

TELE-INTERVIEWS WITH NEOS

NEOS TELE-INTERVIEWS AND THE ADVISER-LED APPLICATION PROCESS

About NEOS and our philosophy

The tele-interview process is generally the first interaction your client has with NEOS. First impressions last, and we want to ensure that the first impression we deliver, is great one.

However, completing a tele-interview is a very delicate task. We're asking someone to share their most personal details with a stranger.

Being **polite**, **building rapport** quickly and finding the balance between **being professional** and **friendly** is crucial in helping customers feel comfortable.

Our goal is for the customer to walk away with confidence and trust in NEOS.

Adviser benefits of the NEOS tele-interview process

 Experienced interviewers completing client applications on your behalf

Tele-interviews with NEOS

The NEOS team welcomes the opportunity to help your client complete their application for life insurance via tele-interview.

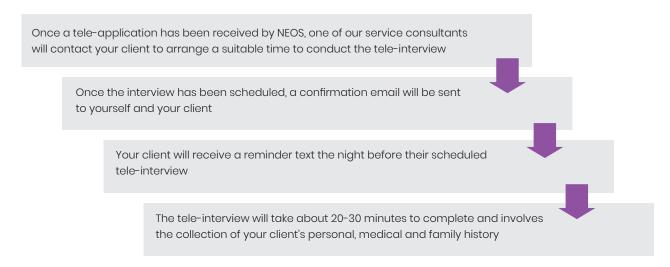
We've prepared a <u>tele-interview guide</u> for your clients which includes everything they need to know about tele-interviews and the NEOS process, including:

- ✓ What is a tele-interview?
- ✓ How is client information used?
- ✓ Arranging the tele-interview
- ✓ The tele-interview
- ✓ Preparing for the tele-interview





Booking a NEOS tele-interview



Adviser-led application process: best practice advice for completing the application with your client yourself

Benefits of the adviser-led application

- ✓ You already have a relationship and rapport with your client – this can make the application process easier (however, some clients may prefer to talk to someone they typically won't interact with again)
- ✓ You don't have to wait for our availability you can complete the application with your client as soon as you're able
- ✓ You stay across your client's details and are aware of any responses which might give rise to requests for further information and/or potential loadings and exclusions.

At the end of the day, what's right for one client may not be for another. It's therefore great to be able to offer your client the option of a tele-interview service or the ability to complete the application with you. If you plan to complete the application yourself, remember that great tele-interviews start with the basics.

- ✓ Being present
- ✓ When to use open ended and closed questions
- ✓ When to get additional information and what questions to ask
- ✓ Navigating sensitive topics
- Confirming correct referring doctor/specialist/ physio details
- Detecting emotion is a key part of a successful interview (whether in person or via telephone)
- ✓ Always remember to avoid leading questions!

And finally, consider who in your business is the right person to complete the application with your client – keeping in mind their experience, medical terminology understanding and quality success measures.

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