval of residential address using postal code search, Credit Card Tokenisation, Case submission to PIAS and Refresh Status (Manager Approved, Manager Returned case, Pending Manager Approval, Recalled).

29. Is the app available in iOS and Android?

a. This app is ONLY available in iOS.
b. Please refer to the Apple App Store for the latest App requirements. WIFI or 3G /4G data connection to go online for submission when required.

30. There is a new version of the EZSUB app. Should I update to the new version?

Prior to updating the EZSUB application, please ensure that all applications' are signed and/or completed. From experience, the new version of EZSUB app will reset any unsigned application(s) upon EZSUB app version upgrade.

iPAD

31. When should I proceed with iOS upgrade?

a. Whenever there is an iOS upgrade, you **should only** upgrade the device, **AFTER** Aviva send an email notification on the EZSUB compatibility.
b. If you upgrade the device before Aviva send out the announcement, you may encounter the following:
    i. Past submission records are not available

SUBMISSION OF APPLICATIONS IN DIFFERENT iPAD (Client or Colleague)

32. Can I use my Client or colleague's iPAD to submit EZSUB applications?

EZ Sub is an offline app, where all data are stored locally and EZSUB applications submitted are unique to each iPAD. The data that are stored in the iPAD are not transferrable, not portable. Hence, you should **NOT** use other iPAD or share your iPAD with others.

33. What will I encounter, if I have submitted the EZSUB application through my Client's or Colleague's iPAD?

If you submit case using your client's or colleague's iPAD, you may face the following situations:

i. Not able to check on status updates (Approved, Manager Returned, Recall)
ii. Not able to retrieve and follow-up on Manager Return application(s)
iii. Not able to check past submission record(s)

CHANGE OF NEW iPAD

34. I have changed to a new iPAD. However, when I login to my account to see my past submitted EZSUB applications, there is no record.

EZ Sub is an offline app, where all data are stored locally and EZSUB applications submitted are unique to each iPAD. The data that are stored in the iPAD are not transferrable, not portable.

35. What should I do if I want to change to a new iPAD?

a. Plan a cut-off date for new EZSUB submission on your existing iPAD.
b. This include completion of all follow up with "Manager Returned" status changed till all cases are "Incepted".
c. Do ensure the existing submissions are incepted by Aviva, before you move to a new iPAD, otherwise, for any follow up required, Aviva and PIAS will not be able to pick up the case again.
d. Once all cases submitted are "Incepted" or "Recalled" are completed successfully, you can stop using your existing iPAD.
e. You may start to submit new cases on your new iPAD. Any new follow up required will for these new submitted cases will reflect in your new iPAD.

[END]