

[4 seconds][Customer] : No worries.

[5 seconds][Agent] : Hi, Elizabeth. It's simply calling you from real insurance. How are you today?

[9 seconds][Customer] : It's better listening. It's a husband, Shane.

[13 seconds][Agent] : Oh, sorry. Hi, Shane, how are you today?

[15 seconds][Customer] : Yeah, it's alright, love. That's alright.

[18 seconds][Agent] : Yeah, I'm just giving you a call to run you through that cover, provide you with some quotes, just answer any questions that you may have.

[17 seconds][Customer] : Yep, Yep, Yep. You're good.

[24 seconds][Agent] : OK, so can I just get you to confirm your wife's first last name and date of birth please as she's just the first one on this? Yep. Yep.

[31 seconds][Customer] : Yeah, Elizabeth May Cook May spelt MAYE C AA Clay, 6969.

[42 seconds][Agent] : And her date of birth, 6969.

[50 seconds][Customer] : Yep.

[50 seconds][Agent] : Well, that's nice and easy to remember. And can I confirm that she's a female Australian resident? Yeah. And what was your name? Shane. Your first and last name?

[56 seconds][Customer] : Yes, you, Shane, Robert Cook.

[1 minutes 2 seconds][Agent] : Shane Robert Cook. Yeah. And your date of birth? Did you say the fifth of the 8th?

[1 minutes 6 seconds][Customer] : And my date of birth is the 5861 No 15861.

[1 minutes 12 seconds][Agent] : Oh, 15861 perfect, thanks for that. And can I confirm that you're a male Australian resident?

[1 minutes 17 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 21 seconds][Agent] : Perfect. And Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation, but thanks for putting that inquiry through. Shane, what got you looking into the funeral cover today?

[1 minutes 35 seconds][Customer] : It's just that my wife's had seven bulls in the last last year and a week before Christmas she was in hospital. She fell over and and knocked her head and she was

uncut for about 25 minutes.

[1 minutes 50 seconds][Agent] : Oh, my goodness.

[1 minutes 50 seconds][Customer] : And the doctor got down a diagnosed epileptic and dementia and heart murmur and high blood pressure. And we've been told that the next sport could take a life.

[2 minutes 7 seconds][Agent] : Oh, no.

[2 minutes 8 seconds][Customer] : Yeah.

[2 minutes 8 seconds][Agent] : Well, I'm really sorry to hear about that, Shane.

[2 minutes 12 seconds][Customer] : So I bet you had all the family come over from Tasmania, from Wilbury, NSW, and they come out for their mum 'cause they they said it might be the last time they see her alive.

[2 minutes 24 seconds][Agent] : Oh, I'm really sorry about that.

[2 minutes 22 seconds][Customer] : So yeah, that's alright.

[2 minutes 26 seconds][Agent] : But did you have a nice Christmas though?

[2 minutes 30 seconds][Customer] : Yeah. I took out the Broken Hill for Christmas and she caught up with the, the, the family when we got back. So they spent New Year's Eve with her and, and all that. And we had a BBQ down the river yesterday with them and one went back yesterday and the other one goes back on Saturday.

[2 minutes 28 seconds][Agent] : Otherwise, OK. And you celebrated New Year's Eve as well, did you?

[2 minutes 56 seconds][Customer] : Yeah, yeah, yeah. We had a quiet one.

[2 minutes 58 seconds][Agent] : Oh, lovely. Yeah. It's always nice to just quiet down at that point after a big Christmas. But, yeah, of course, Shane. Well, thanks for sharing all that information with me. Of course. We'll see what we can do. We'll get that cover put in place for the for the both of you.

[3 minutes 3 seconds][Customer] : Yeah, Yep, Yep. Yep.

[3 minutes 13 seconds][Agent] : I think that you've put in join that for yourself as well.

[3 minutes 16 seconds][Customer] : Yep. Yep.

[3 minutes 17 seconds][Agent] : Yeah. All right. Perfect. So, Shane, I'll just take you through how it

works. You just let me know if you have any questions along the way. OK, So with our coverage is designed to provide a cash benefit from anywhere from 3000 up to \$15,000 to your loved ones when you pass away. And they can use those funds not only for the funeral but also for other final expenses that you may have at the time.

[3 minutes 17 seconds][Customer] : Yep, Yep, Yep, Yep.

[3 minutes 42 seconds][Agent] : Now you can nominate up to five beneficiaries to receive the nominated benefit amount. So did you guys have anyone in mind that you would nominate? Honestly, what happened to you both?

[3 minutes 55 seconds][Customer] : Not really at the moment.

[3 minutes 57 seconds][Agent] : No, no, that's OK umm, you don't have to know straight away. Uh, just a bit of food football there. Umm, But of course you can nominate anywhere from one to five.

[3 minutes 58 seconds][Customer] : Sure it Yep, Yep, yeah, I say again. Yep, Yep.

[4 minutes 5 seconds][Agent] : OK now Shane, if death is due to an accident then we pay out that benefit in triple to your beneficiaries.

[4 minutes 13 seconds][Customer] : Yep.

[4 minutes 13 seconds][Agent] : OK, it's easy to apply for the cover. There are no medical checks.

[4 minutes 19 seconds][Customer] : Yep.

[4 minutes 17 seconds][Agent] : As long as you're an Australian resident aged between 40 and 79, acceptance is guaranteed.

[4 minutes 22 seconds][Customer] : Yep, Yep, Yep. Yep, Yep, Yep, Yep, Yep. Yep.

[4 minutes 22 seconds][Agent] : OK now for the 1st 12 months you will be covered for accidental death, an accidental serious injury only and then after the first 12 months you will be covered for death due to any cause at all, so that includes natural causes OK.

[4 minutes 39 seconds][Customer] : Yep, Yep, Yep, Yep. Yep.

[4 minutes 40 seconds][Agent] : In addition, there is also a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we will pay your claim out in full to help you

with those medical expenses whilst just live. OK change. So that is the unexpected does occur. So you've got that extra protection.

[4 minutes 57 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[5 minutes 4 seconds][Agent] : Now you can choose between 3000 up to \$15,000. And a couple of things to note about the premiums. Your premiums are designed to stay the same as you get older, OK? When you reach 85, the premiums will completely cease, so you'll have nothing more to pay, and you'll also receive a 25% bonus cover, which will be applied on top of that original amount. OK, And, umm, changes. So you do know even though you're not paying premiums at this time, the cover does stay in place all the way up until the day before your 100th birthday. All right, Now, you can also find information about our premium structure on our website. But did you have any questions or is that pretty straightforward?

[5 minutes 12 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, Yep, Yep, no. That's pretty straightforward.

[5 minutes 48 seconds][Agent] : Yeah. OK, not a problem. Let's go into that pricing then for you and Elizabeth.

[5 minutes 53 seconds][Customer] : Yep.

[5 minutes 52 seconds][Agent] : Umm, so it's from 3000 to 15,000. So was it the 15,000 you were looking out for each of you?

[5 minutes 59 seconds][Customer] : Yeah. Yep. Yep.

[6 minutes][Agent] : Yeah. OK, not a problem. I'll set that up and have a look at that. And just so that loads, I'll let you know as well about the early cash out options.

[6 minutes 10 seconds][Customer] : Yep.

[6 minutes 9 seconds][Agent] : So anytime after you reach 85 years of age, you can choose to enter your cover and we will pay you 75% of the funeral insurance benefit.

[6 minutes 18 seconds][Customer] : Right. Yep.

[6 minutes 18 seconds][Agent] : OK, well, let's have a look at that quote together there.

[6 minutes 27 seconds][Customer] : Yep.

[6 minutes 22 seconds][Agent] : So for \$15,000 of cover, and that's for each of you, the total combined premium is \$86.98 a fortnight.

[6 minutes 33 seconds][Customer] : Don't be fine. Yep.

[6 minutes 33 seconds][Agent] : OK, Yeah. And can I ask as well, have you created a will for each other?

[6 minutes 40 seconds][Customer] : No, not yet.

[6 minutes 41 seconds][Agent] : No. OK. No, that's not a problem at all.

[6 minutes 54 seconds][Customer] : Yep. Yep.

[6 minutes 43 seconds][Agent] : So no, it's OK, sorry, I don't mean to rush you with all these things, but I will let you know, Shane, that we do provide you with a free online legal will valued at \$160.00 with each policy.

[6 minutes 57 seconds][Customer] : OK.

[6 minutes 57 seconds][Agent] : OK, So that'll be handed out to you for free.

[7 minutes][Customer] : Yep.

[7 minutes][Agent] : And of course, I will let you know that you may, you may pay more in total premiums over the life of the policy than the benefit amount.

[7 minutes 8 seconds][Customer] : Yep.

[7 minutes 8 seconds][Agent] : So please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, you'll cover will stop and you will not receive anything back unless you are eligible for and choose the early cash back offer.

[7 minutes 16 seconds][Customer] : Yep, Yep. Yep. Yep.

[7 minutes 20 seconds][Agent] : OK, And just one last thing there as well, Shane, we have a real reward attached to the policy.

[7 minutes 30 seconds][Customer] : Yep. Yep.

[7 minutes 26 seconds][Agent] : So following the first policy anniversary date, we will refund you 10% of the premiums you've paid in that time, OK?

[7 minutes 34 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[7 minutes 34 seconds][Agent] : So that refund back to you will be \$226.16.

[7 minutes 40 seconds][Customer] : Right.

[7 minutes 40 seconds][Agent] : OK.

[7 minutes 41 seconds][Customer] : Yep.

[7 minutes 41 seconds][Agent] : But of course Shane, what I can do for you today is get you both immediately covered over the phone. So what that means is I will send you all the policy documents to review as there is a 30 day cooling off. So in this time if you decide it's not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premium unless the claim has been made of course. And Shane, we don't require any payment today. You can actually nominate your first payment date to line up with other bills that you have. So are you happy to continue?

[7 minutes 51 seconds][Customer] : Yep, Yep, Yep, Yep.

[8 minutes 12 seconds][Agent] : Yep.

[8 minutes 12 seconds][Customer] : I'll let you know what date that would be at the moment.

[8 minutes 16 seconds][Agent] : Yep. Sorry, Cher. I think you just cut out. Are you happy to continue there?

[8 minutes 20 seconds][Customer] : Yes, yes.

[8 minutes 20 seconds][Agent] : Yeah. OK, perfect. Yeah, Let's have a look at that. I'll just grab your post code first so I can send out the policy documents to you both. Yep. Sorry, I'll just start with the post code first there, Shane. Yeah, sorry, but it works. It works a bit backwards. Sorry. What was it, 4/3, 5341? And what area is that?

[8 minutes 30 seconds][Customer] : Yeah, the postal address is 323 RA RA RALRAL the word 5341 55341 Remark South Australia.

[9 minutes 1 seconds][Agent] : Renmark. And what's your address in Renmark? Yep.

[9 minutes 4 seconds][Customer] : Our home address is 128 Government Rd.

[9 minutes 11 seconds][Agent] : Government Rd. And is that the same as your postal or is it different for postal?

[9 minutes 12 seconds][Customer] : Yep, different, different rehearsal.

[9 minutes 17 seconds][Agent] : OK, what's the post code for your postal one?

[9 minutes 21 seconds][Customer] : Same. Same as the Remark 1.

[9 minutes 23 seconds][Agent] : Same as Redmond. OK.

[9 minutes 25 seconds][Customer] : Yep.

[9 minutes 25 seconds][Agent] : And what was the PO Box number? Yeah.

[9 minutes 28 seconds][Customer] : Expression I then that, then that N post office, which is 323 Railway Ave. Yeah, it's 323.

[9 minutes 46 seconds][Agent] : So sorry, it's PO Box 333 323 Yep, Yep.

[9 minutes 53 seconds][Customer] : Yeah, well, RIORIO Ave.

[9 minutes 59 seconds][Agent] : Ave. And is that in Renmark as well? OK, so 323 RA RA Ave. Renmark.

[10 minutes 2 seconds][Customer] : Yes, Yep, Yep.

[10 minutes 7 seconds][Agent] : OK, perfect.

[10 minutes 8 seconds][Customer] : The room that NI think all comes down the room that W one of the two.

[10 minutes 14 seconds][Agent] : Yeah, it's just come up as red Mark, Is that OK? Yeah, OK. And your phone number I've got here is 0408241735.

[10 minutes 17 seconds][Customer] : Yeah, Yeah, that's correct.

[10 minutes 26 seconds][Agent] : Your e-mail address is rdtrainandtheres47soits7777@yahoo.com dot AU.

[10 minutes 30 seconds][Customer] : Yep, that's correct.

[10 minutes 34 seconds][Agent] : And then of course, I've just got to go over her details again with you.

[10 minutes 39 seconds][Customer] : Yep.

[10 minutes 37 seconds][Agent] : So it's Elizabeth May Cook, so 16th of the 9th, 1969.

[10 minutes 43 seconds][Customer] : Yep. Yep.

[10 minutes 43 seconds][Agent] : And of course she's a female Australian resident.

[10 minutes 45 seconds][Customer] : Yep. Yep, Yep.

[10 minutes 46 seconds][Agent] : And then I've got you down as Shane Robert Cook and your birthday is the 15th of August 1961, is that correct?

[10 minutes 56 seconds][Customer] : That's correct.

[10 minutes 57 seconds][Agent] : OK. And of course, you're a male Australian resident.

[11 minutes][Customer] : Yep.

[11 minutes][Agent] : Perfect. Now let's get that set up for you now. And just because you are buying UMM on behalf of Elizabeth as well, can I please confirm you are authorized to purchase this policy on behalf of the insured? OK, perfect, let's open that up for you. What date, UMM suits you there Shane, to start that first payment?

[11 minutes 13 seconds][Customer] : Yes, Yep, we're having a look at that now. OK, the 6th paint.

[11 minutes 39 seconds][Agent] : The 16th, let's have a look.

[11 minutes 41 seconds][Customer] : Yep.

[11 minutes 42 seconds][Agent] : Yeah, that's fine on our end. So the 16th of January is your first payment date and it'll be every fortnight on the Thursday. Are you happy with that?

[11 minutes 50 seconds][Customer] : Yes. Yep.

[11 minutes 51 seconds][Agent] : OK, Shane, would that be through direct debit or a credit card?

[11 minutes 54 seconds][Customer] : Great.

[11 minutes 56 seconds][Agent] : And is that a savings or cheque account?

[11 minutes 54 seconds][Customer] : Debit saving.

[12 minutes][Agent] : OK, I'll start with that BSP number for you there, Shane.

[12 minutes 3 seconds][Customer] : Yeah. No. Should I get it? You paid?

[12 minutes 6 seconds][Agent] : No, that's OK. I don't expect you to remember it off by heart. Some people do. I don't understand how. Yep. Yep, Yep, Yep. OK. And what's the account name for that one?

[12 minutes 13 seconds][Customer] : Yeah, ATSC is 015513 and the account number is 153 646

089 change of a cook.

[12 minutes 43 seconds][Agent] : Shane Robert Cook. OK perfect. All right, so first payment date is the 16th and then it'll be every fortnight on the Thursday. So all I have to do for you now there Shane is just read out the final declaration. OK, so just to, it just reads out all of the terms and conditions in a bit more detail. Umm, it is a bit of a read. So if you're not already sick of my voice, you will be by the end of it.

[12 minutes 57 seconds][Customer] : Yep, Yep, Yep, Yep.

[13 minutes 11 seconds][Agent] : Umm, and then I just have to ask you 2 questions that require a yes or no response to. Set that up and I'll send you all the policy documents.

[13 minutes 18 seconds][Customer] : OK.

[13 minutes 18 seconds][Agent] : OK Shane, so it just reads thank you. It will be under Elizabeth's name actually, just because you've popped her in.

[13 minutes 18 seconds][Customer] : Yep, Yep, Yep.

[13 minutes 27 seconds][Agent] : Umm. So it just reads thank you. Elizabeth may cook and it's important you understand the following information. Actually, Sorry Shane, I'm just going to pause you for one moment. I think I might change it so that it's your name there. Just give me one minute, OK? I'll be right back.

[13 minutes 45 seconds][Customer] : OK.

[15 minutes 7 seconds][Agent] : Hi, Shane. Sorry, are you still there? Sorry about that. I just need to change these two around. What I mean by that is we'll get you as the the main insured there, OK, Just so if anything happens, you can be the one that's in charge there.

[15 minutes 9 seconds][Customer] : Yep, Yep, Yep.

[15 minutes 25 seconds][Agent] : So let me just change that. I'll give you just give me a few minutes then I'll be really quick.

[15 minutes 30 seconds][Customer] : OK, that's alright.

[15 minutes 33 seconds][Agent] : Sorry about that, Shane. Robert Cook. And I'll change the birth date, OK? Just bear with me, OK? And it was Elizabeth May Cook. Yeah, this is just so you know, if

you need to make any changes for Elizabeth, you can just call in and do that. OK.

[16 minutes 20 seconds][Customer] : Yep, Yep, Yep, Yep.

[16 minutes 30 seconds][Agent] : And what was her date of birth again? Sorry, it's just making me re enter 6969.

[16 minutes 30 seconds][Customer] : Well done 161169 Yep.

[16 minutes 41 seconds][Agent] : OK.

[16 minutes 43 seconds][Customer] : And she's also a part in originally as well.

[16 minutes 47 seconds][Agent] : Oh, OK. Thanks for letting me know.

[16 minutes 50 seconds][Customer] : Yeah. Just just a minute.

[16 minutes 57 seconds][Agent] : OK, let me just add her on and then I'll also note that down.

[17 minutes 1 seconds][Customer] : Yep.

[17 minutes 10 seconds][Agent] : Sorry about the mess around this, Shane.

[17 minutes 12 seconds][Customer] : OK, OK.

[17 minutes 14 seconds][Agent] : Just want to make sure you know if anything happens, you have full authority to just call in.

[17 minutes 18 seconds][Customer] : Yep.

[17 minutes 19 seconds][Agent] : OK? All right. OK, sorry about that. I might have to grab those details again. Yep, sorry. It's making me add them again. So that was the 16th of January. I'm so sorry, Shane.

[17 minutes 56 seconds][Customer] : Right.

[17 minutes 55 seconds][Agent] : It's just encrypted in the system, so yeah, sorry. What was that? BSB if you've still got it there.

[18 minutes 1 seconds][Customer] : Alright, just hang on, hang on. Just gonna get back into it for you. It's excellent. OK.

[18 minutes 20 seconds][Agent] : Yep, Yep.

[18 minutes 15 seconds][Customer] : SP is 015513 and the account is 152646089.

[18 minutes 32 seconds][Agent] : OK, perfect.

[18 minutes 29 seconds][Customer] : Yep, Yep. Yep.

[18 minutes 35 seconds][Agent] : And it was the 16th of January that you wanted that payment to be. All right, I'll just quickly go into her account so that we can just note down that she's part Aboriginal there. OK? I'm so sorry.

[18 minutes 39 seconds][Customer] : Yep, Yep, Yep.

[19 minutes 12 seconds][Agent] : Give me one moment, nearly finished, and then I'll read that out to you and I'll be finished. OK, I'll quickly note down that she's part Aboriginal.

[19 minutes 32 seconds][Customer] : Yep.

[19 minutes 39 seconds][Agent] : Are you doing anything interesting today?

[19 minutes 42 seconds][Customer] : No, no, no.

[19 minutes 43 seconds][Agent] : No nice and relaxing day.

[19 minutes 47 seconds][Customer] : Yeah.

[19 minutes 48 seconds][Agent] : OK, OK, sorry. Nearly there. OK, perfect. Now let's get straight back into that and then I'll read that out to you. But yeah, thank you so much for letting me know about her Aboriginal status as well.

[20 minutes 28 seconds][Customer] : Yep, Yep, Yep.

[20 minutes 29 seconds][Agent] : OK, that's quite important. OK, let's get straight back into that. I'll read out that declaration and I'll be reading it out to you.

[20 minutes 40 seconds][Customer] : Yep.

[20 minutes 44 seconds][Agent] : I've confirmed all your details already. OK, perfect. Let's get straight into it. As I said, it'll take a few minutes for me to get through. Once it's done, I'll send you the policy documents. OK Shane.

[20 minutes 53 seconds][Customer] : Yep, Yep, Yep, Yep.

[20 minutes 57 seconds][Agent] : Alright, so it just reads, Thank you Shane. Robert Cook, It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life Ari of Australasia Ltd whom we referred to as Hanover. Hanover has

an arrangement with Greenstone Financial Services trading as real insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents from the basis of your contract of insurance and how, never relies upon the accuracy of the information you have provided when assessing your application. However, I set a target market determination for this product which describes the types of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect personal information to provide insurance quotes issue covering other related services. We will share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling claims. A product to policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a joint real funeral cover with the following cover. Shane Robert Cook is covered for \$15,000 in the event of death in the case where death is accidental or if you suffer a defined accidental serious injury. The benefit amount will triple. Elizabeth May Cook is covered for \$15,000 in the event of death. In the case where death is accidental or if Elizabeth May Cook suffer a defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of the terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on a policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up the Seller Cash Out option, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover then we will give you notice before doing so. If cover end prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from

that date and you will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point. The total premium for your first year of cover is \$86.98 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and we'll only change if you alter your cover or the insurer. Just the premium rates applying to your policy. The insurer can only make a change if it is applied consistently. Of course, all policyholders you may pay more in premium than the benefit amount over the life of the policy. Included in your premium is the amount payable to real insurance of between 34% and 54% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Shane Robert Cook, which we'll authorize the debit from and have provided to us. We may provide a written communications to you by the e-mail address you have provided to us and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDF and FSG will be mailed to you and if you have provided us with an e-mail address, the policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaint process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So I've just got those two final questions for you there.

[25 minutes 19 seconds][Customer] : Yep.

[25 minutes 18 seconds][Agent] : Umm, and they just require a yes for no response.

[25 minutes 23 seconds][Customer] : Yep.

[25 minutes 22 seconds][Agent] : OK, so do you understand and agree with the declaration?

[25 minutes 26 seconds][Customer] : Yes.

[25 minutes 27 seconds][Agent] : Would you like any other information or would you like me to read any part of the PDS to you?

[25 minutes 32 seconds][Customer] : No, you're right.

[25 minutes 34 seconds][Agent] : OK, I'll accept that. Now for you. So you and Elizabeth are now covered there.

[25 minutes 36 seconds][Customer] : Yep, thank you. Yep. Yep. Yep.

[25 minutes 39 seconds][Agent] : Of course, the beneficiary forms will be sent out to your along with the policy documents to your e-mail in the next half an hour and then to your postal address in the next three to five business days.

[25 minutes 51 seconds][Customer] : Yep. Yep.

[25 minutes 50 seconds][Agent] : OK, so just have a look through. If you've got any other questions, don't hesitate to call back.

[25 minutes 56 seconds][Customer] : Yep. Yep.

[25 minutes 55 seconds][Agent] : We'll be happy to help you to nominate your beneficiaries once you receive those documents and just send them back to us as well. OK, Shane.

[26 minutes 3 seconds][Customer] : OK. Yep. Thank you very much.

[26 minutes 4 seconds][Agent] : All right, now, all the best. Best of luck with everything. And yeah, I hope Elizabeth is enjoying her first few days as well of the new year.

[26 minutes 11 seconds][Customer] : Yep.

[26 minutes 11 seconds][Agent] : OK. All right. Happy New Year. Bye, Shane.

[26 minutes 13 seconds][Customer] : OK, thank you. Thank you. Bye.

[26 minutes 16 seconds][Agent] : Bye.