

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 is 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



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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 not that of any other insurer or 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.