

# 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
- ✓ Returns valuable time back to you, the adviser, by handing over the process to NEOS
- ✓ Removes the disclosure risk from you and places it with NEOS on a recorded line

### 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 [tele-interview guide](#) 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

Once a tele-application has been received by NEOS, one of our service consultants will contact your client to arrange a suitable time to conduct the tele-interview

Once the interview has been scheduled, a confirmation email will be sent to yourself and your client

Your client will receive a reminder text the night before their scheduled tele-interview

The tele-interview will take about 20-30 minutes to complete and involves the collection of your client's personal, medical and family history

## 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.**