For Advisers only.

Working together guide.

All you need to know for working together – better every day.

October 2023.

fidelity life

We're dedicated to elevating our service standards and making it easier and faster to place, retain and grow your business with us.

We've heard your feedback and are committed to simplifying your experience when doing business with us.

This comprehensive guide contains the key information you need for day-to-day business. It covers our systems, how to get the most out of them, and how we can help you along the way. It's designed to be your handy reference tool and includes many links allowing you to access more online resources.

Helping you use the guide with ease.

Before you start, it's a good idea to check out the below key. These easy reference icons help you to get the most out of this guide.

Live chat.
Click on the Live chat icon and it will take you to the Live chat landing page where you can login in via Adviser centre.

Top tip.
Look for the lightbulb to get a 'Top tip' to help you even further.

Links.
When you see this 'Click' icon, you can click on the link provided as a shortcut to where you need to go.

Video links.
When you see this 'Video' icon, you will be able to click on the links provided to open up specific How-to videos.

Contact.
This icon highlights that you will be able to talk to your Business manager if you have any queries.

Checklist.
Look out for the checklist to help guide you through what's required for certain processes.

Speech bubbles.
Speech bubbles are used throughout this document to help guide you to who you can speak to for further help.

Click here.

Underline links.
Use any underlined words or email addresses to take you quickly to specific parts of this document, online pages or to send an email.

Email.
This indicates the address link to send specific information via email.

Phone.
This highlights a specific number to call when required.

Contents.

Top tip: Click on any of the titles below to be taken straight to the page.

Why choose Fidelity Life?

Established in 1973, Fidelity Life has become New Zealand's largest locally-owned life insurer. Throughout each of those rewarding years, we have proudly supported our Advisers and customers.

Born with the idea to 'do insurance better' our founders, Gordon and Shirley Watson were committed to better outcomes for New Zealanders. Gordon was a dedicated Adviser who committed himself to creating a life insurance entity for Advisers. Today, we continue to honour this undying commitment to our community of Advisers by aiming to make a real difference in the lives of New Zealanders.

Since 1973 we've paid out over $1.5B in claims.

Having recently celebrated our 50 years it's the perfect time for us to get back in the game and help you take your career and business to the next level.

We are renewing our commitment to you in 4 key areas:

1. Ease of doing business.

We're lifting your digital experience and our service standards to make it easier and faster to place, retain and grow your business with us.

2. Protect and value.

Enhanced retention tools to help you retain and grow your business and keep more New Zealanders protected.

3. Propositions.

Product enhancements requested by you to better meet customers' needs.

4. Solutions.

Our industry leading advice careers and professional mastery programme for financial Advisers.

Backed by a culture that heroes Advisers and is embedded in an even greater passion for long term outcomes. Together we can continue making a real and lasting difference to the lives of New Zealanders.

Getting in touch.

How to get in touch with us.

How to get in touch with us.

We're available **Monday to Friday between 8am and 5pm**. You can find key team contacts and how they can help from the list below.

I need help with…	Who can help me?	How do I talk to them?	What address can I email them on?
Logging in or forgotten your password	Adviser care team	**0800 88 22 88** **Option 2/4**	advisercare@fidelitylife.co.nz
New business • New application • Status update • Confirmation of requirements • Advice to issue	New business team	**0800 88 22 88** **Option 2/1**	newbusiness@fidelitylife.co.nz
Underwriting	Underwriting team	**0800 88 22 88** **Option 2/1**	newbusiness@fidelitylife.co.nz
An existing policy alteration • Cancellation • Beneficiary change • Smoker to non-smoker • Expiry • Reinstatement • Benefit suppression • Benefit alteration • Alteration illustration • Change of owner • Change of name • Policy split • Conversion • Special events benefit • CPI decline • Review underwriting terms	Administration team	**0800 88 22 88** **Option 2/2**	admin.services@fidelitylife.co.nz

Click

Click on any of the email addresses on this page and throughout the rest of the document, to go straight to sending an email.

I need help with…	Who can help me?	How do I talk to them?	What address can I email them on?
Ex-Tower policies • These are identified as policies that start with 800.	Administration team	**0800 754 754**	lifecover@fidelitylife.co.nz
Other updates for my existing customers • Change of address or contact details • Policy summary • Renewal letter copy (if not in Tahi) • Policy query • Payment method change • Payment frequency change • Investment query • GST invoice • Premium due invoice • Update/register credit card • Change of servicing Adviser	Adviser services team	**0800 88 22 88** **Option 2/2**	For Fidelity Life policies: customerservice@fidelitylife.co.nz For ex-Tower policies: lifecover@fidelitylife.co.nz
My commissions	Commissions team	**0800 88 22 88** **Option 2/5**	commission@fidelitylife.co.nz
Claims	Claims team	**0800 88 22 88** **Option 2/3**	claims@fidelitylife.co.nz
Group business	Group insurance team	**0800 88 22 88** **Extension 596**	grouprisk@fidelitylife.co.nz
An agency • Sale and purchase • Onboarding new FAP/AB and FA • Updates or changes • Contacting my Business manager	Adviser care team	**0800 88 22 88** **Option 2/4**	advisercare@fidelitylife.co.nz
Anything else	Reception	**0800 88 22 88**	

Click

Click on any of the email addresses on this page and throughout the rest of the document, to go straight to sending an email.

All your online platform links in one place.

Click on the headings below for links.

Apollo.

Your online illustration tool that assists you with pricing products for your customers, and is the access point for E-App.

E-App.

Your online policy application tool, creating a faster turnaround time and allowing the first level of underwriting to be completed.

Adviser centre.

For your customer and policy information alongside your commission details. It also contains in progress E-Apps.

Learning HQ.

A learning management system for you. There are several modules required when you first join us, and a mandatory refresher course each financial year.

Adviser hub.

A virtual hub for documentation, policy wordings, customer brochures, marketing collateral and training tools.

Top tip: For any support and access queries for the above online platforms please contact our Adviser care team on:

0800 88 22 88 Option 2/4

or email **advisercare@fidelitylife.co.nz**

Your online platforms.

Adviser centre and Adviser hub.

Adviser centre & Adviser hub.

Our aim is to simplify your online experience by providing centralised resources and access to information within Adviser centre and Adviser hub.

The following sections provide you with details on how to log into Adviser centre and Adviser hub and access useful tools, tips, and information that will help you manage your business with us as efficiently and effortlessly as possible.

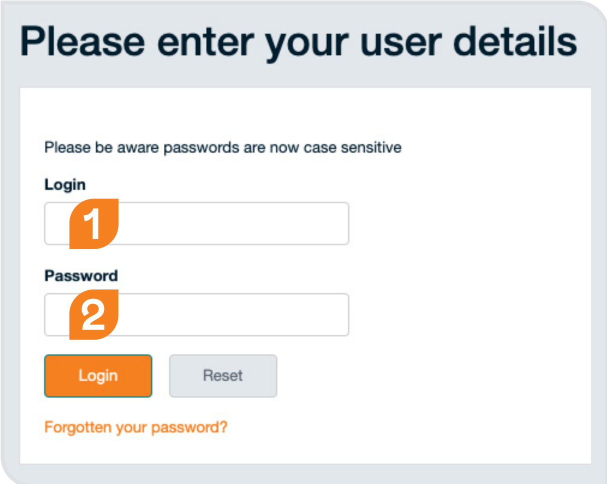
Need further help?

For help to login, call our Adviser care team on **0800 88 22 88 Option 2/4**.

If you need help with training on any of our digital platforms, your Business manager is always happy to support you.

To login to Adviser centre.

1. **Type in your login,** this will be an Adviser number.
2. **Enter your password**.
3. If you have **trouble logging in**, call our Adviser care team and they will get you online in a few minutes.



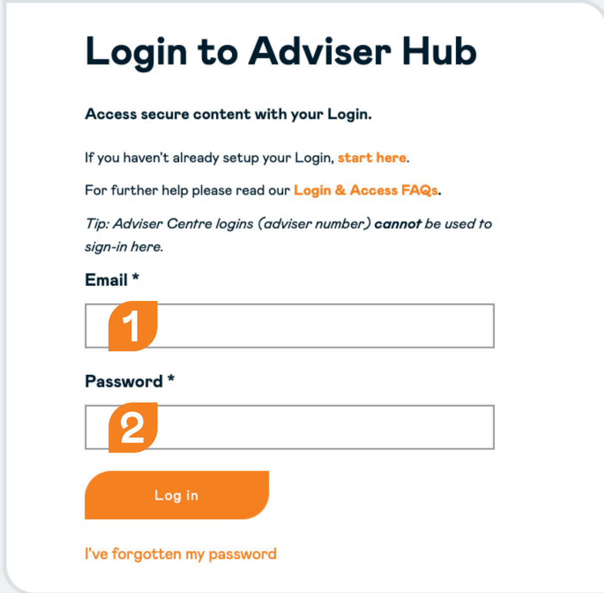
Click

Follow the prompts on the window.
https://fidelitylife.co.nz/AdviserCentre/login

To login to Adviser hub.

1. **Type in your email address.**
2. **Enter your password.**
3. If you have **trouble logging in**, call our Adviser care team and they will get you online in a few minutes.

Top tip: Adviser centre logins (Adviser number) **cannot** be used to sign-in here.



Click

Follow the prompts on the window.
https://advisers.fidelitylife.co.nz/account/login/

Adviser centre.

Adviser centre is where all your customers' information is stored and where you access our platforms to complete your illustrations and applications. Plus, you can manage your customers' information updates, and policy details. It's also where your commission information is located. It's been designed to support your business and help you get things done with confidence and ease.

How Adviser centre helps manage your business and customers' needs.

Reporting and statements.

You can download these reports for your files or administration.

- **Customer policy listings.** For your customers' cover and contact details.
- **Projected renewal commission.** For your projected commission for the next 12 months.
- **Commission.** For your latest statement or past statements.

Customer management.

Details to manage your customers' needs.

- **Illustrations and applications.** For illustrations and applications processed via Apollo and E-App.
- **Incomplete E-Apps.** For your E-Apps that have been started but not submitted.
- **Policy summaries.** For your customers' policy cover and premiums.
- **Outstanding premiums.** For a listing of customers with outstanding premiums.

Tahi client management.

Specific tools in Tahi to help you manage your customers.

- **Calendar.** For upcoming reminders of your customers' renewals, expiries, and policy events.
- **Cover opportunities.** Shows each of your customers that don't have selected cover.
- **Applications in process.** For any new applications that are being processed.
- **Application requirements.** For any outstanding requirements on pending applications.

Live chat.

Our Live chat function in Adviser centre allows you to quickly and easily interact with our teams and solve queries almost immediately. Live chat enables you and your team to get answers to your requests without delay.

Top tip: For more information on Live chat, check out our online video and try it out today in Adviser centre.

How-to videos:

Click this image to view our Live chat video.

Adviser hub.

Adviser hub offers comprehensive online support and training resources, including a learning library and assistance in Building Better Businesses and Adviser licensing. It also hosts a wide range of product information and resources, including customer brochures, policy wordings, announcements, various tools, forms and stationery orders.

Resources on Adviser hub to support your business.

Support and training.

- Building Better Businesses
- Adviser licensing
- Learning library

Product information.

- Customer brochures
- Policy wordings
- Product announcements

Resources.

- Product information
- Tools
- Forms
- Mark it marketing hub

Stationery orders.

- Use this link for all stationary orders: **https://scg.printcost.com/**

Click

For all these resources and more head to **Adviser hub.**

New business.

How to submit new business.

How to submit new business.

Our New business team is dedicated to guiding you from the initial application submission through to issuing, smoothing the way at every step. Consisting of New business specialists and Key account managers, we're available at every stage to facilitate a seamless process.

You can contact one of our New business specialists by **Live chat**, phone or email at any stage of the application process.

Talk to us online with **Live chat.**

Call us on **0800 88 22 88.**

Email us on **newbusiness@fidelitylife.co.nz**

How to create an illustration.

To get the illustration process underway, you **login to Adviser centre** which takes you through to Apollo, our illustration portal.

For all you need to know about getting underway, see the links to our **How-to videos below**. They will take you through all the variations so you can quickly complete illustrations with ease.

How-to videos:

Click these underlined links below to view videos.

Click

1. **Creating an illustration.**
2. **Creating illustration variations.**
3. **Creating an illustration with Mortgage Protector.**

Our products.

Here's a quick look at the products we offer your customers. Each product has a range of covers available within them. As every customer is unique, covers can be selected to suit their individual needs.

Covers available	Platinum Plus	Platinum Plus Level Term	Mortgage Protector
Life cover	✓	✓	✓
Trauma cover	✓	✓	✓
Trauma multi cover	✓	✓	✓
Monthly mortgage repayment cover	✗	✗	✓
Income protection cover – agreed value	✓	✓	✓
Income protection cover – indemnity value	✓	✓	✓
Total and permanent disability cover	✓	✓	✓
Children's future insurability option cover	✓	✓	✓
Retirement protection cover	✓	✓	✓
Waiver of premium cover	✓	✓	✓
Survivor's income cover	✓	✓	✓
Terminal illness booster cover	✓	✗	✓
Rural key person cover	✓	✓	✗
Key person cover	✓	✗	✗
Key person cover for farmers	✓	✗	✗
Key person cover for new to business	✓	✗	✗
Business expenses cover	✓	✗	✗
Premium structure	Age-rated	Level term	Age-rated

Click

You can find the detail on policy wordings and customer brochures for each cover we offer on **Adviser hub.**

Top tip: You can easily access policy wordings and customer brochures by clicking the 'documents' tab within **Apollo**.

If you need information regarding any of our products no longer on sale, you can:

call our Customer care team on **0800 88 22 88** or

email us on: **customerservice@fidelitylife.co.nz**

Submitting applications.

There are 2 ways you can submit an application to us:

1. Online, via our E-App; or

2. Emailing a completed application form to our New business team.

How to use E-App.

This is the **easiest and most efficient** way to process applications for you and your customers.

Throughout the process you will have the New business and Underwriting teams on hand via our **Live chat** functionality, making the application process more seamless and efficient.

- All the information you provide in the illustration determines what questions your customer is required to answer.
- When it's completed and submitted, a policy number will automatically be generated, and a copy of the application will be sent to you for your records.

Applications using E-App.

To easily understand how to make the most of our digital application process, we have a suite of instructional videos that will convert you into an E-App expert in no time.

To get started click the links on the right or you will find them all in **Adviser hub.**

Need further help?

Just call the Adviser care team on **0800 88 22 88** between 8am and 5pm weekdays.

How-to videos:

Click these underlined links below to view videos.

Click

1. **Adding a life to a policy.**
2. **Spreading your commission.**
3. **Adding Income protection top-up to Mortgage Protector policy.**
4. **Applying for cover from start to finish.**
5. **Tracking the progress of a new policy.**

Customer payment options.

Your customers have the flexibility to choose from a wide range of payment frequencies and methods to suit their individual needs.

	Fortnightly	Monthly	Quarterly	Half yearly	Annually
Credit/debit card	✗	✓	✓	✓	✓
Visa and Mastercard only	✗	✓	✓	✓	✓
Direct debit	✓	✓	✓	✓	✓
Direct payment	✗	✗	✗	✓	✓

Please note cash or cheques are not accepted payment methods.

Nominated payment dates.

- You can nominate any date of payment up to and including the 28th of the month but we cannot accept a payment date later than the 28th of the month.
- Monthly payment dates cannot be set more than 30 days from the commencement of the policy.
- Fortnightly payment dates must be set within 13 days of the commencement date.

Policy ownership details.

A policy can be owned by individuals, or by an entity that has the legal ability to own property. Here are some guidelines:

- A policy can be solely or jointly owned.
- An individual must be at least 18 years old to be a policy owner.
- If a company is to be a policy owner, it must be listed on the New Zealand Companies Register **click here**. At least two directors must sign on behalf of the company.
- A trust does not have the legal ability to own property, so policies that are held on trust must be owned by the trustee(s). The trustee(s) can be individuals and/or a company. The policy will not state that the policy is held on trust.

Please contact your Business manager if a policy is to be owned by an entity that isn't an individual or a registered company.

Offer of terms.

Our standard premium rates reflect the risk a person presents, taking into account factors like age, gender, and smoking status. Our standard premium rates do not take into account other risk related factors like their medical history, occupation, family medical history, or pursuits.

These factors are considered during the underwriting process; if your customer presents a higher risk, terms may be applied (like a loading, exclusion or limitation of cover). This change to the standard rate, is called an "offer of terms" and will be valid for 30 days.

Top tip: After 30 days we may require confirmation of your customers health status (called a "declaration of good health") and may be subject to further assessment.

External replacements.

If you are replacing a policy issued by another insurance company, your customer should request their old policy be cancelled once their Fidelity Life policy is issued and the policy documents have been sent.

Support.

How we'll help you support your existing customers.

How we'll help you support your existing customers.

Nurturing customer relationships is key to sustaining a thriving business. In this section, discover strategies for keeping in touch, retaining, and servicing customers, while fostering both longevity and growth in your professional relationships.

Need support?

Reach out to our Adviser services team if you need support by calling **0800 88 22 88** between 8am and 5pm weekdays.

Our policy anniversary process.

Tahi policies have an automated renewal letter generated 6 weeks prior to anniversary. This will be sent to the customers key contact address via email or post, as decided by them. Advisers will receive a copy of this notification also.

PCMS policies have an automated renewal letter generated 6 weeks prior to anniversary. This will be sent to the customers via post.

To request a copy of this renewal letter you can reach out to our Adviser services team by:

0800 88 22 88 Option 2/2 or

customerservice@fidelitylife.co.nz

Top tip: You can access lists of customers who have upcoming policy renewals from Adviser centre.

CPI option.

Customers who have the CPI option included on their policy will be advised of their option to accept or decline CPI in the anniversary letter we provide them.

If your customer, who has the CPI option selected, decides to decline the CPI adjustment for a particular policy anniversary we must be notified in writing or over the phone prior to their anniversary date.

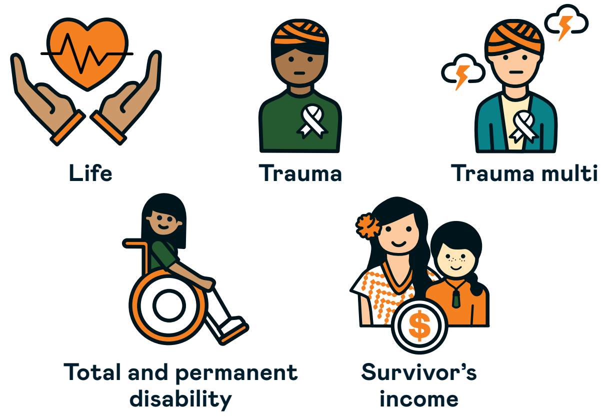
You can reach out to our Adviser services team by:

0800 88 22 88 Option 2/2 or

customerservice@fidelitylife.co.nz

Understanding our Special events benefit.

'Special events' is a benefit allowing your customers to enhance their cover seamlessly upon specific triggers, fostering lasting connections and ensuring sustained suitability of their cover throughout various life stages. This is accessible with our on-sale Life, Trauma, Trauma multi, Total and permanent disability, and Survivor's income covers.
For eligibility and specifics on the Special events benefit, consult your customers' policy wording.



Click

You can find the detail on policy wordings and customer brochures for each cover we offer on **Adviser hub.**

Special event triggers.

Special event triggers may include the following events:

- Marriage, civil union, or divorce.
- Birth or adoption of a child.
- Dependent child starting secondary school.
- Reaching ages 25, 30, 35, 40 or 45.
- Death of a spouse, de facto partner, child or civil union partner.

From the end of November 2023 further triggers will be available. Some of these include:

- Financially supporting a dependent child through a first course of full-time tertiary education.
- Co-signing on a new mortgage for a child.

Typically, your customer can take advantage of the benefit by notifying us in writing with supporting evidence. For details, refer to the policy wording.

What's required?

- A completed and signed **Alteration form** or letter of instruction signed by all policy owners.
- An illustration for the increase.
- Proof of event.

Email to:
admin.services@fidelitylife.co.nz

Top tip: For an easy-to-follow instructional video on how to access your customers age Special event increase for Tahi policies watch the How-to video below.

The process lets you view the ages of your customers within Tahi, enabling you to identify those potentially eligible for an increase via the Special events benefit (specifically age increases).

How-to video:

Click

Viewing your customers' ages in Tahi.

Changing payment methods.

If your customer is changing their bank account, we have various forms depending on which portfolio the policy is on. See options below to download the correct form.

Fidelity Life form **click here.**

Ex-Tower form **click here.**

NZHL form (via Apollo) **click here.**

- Complete and sign the correct direct debit form above.
- For direct credit payments, the bank account information is detailed below:

  Reference: (policy number)
  Particulars: (last name & Initial)

  - **Life 360, Business 360:** 03-0104-0188298-002
  - **Other ex-Tower policies:** 03-0104-0188298-001
  - **NZHL:** 06-0188-0188235-000
  - **Fidelity Life (non Tahi):** 06-0101-0258369-002
  - **Fidelity Life (Tahi):** 06-0101-0258369-001
- If you are requiring an investments form please email us at:

  customerservice@fidelitylife.co.nz

For Fidelity Life policies, please refer to Adviser centre for confirmation if the policy is on Tahi.

When a premium is from an overseas bank account, please email us for bank account details at:

customerservice@fidelitylife.co.nz

Changing payment frequencies.

To complete this update, customers can:

call us on **0800 88 22 88** or

email us at: **customerservice@fidelitylife.co.nz**

Changing credit card details.

Customers and Advisers can call us on **0800 88 22 88** to request a secure link to register a new credit card or update an existing one.

A one-off payment can be done by credit card by contacting our Adviser services team by:

calling us on **0800 88 22 88** or

by emailing us at: **customerservice@fidelitylife.co.nz**

Processing premium refunds.

Refunds are processed due to several reasons (e.g. cancellations, alterations, overpayments). We can only process refunds to verified bank accounts. If your customers pay their premiums using a different method, we will require proof of their bank account to process the refund. We accept a deposit slip or a copy of a bank statement with account number and account name as proof.

When alterations are processed, we occasionally retain credits on a policy. These credits are offset against the next premium due.

Give the Adviser services team a call on 0800 88 22 88 Option 2/2 if you or your customer need help with any of the above processes.

Requesting an alteration illustration.

If your customer would like to make changes to their policy we can provide an illustration that reflects their current cover.

Please note existing customers products and premiums may differ from our on-sale products therefore, Apollo will not always align to what your customer may pay.

What's required?

Send us an email with the changes you would like to: **admin.services@fidelitylife.co.nz**

or call Adviser services team on **0800 88 22 88 Option 2/2.**

A level term illustration for a new policy can be done on Apollo.

Cancellation of a policy.

What's required?

A completed and signed cancellation form signed by all policy owners, which can be downloaded **here.**

Email to: **admin.services@fidelitylife.co.nz**

It will be effective the day we received the signed request unless we are advised that this should be future-dated.

We will process the cancellation at the customer's request but allow 14 days (10 working days) for you to have a conversation with your customer. If they change their mind, we can reinstate the policy immediately with no underwriting.

Any overpayment will be refunded back to the account we have on file. If there is no account on file we will request the details from the customer to process the refund.

Top tip: No signature is required if there is a single policy owner and the request is from the email address we have on record.

Converting from age-rated premium structure to a level premium structure.

An age-rated premium structure will have premiums increase annually based on your customers' age. A level premium structure will be a set premium for the duration of the level premium period.

Some customers may be able to convert their age-rated policy to a level premium policy.

What's required?

A completed and signed alteration form which can be downloaded **here.**

An illustration showing the Level premium cover, this can be generated in Apollo.

Email to: **admin.services@fidelitylife.co.nz**

Top tip: Refer to our commission guide for details on how commission is calculated on conversion to level cover, this can be viewed **here.**

Accessing legacy policy information.

Ex-Tower Talisman (800 policies) and/or Ex-Tower NIMS policies.

We currently do not have any information available on Adviser centre for these policy types.

- If you would like policy schedules, arrears information or any general policy information please call our Adviser services team or you can:

  email your request to:
  lifecover@fidelitylife.co.nz

If you require a full report on a specific ex-Tower book of business, please call our Adviser services team or you can:

email your request to:
advisercare@fidelitylife.co.nz

Requesting a cover alteration.

What's required?

A completed and signed alteration form which can be downloaded **here.**

The alteration form includes a field for an effective date to be specified. If this is not included, we'll process this effective from the date the form was received by us.

Email to:
admin.services@fidelitylife.co.nz

Top tip: No signature is required if there is a single policy owner and the request is from the email address we have on record.

Change of policy ownership.

Customers can transfer the ownership of their policy to another person or company.

It will pay to note the following:

- Memorandum of transfers are not applicable to superannuation policies.
- A trust does not have the legal ability to own property, so policies that are held on trust must be owned by the trustee(s).
- The trustee(s) can be individuals and/or a company. The policy will not state that the policy is held in trust.
- New policy owners must be a minimum of 18 years of age.

What's required?

- A completed and signed memorandum of transfer form (mandatory), which can be downloaded from Adviser centre **here.**
- All signatures must be witnessed by a person aged 18 or above. The witnesses cannot be the current policy owners, the new policy owners, a relative, or live at the same address as your customer.
- A separate form is required for each policy.
- The form must be received by us as one document in its entirety and include the following:
  - Policy number of the policy requiring change of ownership.
  - Names and signatures of current and new policy owners.
  - Witness signature on both current and new policy owners.
  - Contact details and dates of birth for each new policy owner.

Email to:
admin.services@fidelitylife.co.nz

How to process a policy separation.

What's required?

- A completed and signed alteration form signed by all policy owners advising who is retaining the current policy. The cover moving to a new policy will be given a new policy number but will be a replica of the cover on the existing policy, i.e. all terms and conditions will remain unchanged. Download the form **here.**
- A completed and signed direct debit form for the existing and new policy.
- Contact details if there is any change. Address, email and phone number.
- A completed and signed memorandum of transfer for each policy which can be downloaded **here.**

Email to:
admin.services@fidelitylife.co.nz

Top tip: If the policy has joint ownership, then a memorandum of transfer must be completed for each customer to own their individual policy, if this is not received then the new policies will continue with joint ownership.

Changing from smoker rates to non-smoker rates.

If your customers' current cover is on smoker rates and they're now a non-smoker, they're eligible to change their cover to non-smoker rates. A non-smoker means that they haven't smoked or used nicotine or tobacco in the last 12-months. This includes smoking or chewing tobacco, nicotine replacement including e-cigarettes and vapes that contain nicotine, nicotine gum, or patches.

Top tip: Have a look at the quick reference underwriting guide for more detail. To download a copy click **here.**

What's required?

- A completed and signed non-smoking declaration form which can be downloaded **here.**

Email to:
admin.services@fidelitylife.co.nz

Receiving an annual tax statement.

By May each year we will generate and send premium paid details for the financial year to customers via their preferred communication method (post or email).

Any enquiries regarding the annual process or the statements themselves can be emailed to:

taxinvoicerequests@fidelitylife.co.nz

Protect and value.

Looking after your customers' changing needs.

Protect and value.

We understand the importance of adapting to customer needs, especially as they navigate life changes and face challenging times, including periods of financial pressure. This Protect and value section offers insights into the options our Customer value team can utilise to support your customers.

Our Customer value team can assist your customers when they are considering cancelling their cover or experiencing financial hardship.

Click

For tools to support your customers click the link **here.**

Identifying who we can help.

The types of customers we may be able to help with these tools are those who are;

- with us for 12-months or longer and have paid premiums for at least 12 consecutive months or;
- have had assistance previously but have since paid 12 consecutive months premiums since the end of the previous offer; or
- are having financial difficulties.

Financial hardship circumstances.

If your customer is experiencing financial difficulty, we may be able to offer support via our Customer value team. Some examples of these circumstances are:

- Employer approved leave including maternity, paternity, or sabbatical leave.
- Unemployment.
- Business closure or bankruptcy.
- Injury or illness.
- Leaving paid employment to become a full-time caregiver for a spouse, partner, or dependent child.
- Death of a spouse, partner, or child.
- Natural disaster where the event affects a Life insured's ability to undertake their usual work.

Management of your customers' arrears.

This information is designed for you to help manage your customers who are having trouble keeping on top of their payments. It shows you how to keep track and report on their activity when needed.

To help support your customers in arrears (PCMS and Tahi), those with mobile numbers on record will be sent a text message in line with their second arrears notification.

Top tip: For easy to follow How-to videos to help you manage your customers in arrears in Adviser centre, see the links in the next column.

Please reach out to your Business manager or Customer value team if you need further help to manage your customers in arrears.

How-to videos:

Click these underlined links below to view videos.

1. Viewing outstanding payments for non-Tahi policies.
2. Viewing outstanding payments for Tahi policies.
3. Viewing payments history in Tahi.

Reinstatements.

There are 2 statuses for out of force policies:

- Lapse due to non-payment of premiums.
- Cancellation due to receiving a request to cancel a policy.

If you need further help to manage your customers in arrears, please reach out to your Business manager or Customer value team.

Need assistance for arrears?

Just call our Customer value team on **0800 88 22 88** between 8am and 5pm weekdays.

Solutions.

Tools and resources to amplify your business.

Solutions – tools and resources.

We recognise the value of growth, and opportunities to enable this are vital to work in partnership with you. From our advice training and resources through to our leads referral programme, our rich portfolio of resources has something to cater to your business development needs.

Advice training and resources for Adviser businesses.

We have a dedicated team who have crafted a comprehensive suite of tools and training resources that support professional development.

These cover professional development, compliance, and marketing, and will help you deliver exceptional customer outcomes while growing a successful, resilient business.

Click

You can find our solutions on Adviser hub under **Support & training.**

Training events.

Throughout the year we will offer fantastic training opportunities for you to build networks with other industry professionals and like-minded colleagues while gaining valuable knowledge to help your business prosper.

Chat to your Business manager about upcoming training events so you can continue to develop your advice and business skills in a range of interesting ways online, on demand and in-person.

Talk to your Business manager about upcoming training events.

Building Better Businesses.

This programme is designed to help you deliver excellent customer outcomes and secure ongoing business success.

These modules and templates have been designed to help you meet your financial advice obligations and business needs. More importantly, it will help you build a sustainable, successful and customer focused business.

BUILDING BETTER BUSINESSES by fidelity life

Click

To find out more about Building Better Businesses login into Adviser hub **here.**

Learning library.

Access webinars and on demand resources that will help you develop your knowledge, skills and competency **here.**

Solutions – tools and resources.

Mark it.

Mark it is your go-to hub for marketing content and customer communications for social media, newsletters, blogs and email templates, all specifically designed to increase your marketing capability.

Simply copy and paste Mark it's templates and use them to create relevant marketing content that can help you generate new leads, as well as retain your existing customers.

Below are some great email templates for staying in touch with your existing customers:

- Age milestones.
- Life events.
- General check in.

Click

You will find these templates along with others and marketing content in Mark it on **Adviser hub.**

Mark it also has a range of relevant and engaging marketing content which can be used for social media, website content and newsletters. Some of these are:

- Why do people get life insurance?
- Types of life insurance.
- Cover if you get sick.
- Claim process – what to expect.
- What to expect at renewals.
- When and why should I review.

Need help?

For more information or guidance on how to get the most of Mark it get in touch with your Business manager or email us on **solutionsandservices@fidelitylife.co.nz**

101 insurance videos:

Click this underlined link below to view video.

Click

We also have a suite of easy-to-follow videos to help your customers understand life insurance in Mark it here:

101 insurance videos.

Solutions – tools and resources.

Adviser edge.

In April 2024 we're launching Adviser edge, an industry leading advice careers and professional mastery programme. Advisers can tap into a rich selection of on-demand, online, and in-person educational experiences crafted to enhance professionalism, performance, and customer experience, giving you the edge you need.

It can also open doors to an expansive engagement programme and cultivates like-minded connections, offering a collaborative platform to elevate your practice to new heights.

Click

Find out more about **Adviser edge here.**

Career connect.

Our comprehensive education and skills programme is designed to develop the next generation of financial Advisers.

If you're looking for new Advisers to grow your business, get in touch with your Business manager and have a chat about connecting with our Career connect graduates.

Talk to your Business manager about joining Adviser edge or for more information on Career connect.

Leads referral programme.

We value our relationships with Advisers and operate a leads referral programme aimed at connecting customers with financial Advisers like you. These valuable lead opportunities come from various sources and are another way we're dedicated to amplifying your growth.

Talk to your Business manager if you're interested in learning more about the lead's referral programme.

Underwriting.

What you need to know.

What you need to know about underwriting.

Our underwriting team is here to support you and your customers in assessing their application for insurance. We partner with you to give customers peace of mind that their insurance needs are well-addressed. We aim to be competitive, transparent and flexible, adapting to each individual's unique circumstances. We utilise telephone underwriting where possible and throughout the underwriting process, we keep stakeholders informed through clear and consistent communication. We offer terms that are considered, fair and sustainable, ensuring that decisions are well explained and understood. Our underwriting team offer superior service and are approachable, solution focused and driven to make working with us, easy.

See how our **Live chat** in Adviser centre can help you with on demand underwriting support with this **video.**

Tele-underwriting.

Telephone underwriting, also known as tele-underwriting, allows us to get information directly from your customer either during the initial application process, or after we've received more information. In addition to speeding up the application process, it provides a human touchpoint, which is particularly helpful for sensitive medical disclosures. We'll attempt to get in touch with your customer a couple of times, so let us know if there is a preferred time to contact them.

Medical requirements.

Requests for medical notes can only be made when a signed declaration is received. Some medical practices require their own form to be completed before releasing medical information – in this situation, we'll let you know as soon as possible.

Pre-assessments.

If you have a prospective customer, or a case to pre-assess you can either

- use **Live chat**,
- call us on **0800 88 22 88 Option 2/1** or
- send an email to: **newbusiness@fidelitylife.co.nz.**

Top tip: Share as much information as you can to help the underwriter give the most accurate view possible. If an application is submitted and a likely loading has been supplied, including this in the application can help to speed things up.

In-progress applications.

When assessing your case, the underwriter will provide their direct contact details in an Adviser memo to you. Contact them in the first instance, and if they're not available, any one of the underwriting team will be able to help.

Occupation disclosures.

The quickest way for an underwriter to make an occupational assessment for disability covers is to understand the tasks involved in the duties of a customer's occupation. When specifying a customer's occupation or job title, information on the industry or nature of their work is helpful. For example "self-employed builder" is more helpful than simply "self-employed".

Providing additional information.

Sometimes additional information may be requested during the underwriting process. If your customer has a known condition (like high cholesterol or hypertension), providing recent copies of results can help to speed up the process. These can often be sourced from a customer's online health portal. Alternatively, if you're providing more information to support the application, please make sure your customer is copied into the email you send to us.

If you want any further information, you can download our quick reference underwriting guide below or call one of our team.

Click

For quick reference to the underwriting guide click **here.**

Reviewing a loading or an exclusion.

In many circumstances we're able to review a loading or exclusion if a customer's health situation has improved, or if their circumstances have changed. For exclusions, we can typically do this with an update on the specific condition (for example a musculoskeletal questionnaire, or specific health questionnaire). Mental health exclusions require a full application form to be completed. A full application is required to review a loading. In some circumstances we may need additional information to support the review, and this may be at the customer's cost. In this scenario, we'll be sure to let you know.

Top tip: We recommend that you have a chat with an underwriter to get information on the specific terms to see if they can be reviewed, and what information we may need to do so.

Group business.

How to make Group business work for you.

How to make Group business work for you.

As an Adviser, leveraging group insurance can be a substantial asset, offering low barriers for entry and a promising pipeline for future customer opportunities.

We've been strong in the group insurance market for over a decade. Our dedicated Group insurance team provide end-to-end support for your group new business and existing business portfolio providing you a one stop shop for anything group related.

Reach out to us early in the process, our role in supporting you goes further than the pricing and administration. We can assist with scheme design, market information and your proposition.

How to get in touch with the Group insurance team.

If you have existing group business with us, you will have an appointed Group insurance consultant who you can contact directly.
For all other queries you can reach our team by

email on:
grouprisk@fidelitylife.co.nz

Need help?

Reach out to our Group risk team if you need further support on **0800 88 22 88 ext 596** between 8am and 5pm weekdays.

What we'll support you with.

New Business	Existing Business
Illustrations	Annual renewals
Product training	Premium & commission payments
Business development support	Policy rate reviews
Applications and new policy installation	Continuation options
	Claims co-ordination
	Underwriting co-ordination
	Policy amendments
	Cancellations

Group product summary.

Covers	Life insurance	Life and TPD insurance	Trauma insurance	Income protection insurance
Key benefits	Life Bereavement Terminal illness Key person	Accelerated TPD Life Bereavement Terminal illness Key person	Trauma	Income protection
Optional benefits/ features	Personal accident	Any occupation Own occupation	Standalone Accelerated Life reinstatement Trauma reinstatement	Any occupation Own occupation Enhanced Additional benefits CPI on claims

- There is a minimum of 10 lives insured per group policy.
- Membership is compulsory in nature and is typically funded via the employer/policy owner.
- There is a minimum annual premium of $5,000 or $2,500 per cover that applies.
- Copies of group product summaries and our policy wordings can be found on **Adviser hub** **here.**

How to request an illustration.

Please provide us with the following information for an illustration.

What's required?

- Company name and trade of business.
- Member data – gender, date of birth, occupation and salary.
- Confirmation of who you want to cover (permanent employees, managers, etc.)
- What cover types you want to provide and how it will be calculated (fixed cover amounts or multiples of salary).
- Your commission % to be included in the illustration.
- Confirmation if there is existing cover in place (if so we need the last 5-years claims history).

Top tip: A template is available to download from Adviser hub to guide you through our illustration options.
To download your copy click **here.**

Claims.

How to make a claim.

How to make a claim.

If your customer wishes to lodge a new claim, they can:

contact us **directly**,

notify us via our **website**, or

you can contact us **on their behalf.**

The type of claim determines the necessary claim requirements, as it is important that your customer submits the correct supporting documentations. This may include but is not limited to:

- Claim forms.
- Medical evidence.
- Financial evidence.
- Certified identifications.
- Death certificate.
- Other relevant documentations.

You are in safe hands. If you or your customer have any queries, you can:

call us on **0800 88 22 88 Option 2/3** or

email us at **claims@fidelitylife.co.nz**

We are here to support and guide you through each step of the process to help make it as seamless and stress free as possible.

Click

For more information about making a claim click **here.**

Need help?

Reach out to our Claims team if you or your customer needs further support on **0800 88 22 88 Option 2/3** between 8am and 5pm weekdays, or email **claims@fidelitylife.co.nz**

Commissions.

How to manage your commissions.

How to manage your commissions.

An overview of your commission structure.

We have a competitive commission structure and we've put together a guide to help you understand how our commission model works. Effective from 31 July 2021, the commission scorecard determines the initial commission rate you receive based on key metrics. We've also combined renewal and service commission into one rate of 10%, which we now refer to as 'servicing commission'. The commissions are set out in the commission schedule in your distribution agreement with us.

From time to time, we may vary the commission we pay on certain products or cover types. The commission guide also provides information on specific areas that are paid different rates, for example spread commissions, loadings, and age-related or level.

We review the commission scorecard framework and your commission rate at least annually. We'll always let you know at least 30-days in advance if we're planning to make changes to the commission model or your commission rate.

Debt management of your commissions.

We operate a 24-month responsibility period for initial commission. Writeback terms apply to policies that are cancelled from inception or if a customer wishes to reduce or discontinue their cover within the 24-month responsibility period. These are detailed in the commission guide.

Interest will be charged on debt balances based on the number of days from the last commission run. If the balance remains unpaid, interest will also be calculated on the previous interest charge(s).

Legacy products.

Information on commission for legacy products or products closed to new business is available on request through Adviser care or your Business manager.

Frequency of your commission payments.

Commissions are paid twice a week on a **Tuesday** and **Thursday.**

Commission guide and glossary.

If you need further details on commission, or a glossary of terms to help you understand some of the common terms we use, you will find it in the Commission guide below.

Click

For further details on commission, or a glossary of terms, download a copy of the commission guide **here.**

Talk to your Business manager to help you understand what rate you should be on and for any questions you may have.

Resolving customer issues.

What you need to know.

Resolving customer issues.

Good customer outcomes are about designing and delivering products and services with a customer-centric approach, aiming to ensure that customers understand the products and services they are receiving, and that these are appropriate for them on an ongoing basis.

For a variety of reasons, on occasion things don't go to plan between Advisers and customers. In keeping with our commitments to both Advisers and customers, our Conduct assurance team takes an objective, unprejudiced approach working with Advisers to investigate and research any alleged conduct concerns. Our guiding principle is to establish the facts and understand all aspects of the matter at hand before reaching any conclusions and ultimately delivering fair and consistent outcomes.

Our commitment.

We will endeavour to handle all complaints:

- Promptly and professionally.
- With empathy and sensitivity.
- Respectfully and fairly.
- With consideration of customers who are experiencing vulnerability.
- Ensuring the complainant receives regular communication and understands our processes.
- In accordance with our legal and regulatory requirements.

Resolving a complaint.

We aim to resolve a complaint immediately but where this is not possible, we'll acknowledge the complaint within 2-working days of receipt and aim to provide a full response or update to the complainant within 7-working days.

Where we cannot agree on a resolution with a complainant, we'll ensure the complainant is aware of our external dispute resolution service and its procedures.

Need a quick response?

For the quickest response email our team at **complaints@fidelitylife.co.nz.**

Accreditation.

Our product accreditation.

Our product accreditation.

Learning about our products and their many unique features supports you in being able to provide advice that's suitable for your customers. Therefore, helping you meet your conduct obligations under Standard 8 of the Code of Professional Conduct for Financial Advice Services.

To help you meet your product accreditation requirements, our Learning management system (Learning HQ) offers eLearning modules to support your learning and understanding of our products.

We've made our accreditation simple, effective, and easily accessible online.

New to Fidelity Life Advisers will be sent a unique link to Learning HQ for the first time. We recommend that you bookmark this page for future reference.

Completing your accreditation is a condition of your distribution arrangement with us.

Top tip: Please ensure you complete your accreditation within 30-days of receiving the email.

Ongoing accreditation is required on an annual basis. The Adviser care team will email you a Learning HQ link to remind you when this is due.

Talk to your Business manager or contact our Adviser care team if you have trouble logging in.

Working with you.

Our ways of working with you.

Our ways of working with you.

Discover the distinct advantages of partnering with us. This section covers our guiding principles.

Our good customer outcome principles.

Our good customer outcome principles were developed to ensure we continue to serve the needs of our customers. They were validated by customers and staff and have been incorporated throughout our day-to-day business activities.

Trust – we do the right thing and provide our customers with certainty.

Value – we offer quality products and services that are suitable.

Clarity – we provide products and services that are clear and easy to understand.

Our expectations of our people.

We have created our code of conduct standards that guide our ways of working with each other, businesses, Advisers, customers, partners, and all stakeholders. They help bring our company values to life and to achieve our purpose.

We treat customers fairly.

We treat customers fairly by:

- putting our customers first;
- following our good customer outcome principles;
- taking action to put things right if needed.

Honesty and integrity.

We act with trust, integrity, and honesty by:

- taking ownership, responsibility, and accountability for our actions;
- being open, honest, and transparent in all our interactions;
- protecting any confidential or personal information we handle;
- not acting in a way that could be thought of, or would result in, personal gain;
- being trustworthy.

We speak up and take action.

We speak up and take action by:

- being brave, speaking up and encouraging others to do the same;
- seeking to improve the way we work;
- taking action when things go wrong.

Ethical and professional.

We act ethically and professionally by:

- being professional in all we do;
- remembering that we represent Fidelity Life and its reputation in everything we do, including information we share with others or post online;
- making decisions and behaving in a way that is socially responsible, community minded and committed to protecting and caring for the environment;
- completing all required training to ensure we understand and comply with all relevant laws, regulations, codes, policies, and procedures that apply to us and the work we do.

Inclusive and respectful.

We are inclusive and respectful by:

- treating others with fairness and respect;
- celebrating and valuing diversity and inclusiveness;
- having no tolerance for discrimination;
- creating and fostering a healthy and safe work environment and supporting the wellness of our colleagues;
- working with others in a collaborative way.

Talk to your Business manager if you have any queries about how we work with you.

Thank you.

We hope that you'll find this guide to be a valuable business tool, and one that makes doing business with us a bit easier.

We value your input, so if you have any feedback or insights, please reach out to your Business manager.

Est. in NZ 1973

91% of new claims accepted 1/7/22 – 30/6/23

NZ based customer service

Over $1.5B paid out in claims since 1973

Rated A- (Excellent) for financial strength*

Here for the good of NZ

Fidelity Life Assurance Company Limited

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Level 4/136 Fanshawe Street,
Auckland 1010, New Zealand.

09 373 4914 | 0800 88 22 88
Email us on **salessupport@fidelitylife.co.nz**
Follow us on **Linkedin**

*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale that this rating forms part of is available for inspection at our offices. For more information please visit fidelitylife.co.nz.