





ADVISER USE ONLY

Adviser reference guide

Tips to
assist you in
transacting with
Challenger

Contents

	Application process	3
	Customer identification process	5
	How you can lodge your request with us	7
	Frequently asked questions	10

The information in this guide relates to the following products:

- Challenger Guaranteed Annuity
- Challenger Guaranteed Annuity (Liquid Lifetime)
- Challenger CarePlus
- Challenger Guaranteed Personal Superannuation
- Challenger Guaranteed Allocated Pension

Application process



Application process

Tools

Utilise the tools through AdviserOnline at adviseronlineportal.com.au

- ✓ **eQuote**
- ✓ **Online ID verification**
- ✓ **Age Pension Illustrator**

Other tools available include:

- ✓ **Retirement Illustrator**
- ✓ **Fast Facts**
- ✓ **Aged Care Illustrator**



Challenger seeks documentation

Complete the application form online providing the required information. Print and sign the application form (client/s and adviser to sign).



Send us the required documentation

Checklist:

- ✓ Application form
- ✓ Copies of identity documents (or record of complete online verification with reference number)
- ✓ Non-superannuation money: Cheque or direct debit authority form
- ✓ Superannuation money: Rollover initiation request form
 - this form can be sent directly to the rollover institution
 - if rollover is for a partial amount, ensure this is recorded on the form
- ✓ Tax file number declaration form
- ✓ Withholding declaration form
- ✓ Valid quote

Upload documents to ePost via **AdviserOnline**



Complete any additional requirements

We will advise if further requirements are necessary



Application processed

Once all the requirements are received, we will process the application and send documents. These documents will be viewable on AdviserOnline.



Fees

Adviser fees are generally paid to the dealer group four business days after end of period (i.e. the periods end on the 15th and the end of the month).

① Non-superannuation money: If making a direct debit payment, ensure the funds are available in the client's bank account, the bank account permits direct debits and does not have daily limits on direct debit withdrawals. Also ensure that direct debit is selected on the electronic application form so that the direct debit form prints as part of the application documents.

① Superannuation money: Superstream rollover requests can take up to three days to be received by Challenger, once the rollover has been sent by transferring fund.

① A valid quote is a quote that has not expired and includes the required client details. Rates are published weekly on Monday's and quotes are valid for 14 days from quote generation for amounts of \$4 million or below.

① Ensure all required information is provided to enable efficient processing of the application. If the application is incomplete we may not be able to process the application until all requirements are received.

① Client will receive an Investor Certificate, Policy Document (if applicable), Centrelink Schedule (if applicable) and online access.

① Ensure adviser fees recorded on the quote match those on the application form. If the fees are greater on the quote, the investor will need to sign the quote approving the fees, or you can provide us with a copy of the Statement of Advice confirming the investor is aware of the higher fees.

Customer identification process




Customer identification process

Electronic verification is available for customer identification as a standalone service through AdviserOnline or as part of the electronic application.

Helpful tips

- ✓ We can generally accept a valid Mobility Parking Scheme card, where the card includes the client's full name, date of birth and photo. This identification can be used as a primary photographic document (Group A).
- ✓ For the CarePlus product (where the client is residing in a care facility) we can accept a notice or invoice issued by that facility within the preceding three months that records the provision of care services (as a secondary document). The document must include client name and address as appears on the application form.
- ✓ Customer identification documents such as passports and driver's licenses that have an expiry date must not have expired (however, Australian passports that have expired within the preceding two years may be accepted).
- ✓ Please ensure all sections of the application form are completed, including 'source/origin of funds' and 'FATCA' information.
- ✓ For new investors investing \$1m or more of non-superannuation money and/or with a residential address outside of Australia or New Zealand, please complete the 'additional identity information' section of the application form.
- ✗ We cannot accept the Australia Post Keypass identity card as a form of identification.



Online ID verification

Verify your client's identity using GreenID.

Need help? Read the [user guide](#).

[Run ID verification](#)

ⓘ For lifetime annuities and CarePlus, verification of the client's date of birth is a product requirement. In the case where a birth certificate is provided, and the client has been subsequently married resulting in a name change, a copy of the marriage certificate is also required.

AdviserOnline

Access AdviserOnline through adviseronlineportal.com.au

It offers you access to your clients' account information, 24 hours a day, seven days a week.

You can:

- view your clients' account information;
- use eQuote – our quote facility with integrated pre-filled application form (eApplication) and online ID verification;
- track your clients' maturities;
- view client reports such as annual statements and Centrelink schedules; and
- view and download your full client list, including all account information.

How to lodge your request with us



How to lodge your request with us

The table below indicates the types of client notification we can receive to process requests.

Request	Method					Requirements/Notes
	ePost	Mail (original)	Fax	Phone	Email	
Application forms						
Application forms (paper)	✓	✓	✗	✗	✗	
Maturity instructions						
Policy extension	✓	✓	✓	✗	✗	Where the investor wants to rollover the existing policy into another policy on the same terms.
New policy	✓	✓	✗	✗	✗	Where the investor wants to invest into a new policy on new terms a new application is required to be completed.
Cash out (current details)	✓	✓	✓	✗	✗	Where the investor wants to have the remaining residual capital value paid via direct credit to nominated bank account on file or cheque to investors address on file.
Cash out (new details)	✓	✓	✗	✗	✗	Where the investor wants to have the remaining residual capital value paid back to a bank account different from our records. Note, the account needs to under the investor's name.
Rollover	✓	✓	✗	✗	✗	Where the investor is wanting to rollover to external institution/s.
Change of details						
Client details						
Address, phone, fax & email	✓	✓	✓	✓	✗	Note: If joint account, we require authority via phone from both owners or both signatures for changes.
Bank account	✓	✓	✗	✗	✗	A letter or Change of Details form needs to be signed by client(s). Note: For a single investor updating a bank account in joint names, we only need the investors signature. Secondary bank account holders signature is not required.
Tax file number – from client	✓	✓	✓	✓	✗	A letter or Change of Details form needs to be signed by client(s).
Tax file number declaration form	✓	✓	✗	✗	✗	A TFN declaration form (one per investor, per account) must be completed.
Date of birth	✓	✓	✓	✗	✗	An original certified copy of valid identification (e.g. drivers licence or passport) showing date of birth.
Power of Attorney (POA)	✓	✓	✗	✗	✗	A letter requesting POA to be applied to account (signed by client or POA); and original certified copy of POA (each page certified). Note: the specimen signature if attorney's signature is not on POA document is required.
Third party authority (information only)	✓	✓	✓	✗	✗	A letter signed by investor. We can accept signed scanned copies of Third Party Authorities for advisers or Change of Advisers when received from the advisers via email. If it's from any other source, i.e. accountants etc. Then it must be made via post of fax and the request must still be signed by the investor.

Request	Method					Requirements/Notes
	ePost	Mail (original)	Fax	Phone	Email	
Change of details (continued)						
Client details (continued)						
Account name, due to marriage, divorce, deed poll or a new company name	✓	✓	✗	✗	✗	Original certified copy of document of authority (marriage certificate, divorce certificate, deed poll and in the case of companies a certificate of incorporation on change of name); and Letter requesting alteration signed with both old and new signature (not required for companies).
Beneficiary	✓	✓	✗	✗	✗	Nomination of beneficiary form.
Reversionary	✓	✓	✗	✗	✗	Letter signed by investor.
Signature for company account	✓	✓	✗	✗	✗	Certified copy of Board Memorandum. Specimen list of signatures. Explanatory cover letter.
Deceased estate documentation	✗	✓	✗	✗	✗	
Adviser changes						
Change of adviser	✓	✓	✓	✗	✗	A letter or Change of Details form needs to be signed by client(s). Scanned letter from adviser or investor accepted, or text email from investor only.
Increasing the ongoing Adviser Service Fee	✓	✓	✓	✗	✗	This request can only be made by the investor.
Decreasing the ongoing Adviser Service Fee	✓	✓	✓	✓	✓	This request can be made by the investor or adviser.
Removing trail Commission	✓	✓	✓	✗	✗	This request needs to be signed by an authorised person from the dealer group – not the adviser. There is a template that needs to be completed on the dealer groups letter head and either posted or emailed directly to the Operations team (see below for contact details to obtain the template or send the request).
Withdrawal						
Redemption request	✓	✓	✗	✗	✗	
Continuity certificates	✓	✓	✗	✗	✗	
Cancelling/reissuing lost cheques	✓	✓	✓	✗	✗	
Cancelling/reissuing unwanted cheques	✓	✓	✗	✗	✗	The investor should return the cheques to us with a written request. Generally, we will pay via electronic funds transfer (EFT).

Original written request: Reply Paid 3698, Sydney NSW 2001

Fax: 02 9994 7777

Adviser Services: 1800 621 009

Email: info@challenger.com.au

ePost: adviseronlineportal.com.au/secure/epost

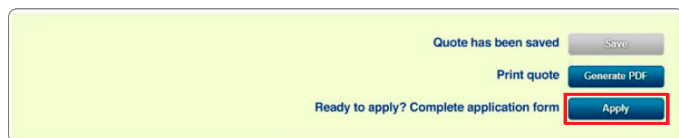
Frequently asked questions



Frequently asked questions

I have completed the quote, how do I apply?

Complete the application form by selecting 'Apply' at the bottom of the quote screen.



Once you have started the application form, you can save partially completed details and come back to it at a later time.

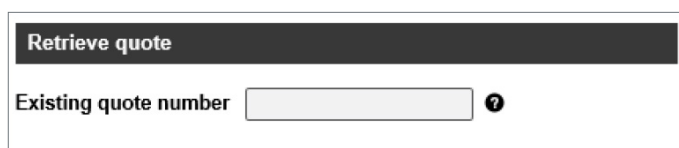
Can I lodge my eApplication online?

Yes you can via ePost. Log in to AdviserOnline to view the user guide and use the tool.

My quote has expired, what do I do?

If your quote has expired prior to sending documentation to our office, rerun the quote:

1. Access Challenger's eQuote through AdviserOnline. adviseronlineportal.com.au
2. Retrieve the quote by entering the existing quote number into the text field.

A screenshot of a web form titled "Retrieve quote". It features a text input field labeled "Existing quote number" with a question mark icon to its right.

3. Select 'Modify quote'.
4. Select 'Run quote'.
5. Select 'Generate PDF'.
6. Select 'Apply'.
7. Submit the updated quote to Challenger together with the application form.

ⓘ If a valid quotation is not included with the application form and investment money, your client will receive the earning rate/regular payments applicable on the day the application and investment money are processed by us.

What communications do I receive regarding my clients'?

You may receive the following email communications:

- Weekly update – this includes a link to the latest rates, together with a list of upcoming maturities
- New policy confirmation – confirming when a new policy is set up, with a link to AdviserOnline to view the account details.

What happens if the investors direct debit dishonours?

If the direct debit dishonours we will cancel the policy and request instructions on how to proceed. If the client wishes to open a new policy we will request for a new quote to be submitted.

When will my adviser service fees be paid?





Fee type	Period	Payment date to dealer group
Upfront and ongoing adviser service fees	1st to 15th of the month	Four business days after end of period
	16th to the end of the month	

ⓘ If an application commences on the 15th of the month and this is a Monday, the upfront adviser service fee will generally be paid to the dealer group four business days later i.e. Friday 19th.

We're always ready to support you and your clients

Challenger has a range of tools to help you and your clients with their retirement and aged care planning, including calculators, videos and case studies.

To access them or find out more:

-  Visit **challenger.com.au**
-  Log in, or register for AdviserOnline at **adviseronlineportal.com.au**
-  Speak to your Challenger BDM
-  Call Adviser Services **1800 621 009**

Disclaimer

The information in this guide is current as at 11 November 2019 and is subject to change. This guide provides limited information about investments offered by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 and Challenger Retirement and Investment Services Limited ABN 80 115 534 453, AFSL 295642 (trustee of the Challenger Retirement Fund ABN 87 883 998 803) (reference to 'Challenger' 'we' 'us' and 'our' refer to each of these entities). This information is general only and not financial or product advice.

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