

[2 seconds][Customer] : Tanner speaking.

[3 seconds][Agent] : Hi, good morning there, Kenneth. My name's Rick from Choosy. I'm giving you a call about your online enquiry with a Sir just recently into some life insurance cover.

[11 seconds][Customer] : Alright. Yes, thank you. Sure.

[13 seconds][Agent] : Yeah, so calling to take you through how it all works. We'll go through some policies, look at the pricing. I do want you to feel free as well. Just cut me off, stop me any time if you have any questions. Sorry.

[24 seconds][Customer] : Thank you.

[22 seconds][Agent] : OK, so I'll just begin by confirming the details that have come through.

[30 seconds][Customer] : Yes. Correct.

[28 seconds][Agent] : So I've got Kennon Cunningham and date of birth 27th of October 1959. Yeah. Also confirming you are a female Australian resident.

[35 seconds][Customer] : Yes, yes.

[40 seconds][Agent] : Thank you. So please just note all calls are recorded. Any advice provided is general in nature and may not be suitable to your situation. Before we go too far through everything, can I ask, was there anything in particular that has prompted your interest this morning into looking at getting life insurance?

[58 seconds][Customer] : Is there what sorry, any particular?

[1 minutes][Agent] : Yeah. Anything in particular that's prompted you to have a look at getting life insurance? This one?

[1 minutes 4 seconds][Customer] : Oh yes, I got behind in my payments with my life insurance. I just going through a rough patch and they discount disc. What do you say? Disconnected it.

[1 minutes 16 seconds][Agent] : Yeah, get something.

[1 minutes 16 seconds][Customer] : So I've come through it and I just want to put it back a claim back in place. Yeah.

[1 minutes 21 seconds][Agent] : Yeah. So is, is it more geared towards like making sure like funeral expenses are covered and then just a little bit leftover for the family? Like is that or what's the main

purpose of being covered for you?

[1 minutes 33 seconds][Customer] : Yes, yes. Correct. Yes.

[1 minutes 35 seconds][Agent] : Yeah, OK. Well, at the end of the day, you know, family's what it's all about with these types of policies and making sure that, yeah, there's no burdens left behind.

[1 minutes 44 seconds][Customer] : Yep.

[1 minutes 42 seconds][Agent] : And, you know, they're looked after if the worst happens. So that's how our policies work. And it's a cash benefit paid out in a lump sum to them when that time comes.

[1 minutes 52 seconds][Customer] : Yep.

[1 minutes 53 seconds][Agent] : OK, So here at Choosy, we are a comparison company. So we look at different brands for you including with Real Insurance, Guardian, Australian Seniors and Krogan Life Insurance. OK. We don't compare all aspects or products that are available in the market.

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

[2 minutes 6 seconds][Agent] : We are a related company to Greenstone Financial Services who distribute and administer the brands I can arrange for you today. Each product has different features, so it is important to consider this in combination with the price and PDS before making a decision to the purchase. OK now we keep things as simple and easy as they can be with regards to applying for cover. All right, so we do it all over the phone. You don't have to fill out any forms, there's no medical check UPS, no blood tests at all.

[2 minutes 22 seconds][Customer] : Sure, OK.

[2 minutes 36 seconds][Agent] : All right, we'll just take you through some health and lifestyle questions to see if you are approved and what the final terms of the policy will be, OK.

[2 minutes 42 seconds][Customer] : Sure.

[2 minutes 44 seconds][Agent] : And so let's have a look. So with that as well. So if you are fully approved for cover without any changes, it is immediate cover for death by any cause except for suicide in the 1st 13 months, OK. And then also included is a terminally ill advanced payment. Hopefully. Of course, you'll never use this, but it's there for the worst, OK? It means that if you were diagnosed by a medical practitioner as having 24 months or less to live, we do pay out your life

insurance in full to you. OK.

[2 minutes 57 seconds][Customer] : Yes, OK, thank you.

[3 minutes 16 seconds][Agent] : So like, hopefully, of course, you never use it for that reason, but we include that benefit for the worst case. No. Alright, so let's go to that pricing. Did you have any questions at all?

[3 minutes 22 seconds][Customer] : Yes, No, thank you.

[3 minutes 28 seconds][Agent] : No, No. Yep.

[3 minutes 28 seconds][Customer] : I'm, I'm, it's it's what I'm looking for. Thank you.

[3 minutes 32 seconds][Agent] : Yeah. Beautiful. Alright, I just need to confirm as well. Have you had a cigarette in the last 12 months?

[3 minutes 37 seconds][Customer] : Have I had a what say?

[3 minutes 39 seconds][Agent] : It's just smoking status. Have you had a cigarette in the last 12 months?

[3 minutes 42 seconds][Customer] : I've never smoked in my entire life?

[3 minutes 45 seconds][Agent] : Hey, great choice, not only for your health but also your bank balance, right?

[3 minutes 48 seconds][Customer] : No. Yeah. Yeah. Well, I play sports as well. And there was always a difference between the people who smoked and people who didn't smoke.

[3 minutes 52 seconds][Agent] : Ah, Yep. Oh, you can see it very much.

[3 minutes 57 seconds][Customer] : Yeah, it's huge. Huge. Yep.

[3 minutes 59 seconds][Agent] : Yeah, Yep. Now let's go to the benefit amount. So full cover. Alright, starts from as little as \$10,000 and we can go up to \$300,000 cover.

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

[4 minutes 10 seconds][Agent] : How much would you like to be covered for?

[4 minutes 13 seconds][Customer] : OK. Well, it depends at the moment, it depends on what I can afford. So if I if I got a, a quote for like 100,200 thousand and 330. Yeah.

[4 minutes 17 seconds][Agent] : Of course, Yeah, yeah, easy.

[4 minutes 27 seconds][Customer] : Thank you.

[4 minutes 28 seconds][Agent] : And look, this is something as well, you know, choosing the benefit amount, it's not set in stone. So you know, you can start off at 100,000, right?

[4 minutes 36 seconds][Customer] : Yep. Oh. OK. Yep. Yep.

[4 minutes 36 seconds][Agent] : And if you do want to take on more later down the track, you can apply to increase your level of cover at any time, object to eligibility, right?

[4 minutes 43 seconds][Customer] : Sure.

[4 minutes 43 seconds][Agent] : And similarly, you know, if you start off at 200 or 300 and that's too much, you just give us a call and you can get your cover decreased at any time as well, alright?

[4 minutes 51 seconds][Customer] : Excellent. Thank you.

[4 minutes 51 seconds][Agent] : Like I said, yeah, it is pretty flexible in that sense.

[4 minutes 55 seconds][Customer] : Yep. Sure.

[4 minutes 54 seconds][Agent] : At the end of the day, it's your policy, alright?

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

[4 minutes 58 seconds][Agent] : So look, if we go \$100,000, all right, So best option I've got for you is with real life insurance and you'd be paying \$65.15 per fortnight, so just under \$33 a week.

[5 minutes 13 seconds][Customer] : And how is that monthly?

[5 minutes 16 seconds][Agent] : Oh, do you prefer to make a monthly payment?

[5 minutes 17 seconds][Customer] : That's yes.

[5 minutes 20 seconds][Agent] : OK, Yep. And I'll just went out. So regardless of whether you pay fortnightly monthly or annual basis, you're not penalized.

[5 minutes 29 seconds][Customer] : OK. Yeah, yeah, yeah.

[5 minutes 26 seconds][Agent] : It's all calculated by the same daily rate, OK, So for going monthly for the 100,000 it's \$141.16.

[5 minutes 37 seconds][Customer] : OK. Yep. Got that.

[5 minutes 38 seconds][Agent] : Alright, 200,000 it would double.

[5 minutes 38 seconds][Customer] : Yep, Yep.

[5 minutes 40 seconds][Agent] : So it'll be two 8233 per month and then 300,000 would be 4/23/50 per month.

[5 minutes 55 seconds][Customer] : I'm trying to remember how much I used to pay. Umm, I think it's a bit more actually. Umm, I reckon I've got a 200.

[6 minutes 7 seconds][Agent] : Yep. All right. So we'll start there. And so we'll go through the questions, OK, to make sure we can get you approved and it will determine the final cost and pricing as well. OK.

[6 minutes 7 seconds][Customer] : Yep, Yep, sure.

[6 minutes 19 seconds][Agent] : Now part of that policy that I haven't mentioned, there's an advance payment of 20% of the benefit amount up to a maximum of \$20,000 to help cover funeral costs. That's made out quite quickly within usually one business day of completed documents being received.

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

[6 minutes 33 seconds][Agent] : All right, what you also get with that policy from real insurance, sorry, next year following your first policy anniversary date, you're going to get a 10% refund on the premiums you've paid during that time. So that's a little way of saying thank you.

[6 minutes 47 seconds][Customer] : Oh, thank you.

[6 minutes 47 seconds][Agent] : And you do also get access to a free online legal will. So that's done through a company called Safe Will. It's valued at \$160.00. It's a fully legal Australian will. You can fill out one and have on record what your wishes are. So if you haven't done that or if what you've got in place needs updating, you can use that as a way to do so. Or if you're happy with what you've got in place, you can pass this along to a friend or family member and they can use it.

[6 minutes 51 seconds][Customer] : OK, OK, OK, Yeah. Will you be able to send this information by e-mail?

[7 minutes 14 seconds][Agent] : Yeah. Absolute.

[7 minutes 16 seconds][Customer] : Oh, thank you.

[7 minutes 15 seconds][Agent] : So everything will get emailed to you and you do get hard Co.

Yeah.

[7 minutes 17 seconds][Customer] : It's just, oh, yeah. It's just that I, I actually have hearing aids. I'm not quite catching everything. I'm getting enough information.

[7 minutes 24 seconds][Agent] : Oh, OK. Yeah. It makes it a little bit easier. I can.

[7 minutes 26 seconds][Customer] : But if I had it sent to me, that'll just, yeah, wonderfully.

[7 minutes 29 seconds][Agent] : I can appreciate that. Of course.

[7 minutes 30 seconds][Customer] : Thank you.

[7 minutes 32 seconds][Agent] : Let me get your home address. Can I get your post code to start with?

[7 minutes 36 seconds][Customer] : Yep. The home address is #9 Victoria Street, Saint Bernard. Yep. Victoria, 3478.

[7 minutes 40 seconds][Agent] : Yep, Yep, 478. Thank you. And that's your postal address also.

[7 minutes 56 seconds][Customer] : What's that? Sorry. Yes, Yes.

[7 minutes 57 seconds][Agent] : So #9 Victoria Street, Saint Arnold, that's your postal address also.

[8 minutes 1 seconds][Customer] : Yes. Yes. Yes.

[8 minutes 2 seconds][Agent] : Yep, the e-mail I've got for you canon1914@hotmail.com and that's KANON perfect. And this mobile I've called you on obviously is your best contact.

[8 minutes 14 seconds][Customer] : Yep.

[8 minutes 16 seconds][Agent] : OK. Now I will point out, you're probably familiar, OK. But life insurance, it does have a step premium, which means that it will generally increase each year.

[8 minutes 24 seconds][Customer] : Yes.

[8 minutes 24 seconds][Agent] : In addition, the policy has automatic indexation, which means that each year the benefit amount will increase by 5% with unassociated increase in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. If you don't want that, you can simply choose each year to opt out of the automatic indexation and keep the benefit amount same. Alright, but what it does mean, So next year, as an indication, if you make no changes to the policy, the monthly payment would be \$329.90 with your benefit amount going up

to \$210,000.

[9 minutes 2 seconds][Customer] : Right. Yep.

[9 minutes 3 seconds][Agent] : OK, Like I said, if you're happy to keep it the same benefit amount, when we send you that policy renewal, you just give us a call. You can opt out of that automatic indexation and you can keep the benefit amount the same, OK. And you can also of course find information about our premium structures on our website.

[9 minutes 14 seconds][Customer] : OK, Yep, Yep. Cool.

[9 minutes 19 seconds][Agent] : OK alright, so we're going to reach you now. A pre underwriting disclosure. It outlines our responsibility to you and also yours to us. OK, so it says, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[9 minutes 41 seconds][Customer] : Good.

[9 minutes 41 seconds][Agent] : We will share this with your insurer and may share it with our Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide accurate and complete answers. You need to answer each question in full, even if you've provided some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy.

[10 minutes 41 seconds][Customer] : Yes, I do understand.

[10 minutes 36 seconds][Agent] : And then do you understand and agree to your duty and agree, Oh, sorry, just to be a little bit pathetic. You understand and agree to your duty there.

[10 minutes 51 seconds][Customer] : Oh, yes, yes, sorry.

[10 minutes 52 seconds][Agent] : Yeah, thank you.

[10 minutes 52 seconds][Customer] : Yes.

[10 minutes 53 seconds][Agent] : No, thank you. Thank you. Now the first question we ask, it is a two-part COVID question which asks have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[11 minutes 12 seconds][Customer] : With what? Sorry, I can't quite catch that word. Sorry. Oh, COVID. No, not at all. No.

[11 minutes 14 seconds][Agent] : COVID-19 Oh COVID, COVID yes, no, no wonder. And the next question.

[11 minutes 35 seconds][Customer] : A New Zealander living in Australia? Yep.

[11 minutes 23 seconds][Agent] : So are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia per yeah, so a citizen of New Zealand who's residing in Australia.

[11 minutes 41 seconds][Customer] : Yes, yes.

[11 minutes 42 seconds][Agent] : Wonderful Yep thank you. It's got some pre qualifying medical questions. Just need yes or no answers. The overall question is, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following, starting with stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina?

[12 minutes 11 seconds][Customer] : If it's if if if you were talking about anything to do at the heart, the answer is no. Yep. Yep.

[12 minutes 16 seconds][Agent] : Yeah, so it's so.

[12 minutes 19 seconds][Customer] : Heart attacks and stuff like that, no thank you. Yep.

[12 minutes 21 seconds][Agent] : So I'll just repeat it again, OK, just to make sure because there's a few different things. Sorry. The overall question, all right? It's have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice? Any of the following? So #1 stroke or heart conditions such as but limited to palpitations, heart murmur, heart attack, and angina.



[12 minutes 50 seconds][Customer] : No, no.

[12 minutes 51 seconds][Agent] : Wonderful #2 Lung disorder excluding asthma, sleep apnea, or pneumonia.

[13 minutes][Customer] : Sorry. Question again, please.

[13 minutes 3 seconds][Agent] : Yeah, sorry. It's about lung disorders excluding asthma, sleep apnea or pneumonia.

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

[13 minutes 13 seconds][Agent] : Wonderful.

[13 minutes 10 seconds][Customer] : No, no lung disorders, nothing. None of those. No. No. Kidney disorder?

[13 minutes 14 seconds][Agent] : Next cancer, leukemia or Melanoma, excluding other skin cancers, none of those kidney disorder, hepatitis or any disorder of the liver. Yep. And no to hepatitis as well.

[13 minutes 29 seconds][Customer] : No, no, no liver disorder, no hepatitis, No.

[13 minutes 40 seconds][Agent] : Wonderful. Next.

[13 minutes 41 seconds][Customer] : Gosh, I'm getting quite healthy, aren't I?

[13 minutes 43 seconds][Agent] : Yep, starting off very well. It's always, always a good little ego boost when you answer no to these.

[13 minutes 49 seconds][Customer] : Yeah, yeah.

[13 minutes 48 seconds][Agent] : Hey, next one, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[14 minutes 1 seconds][Customer] : I'm currently under stress treatment for replace bullion. So that's stress, Yep, but that's it. That's all I've had in my entire life. Yep.

[14 minutes 8 seconds][Agent] : OK, that's OK.

[14 minutes 11 seconds][Customer] : I don't have a Yep.

[14 minutes 17 seconds][Agent] : Yeah, that's all right. But so currently just with stress and being treated like there's medical treatment for stress or what?

[14 minutes 12 seconds][Customer] : I don't have mental disorders or anxiety and stuff like that with

yeah with, what's the word, counselling. Counselling, Yep.

[14 minutes 32 seconds][Agent] : OK, Yeah, alright.

[14 minutes 34 seconds][Customer] : Yep.

[14 minutes 34 seconds][Agent] : That's OK.

[14 minutes 34 seconds][Customer] : No medical stuff, just counselling. Yep.

[14 minutes 36 seconds][Agent] : No, but just cancel. That's OK. So we will still put it as a yes, right, Just to follow the questions through so that we can disclose that it is part of the medical history. OK.

[14 minutes 43 seconds][Customer] : Sure, Yep, sure.

[14 minutes 45 seconds][Agent] : So there's a few follow up questions. This next one, it's a little bit delicate, but we do have to ask. In the last five years have you attempted suicide or been hospitalized for a mental health condition?

[14 minutes 58 seconds][Customer] : No, I have not.

[15 minutes][Agent] : Is your condition a form of schizophrenia, bipolar or psychotic disorder?

[15 minutes 5 seconds][Customer] : No, it's not.

[15 minutes 7 seconds][Agent] : Now you have already told me what it is, but bear with me. This next question. We've got ABC and D options. I do have to read each one before we end. OK, so the question asks is your condition A depression, anxiety, post Natal depression or stress including post traumatic stress disorder, B anorexia nervosa or bulimia, C ADHD or ADD or D other mental illness not listed here. So I figure it's a for the stress.

[15 minutes 36 seconds][Customer] : Yeah, and the stress? Yes.

[15 minutes 36 seconds][Agent] : Yeah, yeah, yeah. The next question asks how many episodes have you had which required treatment? We can answer with one to two episodes, 3 to 4-5 to 6-7 or more.

[15 minutes 51 seconds][Customer] : Can can you repeat that again, please?

[15 minutes 53 seconds][Agent] : Yeah.

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

[15 minutes 53 seconds][Agent] : So the question. So how many episodes have you had which

required treatment? If it helps.

[16 minutes 1 seconds][Customer] : How many episodes of the treatments?

[16 minutes 4 seconds][Agent] : Oh, sorry. How many episodes of your stress OK have you had which required treatment?

[16 minutes 10 seconds][Customer] : Oh, right. OK.

[16 minutes 9 seconds][Agent] : So treatment can take the form of medication and or counselling or therapy. Yep. Just the one. Yep. All right. So that answers the next question. Was it more than one episode? So I'm going to put no, OK.

[16 minutes 17 seconds][Customer] : Just just one, just one might have been yeah, yeah, no, yeah.

[16 minutes 27 seconds][Agent] : The next question is, have you had symptoms or treatment for this condition within the last six months? So have you been doing the counselling sessions within the last six months or?

[16 minutes 46 seconds][Customer] : Umm, I've, I've managed to start it, actually. Yeah. I haven't even had my first appointment.

[16 minutes 48 seconds][Agent] : OK, that's OK. Yeah.

[16 minutes 51 seconds][Customer] : So I've been to a doctor and we're finally referring me to counseling, if that makes sense.

[16 minutes 55 seconds][Agent] : And just yeah, yeah. Now that's. So for that we will put a yes, OK.

[16 minutes 57 seconds][Customer] : Yep, Yep. OK.

[17 minutes][Agent] : Because as I say treatment, treatment can take the form of either medication and or the counselling or therapy.

[17 minutes 2 seconds][Customer] : Yep, Yep, Yep.

[17 minutes 6 seconds][Agent] : Alright. So we will put a yes. And then the next question, it is a little bit of a double up, but have to ask again as it comes.

[17 minutes 14 seconds][Customer] : OK.

[17 minutes 13 seconds][Agent] : Have you ever seriously contemplated or attempted suicide?

[17 minutes 19 seconds][Customer] : Tested for what time?

[17 minutes 21 seconds][Agent] : So it's have you ever seriously contemplated or attempted suicide?

[17 minutes 28 seconds][Customer] : I just can't quite catch it one more time.

[17 minutes 29 seconds][Agent] : Oh, no, let me, no, no, let me just adjust.

[17 minutes 33 seconds][Customer] : Yep.

[17 minutes 33 seconds][Agent] : Alright, So the question it's have you ever seriously contemplated or attempted suicide? No, no.

[17 minutes 40 seconds][Customer] : Oh no, no, no, no, no. Yep.

[17 minutes 41 seconds][Agent] : Alright, so moving on. Next question is have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motion neurone disease or any form of dementia including Alzheimer's disease? Alright, this next section is in relation to your height and your weight.

[18 minutes][Customer] : No, OK.

[18 minutes 6 seconds][Agent] : OK, so starting with your height in either centimeters or feet and inches, what is your exact height please?

[18 minutes 13 seconds][Customer] : It's 178 centimetres.

[18 minutes 16 seconds][Agent] : Thank you. And last time you checked is fine, but what is your exact weight please?

[18 minutes 22 seconds][Customer] : Is that why it is 132 kilos?

[18 minutes 26 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 10 kilos in the last 12 months?

[18 minutes 39 seconds][Customer] : I heard the last part of this center is not third part. Goodbye. Yep.

[18 minutes 41 seconds][Agent] : That's no, no, that's that's OK.

[18 minutes 43 seconds][Customer] : Thank you.

[18 minutes 43 seconds][Agent] : So I it was. Have you experienced any unexplained weight loss of more than 10 kilos in the last 12 months?

[18 minutes 53 seconds][Customer] : No, but I wish. No, I haven't.

[18 minutes 54 seconds][Agent] : If only it was not easy. Hey, if only it was that easy.

[18 minutes 59 seconds][Customer] : It's too good to be true.

[19 minutes][Agent] : Yep.

[19 minutes 2 seconds][Customer] : Oh, funny.

[19 minutes 4 seconds][Agent] : Next question, does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[19 minutes 23 seconds][Customer] : No, none of those.

[19 minutes 25 seconds][Agent] : To the best of your knowledge, are you infected with, or are you in a high risk category for contracting HIV which causes AIDS?

[19 minutes 37 seconds][Customer] : Oh, can you repeat that, please?

[19 minutes 40 seconds][Agent] : Yes, certainly.

[19 minutes 42 seconds][Customer] : Thank you.

[19 minutes 42 seconds][Agent] : So to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have any definite plans to travel or reside outside of Australia within the next 12 months? For example, you have booked or will be booking travel?

[19 minutes 54 seconds][Customer] : No, no, no.

[20 minutes 10 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[20 minutes 21 seconds][Customer] : 9.

[20 minutes 25 seconds][Agent] : And continuing with medical history. So some further questions. I again, the overall question is have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following starting with diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose?

[20 minutes 50 seconds][Customer] : No, none of those.

[20 minutes 50 seconds][Agent] : Yes or no Chest pain, high cholesterol or high blood pressure?

[20 minutes 58 seconds][Customer] : No blood pressure. I'm on blood pressure complex, but nothing else.

[21 minutes 4 seconds][Agent] : Yeah, no, that's OK. Yeah, that's OK. So we'll go through individually. So yes or no to chest pain, high cholesterol.

[21 minutes 6 seconds][Customer] : But yeah, no, no, yes.

[21 minutes 18 seconds][Agent] : Now with the high blood pressure, is your high blood pressure caused by heart disease or kidney disease?

[21 minutes 25 seconds][Customer] : No. I've no idea, actually, but good day.

[21 minutes 26 seconds][Agent] : Have you been, well, you don't have heart disease or kidney disease, right?

[21 minutes 32 seconds][Customer] : Yeah, yeah. I've ha.

[21 minutes 33 seconds][Agent] : Yeah.

[21 minutes 33 seconds][Customer] : I've had all the blood tests and the heart's fine. The kidneys fine.

[21 minutes 33 seconds][Agent] : So yeah, Yeah.

[21 minutes 36 seconds][Customer] : The liver's fine. Yep.

[21 minutes 37 seconds][Agent] : Yeah. And so next question.

[21 minutes 39 seconds][Customer] : Oh, actually, it's fro. Sorry.

[21 minutes 42 seconds][Agent] : Yeah.

[21 minutes 42 seconds][Customer] : It's from too much weight.

[21 minutes 44 seconds][Agent] : OK. Yeah. It's under control.

[21 minutes 44 seconds][Customer] : My doctor said if I get the if I get the weight loss, it isn't fine.

[21 minutes 47 seconds][Agent] : Yep.

[21 minutes 47 seconds][Customer] : Yep. Yep. Yep.

[21 minutes 48 seconds][Agent] : No, that's, that's fair.

[21 minutes 50 seconds][Customer] : Yep.

[21 minutes 50 seconds][Agent] : So, yeah, so for that one, we, we can easily put that as a no. OK.

[21 minutes 53 seconds][Customer] : OK, Yep.

[21 minutes 54 seconds][Agent] : The next question which you have pretty much answered, have you been prescribed medication to treat this condition?

[22 minutes 1 seconds][Customer] : Yes.

[22 minutes 2 seconds][Agent] : Yeah. Did your treatment commence within the last three months or was it more than three months ago?

[22 minutes 9 seconds][Customer] : More than three months.

[22 minutes 11 seconds][Agent] : Yep. Have you had your blood pressure checked in six months by your GP?

[22 minutes 17 seconds][Customer] : Yes.

[22 minutes 19 seconds][Agent] : Were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked?

[22 minutes 27 seconds][Customer] : No.

[22 minutes 28 seconds][Agent] : Right. And do you know what your blood pressure reading was when it was last checked?

[22 minutes 33 seconds][Customer] : Oh, I got it down somewhere. I can have a look on my phone. I'm pretty sure I've got it on my phone. I can have a look.

[22 minutes 36 seconds][Agent] : Yeah, yeah, if you want to, yeah. Just take a couple of minutes and if you can get that reading for me, that'd be great.

[22 minutes 41 seconds][Customer] : Oh, yeah, Yep, Yep, sure. What did I do? No, I'm bad.

[23 minutes 24 seconds][Agent] : Yep.

[23 minutes 19 seconds][Customer] : I look, I can't remember I put it, but I can remember off the top of my head it was 8. Yep, it was 80 over. I think it was 80 / 70 40s something. It was, it was pretty good. He was really pleased with it. Yeah, yeah.

[23 minutes 37 seconds][Agent] : OK, OK. Yep.

[23 minutes 40 seconds][Customer] : I'll keep looking for it and I'll write it down from my notes.

[23 minutes 42 seconds][Agent] : Oh, no, that's OK, that's OK. 80 / 70.

[23 minutes 43 seconds][Customer] : Yeah, yeah, yeah. Something like that.

[23 minutes 48 seconds][Agent] : Alright, let me.

[23 minutes 50 seconds][Customer] : And when I went into high, when I when it was really high, it was 140 hours with 148 or 114. It was pretty high. And then it came, yeah.

[24 minutes 1 seconds][Agent] : OK, it's come. Oh, good, good.

[24 minutes 2 seconds][Customer] : Then it came down to 88 of yeah, 70 or 41 of them.

[24 minutes 7 seconds][Agent] : Yeah, alright, just bear with me here a SEC. Sorry. System is just deciding to run extremely slowly.

[24 minutes 7 seconds][Customer] : Yeah, yeah, yeah. Yep. Oh, OK.

[24 minutes 46 seconds][Agent] : It's sorry, can it's coming up saying that's not a valid reading for blood pressure 80 / 70.

[24 minutes 53 seconds][Customer] : I'll have to look it up. I'll have to look it up. I've just got to figure out where I stuck it. Do we do we need it?

[24 minutes 58 seconds][Agent] : Yeah, that's you can't look, we'll do the yeah, I will need the rest. I will need it before we can.

[25 minutes 6 seconds][Customer] : Sure.

[25 minutes 4 seconds][Agent] : I'll do the rest of this page And then if you take a few minutes, but so so next we're asking about tumor, mole or cyst, including skin cancer or sunspots. Yes or no? Have you ever had an abnormal cervical smear, so previously known as a Pap smear test? Have you ever had an abnormal result?

[25 minutes 17 seconds][Customer] : No, no, Nope, Nope.

[25 minutes 28 seconds][Agent] : Thyroid condition or neurological symptoms such as dizziness or fainting, Disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[25 minutes 49 seconds][Customer] : Nope. Nope. No. Nope.

[25 minutes 50 seconds][Agent] : Any illegal drug use, abuse of prescription medication, or received



medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[26 minutes 16 seconds][Customer] : No.

[26 minutes 17 seconds][Agent] : Alright, if you wanted to take, if you can, take a few minutes and just see if you can find that reading for me.

[26 minutes 23 seconds][Customer] : Yep. Sure. Yeah. It's not my phone somewhere. I just gotta remember where.

[26 minutes 24 seconds][Agent] : Just yeah, yeah, that's right.

[26 minutes 27 seconds][Customer] : Love you a moment.

[26 minutes 29 seconds][Agent] : Make your time.

[26 minutes 29 seconds][Customer] : Thank you.

[26 minutes 29 seconds][Agent] : There's no rush.

[26 minutes 31 seconds][Customer] : Thank you. No, it's not going to be. It's not there. But I did write it. Did I write it or did I record it? No, I'm still on the phone. OK, yeah. Umm, I'm, I'm, I'm, I'm put it. No, it's a note. It's a note. It's a note. None.

[28 minutes 55 seconds][Agent] : None.

[28 minutes 59 seconds][Customer] : Don't know. Can you remember when I lost my wallet and I found it out by the removal to look at the Aurora?

[29 minutes 10 seconds][Agent] : It's been 84 years old.

[29 minutes 12 seconds][Customer] : Was it last? Was it last year? Of course it would have been. Yeah. To the pictures you took that not yeah, yeah, I think maybe they're down, but three months later yeah it was yeah, I got it back. September yeah OK, no, hey, umm, my blood pressure and the, the umm, the information was on the other phone. I thought it was on this one, but the other one umm uh, I can't find it.

[29 minutes 55 seconds][Agent] : That's OK.

[29 minutes 54 seconds][Customer] : I've realised it's on my last phone.

[29 minutes 57 seconds][Agent] : Yep.

[29 minutes 56 seconds][Customer] : Yeah, my last phone, but I just had a blood test check up with my IDP. Oh probably about 2-3 months ago.

[30 minutes 6 seconds][Agent] : Hmm. Mm.

[30 minutes 6 seconds][Customer] : So I came and ran the receptionist to get the info.

[30 minutes 11 seconds][Agent] : Yep. Yeah. So yeah, before we could proceed any further, we'd need to know what the last reading was.

[30 minutes 16 seconds][Customer] : Yeah.

[30 minutes 16 seconds][Agent] : Alright? But that's OK, we can put things on hold until we get that reading.

[30 minutes 20 seconds][Customer] : Yep. Would you like me to call them now, see if I can, if the subscription has been look at it. Yep.

[30 minutes 21 seconds][Agent] : Alright, well, just give, just give me a moment because I do. There's a couple of things with regards to this application. There's a couple of things I want to go through at the moment where they stand.

[30 minutes 28 seconds][Customer] : Sure, sure. Yep.

[30 minutes 35 seconds][Agent] : Alright, So what I wanted to bring up. So there has been a cup, there's been some changes to the pricing. It has gone up on this one for two reasons. It's and first of all, it's due to the mental health. So the stress episode requiring treatment within the last six months. OK.

[30 minutes 53 seconds][Customer] : I did start. Sorry I I had missed a few words. Robert.

[30 minutes 53 seconds][Agent] : And it's also oh, sorry, no, that's that's it. Sorry.

[30 minutes 58 seconds][Customer] : Yeah, Alright. Yep.

[30 minutes 59 seconds][Agent] : There's two reasons why the price has gone up with regards to this policy, OK, First reason is for the mental health section with regards to your stress, OK, with the one to two episodes and the symptoms or treatment within the last six months.

[31 minutes 20 seconds][Customer] : Alright, right. Yep.

[31 minutes 14 seconds][Agent] : And then the second reason the price has gone up is due to BMI,

OK, So your height to weight ratio, alright.

[31 minutes 35 seconds][Customer] : Good man.

[31 minutes 22 seconds][Agent] : So if we do stick with the real insurance policy, OK, The new monthly price on that, it has gone up to \$765.40 for the 200,000, yeah, alright.

[31 minutes 37 seconds][Customer] : Oh oh boy. Yeah.

[31 minutes 41 seconds][Agent] : So, but so this and This is why I wanted to go through this.

[31 minutes 59 seconds][Customer] : Oh, OK.

[31 minutes 46 seconds][Agent] : What we can consider, OK, is we do have the Australian seniors policy which is coming in cheaper than that for you, OK?

[32 minutes][Customer] : Yep, Yep.

[32 minutes 1 seconds][Agent] : And so the price on the seniors policy, it won't change with regards to answering the questions. It is one set price, OK, And there's not as many questions to ask about either, alright.

[32 minutes 13 seconds][Customer] : Oh, OK.

[32 minutes 15 seconds][Agent] : So with the seniors policy, it does work a little bit differently, alright. So with that cover, the policy covers you until your 85th birthday, at which point the policy will end. If your death is by accident, the payout will get triples. OK. And then with regards to the terminally ill advance payment, it is still there. It means if you were diagnosed with 24 months or less to live by a specialized medical practitioner, the life insurance will be paid out in full to you. OK.

[32 minutes 53 seconds][Customer] : OK, yeah, Autoset.

[32 minutes 54 seconds][Agent] : So a \$200,000 cover the monthly payment for that policy, it would be \$437.14 or if you wanted to consider it, we can go back to \$100,000, which would be \$218.57 a month.

[33 minutes 20 seconds][Customer] : Well, why don't we start there? Yeah. And then once I sort of giggle down a bit, I could see what changes I can make.

[33 minutes 21 seconds][Agent] : Yeah, yeah, yeah.

[33 minutes 27 seconds][Customer] : Yeah, yeah, later.

[33 minutes 27 seconds][Agent] : OK. And so with this one, OK, So there's only 8 questions that you need to answer for me and they're very specific in their wording. OK.

[33 minutes 35 seconds][Customer] : OK, Yep.

[33 minutes 37 seconds][Agent] : So I've already read to you the pre underwriting disclosure. You still understand and agree to that.

[33 minutes 43 seconds][Customer] : Yes.

[33 minutes 44 seconds][Agent] : Yeah. Thank you. You've answered for me the COVID question. We don't need to go through that. Sorry.

[33 minutes 49 seconds][Customer] : OK.

[33 minutes 50 seconds][Agent] : Question number one, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions?

[34 minutes 1 seconds][Customer] : No, no.

[34 minutes 15 seconds][Agent] : In the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Do you have a liver condition that will require a transplant in the future?

[34 minutes 41 seconds][Customer] : No, no, Nope. Nope.

[35 minutes 1 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease in the last five years? Have you attempted suicide or been hospitalized for a mental health condition?

[35 minutes 21 seconds][Customer] : No.

[35 minutes 22 seconds][Agent] : And are you experiencing any unexplained symptoms or are you

currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live? So that is all the questions. And for that cover, you are fully approved for that cover.

[35 minutes 36 seconds][Customer] : No, yes. Well, that's a lot of questions, isn't it?

[35 minutes 44 seconds][Agent] : Yay, idiot. Yep.

[35 minutes 47 seconds][Customer] : A lot of thinking about your house. Just like so random.

[35 minutes 51 seconds][Agent] : Yeah, now.

[35 minutes 50 seconds][Customer] : I was like, oh gosh, no, no, no, yes.

[35 minutes 54 seconds][Agent] : So similarly, so this policy as well, OK, again, it is a step premium, which means that it will generally increase each year, OK, So what that looks like, So next year as an indication, if you make no changes to the policy, your monthly payment would be \$233.87, OK. And you can also again of course find information about our premium structure on our website, OK?

[36 minutes 14 seconds][Customer] : OK, Yep, Yep, sure.

[36 minutes 21 seconds][Agent] : Alright, so for that seniors policy, you're now fully approved what that so we can get the cover started for you from today and you are covered immediately. You don't have to make the first payment today. We can select any day between now up until the 6th of February for you. Actually that might might be the 7th. Let me. Yeah.

[36 minutes 50 seconds][Customer] : Look from now until when?

[36 minutes 52 seconds][Agent] : So you can. Yeah. So you can pick any date between now up until the 7th of February as the first payment date.

[36 minutes 58 seconds][Customer] : OK, I'll just look at my monthly calendar very quickly.

[37 minutes 1 seconds][Agent] : Yeah. Yeah. Take your time.

[37 minutes 2 seconds][Customer] : Yep, 1/2 on the 29th of January please.

[37 minutes 19 seconds][Agent] : Yeah. And then it'll be every month of the 29th.

[37 minutes 22 seconds][Customer] : That should make it. Oh, I'll just check.

[37 minutes 26 seconds][Agent] : Yeah. Yeah. That's OK.

[37 minutes 31 seconds][Customer] : Yep, every month on the 29th.

[37 minutes 34 seconds][Agent] : Yeah. Perfect. All right.

[37 minutes 36 seconds][Customer] : Oh, actually, C, Can I make it the 30th? It's just easier to remember. Yeah. 30th. Yep.

[37 minutes 38 seconds][Agent] : Yeah, it's yeah, Yep, easy done.

[37 minutes 42 seconds][Customer] : Yep.

[37 minutes 42 seconds][Agent] : Alright, just just before we do proceed any further, alright, just I want to make sure that I've done everything right by you as well. You did mention you've got hearing aids. We had.

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

[37 minutes 51 seconds][Agent] : I did have to repeat a few questions, but just to C you have had a full and thorough understanding of everything that we've been through.

[37 minutes 58 seconds][Customer] : Yes.

[37 minutes 59 seconds][Agent] : Perfect. So, yeah, if you'd like me to, I can get a relay service on the line and we can go through it that way. But if you're happy that you've fully understood everything, we can continue. Are you Hap? Yeah, fine.

[38 minutes 11 seconds][Customer] : I'm, I'm happy to proceed about the, you know, Yeah, I've got the overall. Yep. Yeah.

[38 minutes 16 seconds][Agent] : Yeah, fine. All right. And then can I, I just need to get when you're ready as well, your BSP number and account number, please.

[38 minutes 27 seconds][Customer] : Oh, I'll have to go online and grab it. Everything's online.

[38 minutes 30 seconds][Agent] : Or if it's easier, we can use it. Is it is not.

[38 minutes 35 seconds][Customer] : Yeah.

[38 minutes 36 seconds][Agent] : If it's easier, we can use a debit card. There's no surcharge for a car payment.

[38 minutes 45 seconds][Customer] : I'll. What was the question again? I can use a credit card. Is that what you said?

[38 minutes 50 seconds][Agent] : Yeah, Yeah.

[38 minutes 51 seconds][Customer] : Yeah.

[38 minutes 51 seconds][Agent] : We can use a credit, Yeah, Yeah.

[38 minutes 51 seconds][Customer] : Yeah, I yeah, That's much easier. Yep.

[38 minutes 54 seconds][Agent] : Alright, I'm I'm going to pause the recording. OK.

[38 minutes 57 seconds][Customer] : Sure.

[38 minutes 56 seconds][Agent] : So for security purposes, while we obtain your card details, the call recording will stop and will recommend after we've collected those details, OK?

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

[39 minutes 49 seconds][Agent] : The. Done.

[40 minutes 4 seconds][Customer] : OK.

[40 minutes 4 seconds][Agent] : OK, so please be advised call recording has now resumed for quality and monitoring purposes. Alright, the declaration it reads. Thank you Ken Comingham. It is important to 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. Seniors life insurance is issued by Hanover Library of Australasia Limited. Choosy Proprietary Limited, whom I'll refer to as Choosy, is an Australian financial services licensee authorized to deal in and provide general advice in relation to general and life insurance products. Choosy has been given a binding authority by Hanover that allows Choosy to bind cover on behalf of Hanover as if it were Hanover. Choosy is a related company to Greenstone Financial Services Proprietary Limited, whom I'll refer to as GFS, the distributor and administrator of your products. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination, and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can it? Can you please confirm you've answered all of our questions in accordance with your duty? Thank you. We may from time to time provide offers to you via the communication methods you've provided to us. Oh, sorry, umm, in

relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out.

[41 minutes 45 seconds][Customer] : Yes, yes.

[42 minutes 8 seconds][Agent] : The accepted cover pays a lump sum benefit amount of the following. Cannon Cunningham receives \$100,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on the 26th of October 20, 4412 AM. Your premium for the first year of cover is \$218.57 per month. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 14% and 46% of UH to cover costs. GFS will then pay to choose the up to 42% of the premiums to be received of the expected life of the policy. I receive a salary and may receive a bonus paid for my employer. OK. Are you satisfied with the information you've received so far and happy to proceed with the cover?

[43 minutes 20 seconds][Customer] : Yes.

[43 minutes 21 seconds][Agent] : Thank you. Last little section rates. Your premium will be debited from your credit card, which you're authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you've provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you, and if you've provided us with an e-mail address, your 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 funded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. Finally, we have a complaints process which you can access at any time



by contacting us. Full details are available online and in the documentation we're sending. You can it. Do you understand and agree with the declaration? Thank you. And would you like any other information or would you like me to read any part of the product disclosure statement to you?

[44 minutes 46 seconds][Customer] : Yes, no, thank you. You've done very well. Thank you.

[44 minutes 57 seconds][Agent] : No, no. It's been my absolute pleasure. And thank you for all your time and patience this morning. So we are completed. You're covered from now.

[45 minutes 4 seconds][Customer] : Thank you.

[45 minutes 4 seconds][Agent] : OK, Keep an eye on your emails. You'll get a copy of everything today in your e-mail. Hard copies in about three to five business days. So I'm.

[45 minutes 9 seconds][Customer] : Yes, wonderful.

[45 minutes 14 seconds][Agent] : I'm looking for them early next week, I reckon.

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

[45 minutes 18 seconds][Agent] : All right.

[45 minutes 18 seconds][Customer] : I think I've just received the policy now.

[45 minutes 19 seconds][Agent] : And if. Oh, perfect. Perfect.

[45 minutes 20 seconds][Customer] : I think maybe or something came in anyway OK.

[45 minutes 23 seconds][Agent] : Yeah. All right. And if you have any questions, if you need me for any reason at all, my contact information is there. So please call and ask for me. I'm more than happy to spend the time that you need me for. OK.

[45 minutes 33 seconds][Customer] : OK. Yep.

[45 minutes 34 seconds][Agent] : Yeah. All right.

[45 minutes 35 seconds][Customer] : Thank you.

[45 minutes 35 seconds][Agent] : Well, look, my pleasure. Thank you so much.

[45 minutes 38 seconds][Customer] : Thank you.

[45 minutes 38 seconds][Agent] : You have a great day. Bye.

[45 minutes 39 seconds][Customer] : You too. And happy New Year.

[45 minutes 41 seconds][Agent] : Thank you. You too. Happy New Year all the day. Bye.

[45 minutes 42 seconds][Customer] : OK, bye.

[45 minutes 43 seconds][Agent] : Bye.