

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi there. Scott, it's Sharon calling you back from Choosy. How have you been?

[6 seconds][Customer] : Oh, not too bad, Darren. Yourself.

[5 seconds][Agent] : It's a good mate. Very well, very well. Thank you for asking. Was just following up our 40 funeral cover. I know I had that information sent out to you just as it has been enough time now given our consideration. But I can carry on with the rest of the process for you there.

[22 seconds][Customer] : No worries.

[23 seconds][Agent] : Perfect.

[23 seconds][Customer] : Sounds good.

[24 seconds][Agent] : Wonderful. All right, Scott, umm, just because it's a new or fresh recording and call, I'll let you know once more that our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. And if I could just get you to say your name and date of birth once more for me, please mate.

[38 seconds][Customer] : Yeah, it's Scott William Dawson, 14th of the 12th, 1968.

[41 seconds][Agent] : Beautiful. Thank you very much. Uh, alright, so just to recap, where were we? We were looking at \$10,000. Uh, that was through real insurance because obviously we had a look at the life cover through them.

[51 seconds][Customer] : Yep.

[51 seconds][Agent] : Uh, we'll bring that back up here. I believe it was working in at \$25.30 yes, per fortnight.

[58 seconds][Customer] : For Fortnite.

[58 seconds][Agent] : And that was for the \$10,000 of cover.

[59 seconds][Customer] : Yeah, that's correct.

[1 minutes 2 seconds][Agent] : Perfect. Perfect. I just wanted to make sure we are on the same page. And there was a little bit of other information I did need to run through with you. Umm. But I imagine you're still happy with that offer there.

[1 minutes 12 seconds][Customer] : Oh yeah, still happy.

[1 minutes 13 seconds][Agent] : Yeah, no perfect. I always like making sure just while I'm loading everything up in the background. Scott, what have you been up to in the meantime? Not much.

[1 minutes 20 seconds][Customer] : Besides work, that's it, not much.

[1 minutes 24 seconds][Agent] : Look, it tends to be that way. I think, umm, unfortunately. I wish we had a bit more time for uh, extracurricular activities. Umm, but yeah, no, not necessarily.

[1 minutes 33 seconds][Customer] : No, Well, well, get, get, get the new garden ready. So.

[1 minutes 37 seconds][Agent] : Umm, oh, beautiful, beautiful.

[1 minutes 44 seconds][Customer] : Oh, no. Yeah. Well, well, we, we, we, we were experimenting with a, with a small veggie garden last year. And so we're we're we're increasing it.

[1 minutes 39 seconds][Agent] : I used into like, I guess maintenance or also just like, I don't know, horticulturalism or oh, beautiful, wonderful, wonderful.

[1 minutes 54 seconds][Customer] : So we're moving it.

[1 minutes 54 seconds][Agent] : What have you got so far?

[1 minutes 56 seconds][Customer] : Oh, well, we're gonna have the, the tomatoes, pumpkin, potatoes, zucchini. Umm, yeah, chili, of course.

[2 minutes 6 seconds][Agent] : Beautiful.

[2 minutes 6 seconds][Customer] : Can't get much chili and garlic.

[2 minutes 8 seconds][Agent] : No, not at all, not at all, no. Very good. Umm, the reason I asked my, uh, mum, she just started up one herself, I'd say 06, maybe eight months ago. And I was over there recently and had some of the cucumbers and tomatoes and it's just, it's not comparable to what you're able to purchase in the, you know, supermarkets. Umm, it's just, I don't know, such a different, almost like a different vegetable or fruit completely, umm.

[2 minutes 31 seconds][Customer] : Oh, it is, it's, it's not. Well, the, the, the fruit and veggie you get from the SU supermarkets. They, they're all gas for ripen them so and so there. There's no flavor. There's no nothing to them. Hard as rocks.

[2 minutes 38 seconds][Agent] : Yes, exactly yeah no, it's true. Uh that's very true. Umm so no look I've been considering doing it myself. I think I just need to take the jump umm but no, it's good to say

that it does work out. Umm there now umm with that being said. So yes I've got everything all loaded up now. That's why my computer was being a little bit slow. Umm so I've gone through obviously how this is designed to cover you in terms of obviously you know, death, terminal illness.

[3 minutes 8 seconds][Customer] : Yeah, so don't you?

[3 minutes 7 seconds][Agent] : There is the waiting of course, the 1st 12 months, yes, but it's only accidental death or serious injury that will cover you. But after that point it's full coverage moving forward. Now with this to let you know if you are ever curious, you can find more information about the premium structure on the website, but it'll also be a bunch of information in the policy, you know documents and the PDS that gets sent out there too. Now we just like to let our customers know, of course, that there is a chance that you may pay more in total premiums over for the life of the policy than the benefit amount. And as well, just to be aware that this insurance, it doesn't have a savings or investment element. So if you were to cancel outside of the 30 days, the cover would stop and you'd not receive anything back unless you were eligible for and you did select the early cash out option. And all that means is that anytime after you reach 85 years of age, you can choose to end the cover. And what we're going to do is then pay out 75% of the funeral insurance benefit, OK? Otherwise, look, once you've reached 85, as I mentioned previously, you stopped paying premiums at that point, but you also automatically receive the 25% bonus cover. So you know, even you can cash out, get 75% or you can keep in place and have a total, I'd say what was about 125% of the amount there?

[4 minutes 8 seconds][Customer] : Oh, OK, OK, Yep, no worries.

[4 minutes 31 seconds][Agent] : Perfect, perfect. And I know that I mentioned last time, as you're aware, premiums, they are designed to stay the same as you're getting older, as I said, up until the age of 85 there. I'll just make sure I have covered absolutely everything else for you. Yes, OK, perfect. Well, if you're happy with that, Scott, how the coverage works, I'll check. Did you have any other questions about how the policy works? Any of the processes involved?

[4 minutes 55 seconds][Customer] : Well, no, not really. Every everything will be covered in a in a or the PDF. Yeah.

[5 minutes 1 seconds][Agent] : Of course, of course, I'd just like to make sure at least whilst we're on the phone that I've covered any, you know, concerns you may have before, you know, going through everything. So what we can do from here, if you are happy with that offer that we can get all that sent out as your own personal policy documents. So you've received the policy schedule, of course that's tailored to you copy the PDS Financial services guide. And I believe that is everything that comes out to the best of my knowledge, but that's the complete documentation there. We can also start your cover as of today, so you'll be ticking away at the waiting period. Of course whilst reviewing everything, that doesn't mean you will have to pay for anything today.

[5 minutes 49 seconds][Customer] : Oh, OK, Yep, OK, yeah, no worries.

[5 minutes 37 seconds][Agent] : Courtesy from our end, we let you choose the first payment that yourself, so you can line it up for a schedule that suits you better or you can push it as far as you need, whether it be a few days or a few weeks and that way the cover as of today perfect.

[5 minutes 52 seconds][Customer] : That sounds good.

[5 minutes 57 seconds][Agent] : I know I can line that up. Most definitely. That means so the cover or the policy itself or protection will start as of today, but the first payment won't be taken until the 24th.

[5 minutes 53 seconds][Customer] : I, I was, I was, I was going to say started on the on the 24th, but Yep, Yep, Yep. No worries.

[6 minutes 8 seconds][Agent] : OK, wonderful. Well, I'll get the final stage set up here and it's great as well because last time we already got your e-mail and home and postal address down there. So that way everything come out promptly. I'll just make sure as well.

[6 minutes 24 seconds][Customer] : That's correct.

[6 minutes 19 seconds][Agent] : It was SC 0doublet1968@live.com dot AU perfect. And then home and postal was just #45 Martello Drive in Kerwin, Queensland, 4817.

[6 minutes 30 seconds][Customer] : That's correct.

[6 minutes 31 seconds][Agent] : Perfect. Thank you, Scott. Uh, I've double triple checked maybe a bit too much, uh, sometimes, but you can never be too short.

[6 minutes 37 seconds][Customer] : No, it's it's, it's always good to make sure.

[6 minutes 39 seconds][Agent] : Of course, of course. Uh, all right, well, that's that there and we'll jump into the calendar and we can select the 24th being next Friday. Uh, which means as of that date, it would just be fortnightly on the Friday recurring. That's fine.

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

[6 minutes 52 seconds][Agent] : Wonderful. OK, there, beautiful. All right. Now the final steps that we go through, Scott, I will be reading out a final and verbal declaration to you. So that essentially sums the policy up in a more formal manner before we actually accept it and start it. There are questions in place of course, to make sure and we need to note down a preferred method of payment. So once the 24th rolls around, we can obviously keep the insurance going on. Furthermore, the two options you do receive, it'd either be coming from a BSB&A, that number just as a direct debit or you can use a card if that's easier.

[7 minutes 27 seconds][Customer] : No, no, the the the VSB would be be the best way.

[7 minutes 31 seconds][Agent] : OK, perfect. Look, I'll tell you what. I've used my card for payments for the insurance and whatnot. I lost my card and I had to sit through and figure out where it belongs. So no might be the best course there.

[7 minutes 43 seconds][Customer] : Yeah. No, I, I, I always have one. I have a saved account and I have a built account. So everything goes as a built account.

[7 minutes 49 seconds][Agent] : Perfect. No, very smart, very smart. It's a good way to be uh all right, I'll get that set there. Now would that be coming from a savings or check account for you, Scott?

[7 minutes 57 seconds][Customer] : No, it'll be a savings. I'll put you on speaker.

[8 minutes][Agent] : No, that's OK.

[8 minutes 3 seconds][Customer] : That way I can get to my phone.

[8 minutes 5 seconds][Agent] : No, of course. And oh, sorry, Scott, just before we do take these details down, just a matter of compliance, I'll just confirm. Are you happy to continue with the \$10,000 of funeral cover? Yes. Perfect. Thank you, mate. I almost forgot there. But no, that's all

good. I'm ready when you are. You just let me know. Yep.

[8 minutes 22 seconds][Customer] : OK, Yes, OK.

[8 minutes 37 seconds][Agent] : Mm. Hmm. Mm. Hmm. 020, really sorry, just because I didn't have my NUM lock on my keyboard. It was 084052.

[8 minutes 31 seconds][Customer] : Well, yeah, it's, yeah, it's savings account BSB number is 084502 and no, no, 502.

[8 minutes 55 seconds][Agent] : Did you say 502? That's 1 two and that appears as NAB.

[8 minutes 58 seconds][Customer] : Yep, that's great.

[9 minutes 3 seconds][Agent] : Perfect. And then just the account number for you, Scott. Yep, Yep. Mm Hmm. So I'll read it back just to make sure it's correct.

[9 minutes 6 seconds][Customer] : OK, 98, 7737, 5678, that's correct.

[9 minutes 17 seconds][Agent] : So 987375678 beautiful. And it's under the account name Scott Dawson, correct?

[9 minutes 28 seconds][Customer] : Yep.

[9 minutes 29 seconds][Agent] : Yes, perfect. Alright, that is everything there again, once more just going to make sure I have covered absolutely everything. Yes, I know I mentioned this initially when we went through the life insurance. You'll also be receiving the same thing. So the free online legal will kit that will also be emailed out to you. So you can use that if and when you need it and as well as the real reward. So that's that cash back offer that they run for their customers, meaning after the first policy anniversary date or first 12 let's you'd be getting back \$65.79 into your account. Beautiful. Alright, well I'll take you to the final declaration.

[10 minutes 3 seconds][Customer] : No worries, no worries.

[10 minutes 7 seconds][Agent] : It is, I wouldn't say too lengthy, but it will take me a minute or two and then there'll be two questions at the end just confirming you're happy with everything, OK Right, wonderful. So it says here, thank you. Scott Dawson, 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 Re of

Australasia Limited, whom we refer to as Hanover Choosy PTY LTD, whom I will refer to as Choosy using Australian Financial Services licensee authorised 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 buy and cover on behalf of Hanover as if it were Hanover. Choosy is a related company to Greenstone Financial Services PCY LTD, whom I will refer to as GFS, the distributor and administrator of your product. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. ANOVA 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. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure it with other 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. And just to confirm Scott, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[11 minutes 56 seconds][Customer] : No, it should be right.

[11 minutes 58 seconds][Agent] : Beautiful. And then continuing along, it says 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 single real funeral cover with the following cover. Scott Dawson is covered for \$10,000 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 coverage for accidental death only for the 1st 12 months of cover with death by any or diagnosis of a terminal illness cover thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured's 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 this early

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, but we will give you notice before doing so. If cover ends 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'll not be required to pay any further premiums. The bonus cover is not payable if the early cash add 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. Your total premium for your first year of cover is \$25.30 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rate applying to your policy. The insurer can only make a change if it is applied consistently across all policyholders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to Oh Sorry by Hanover to GFS of up to 54% to cover costs. GFS will then pay to Choosey up to 49% of the premiums to be received over the expected life of the policy, receive a salary and may receive owners paid by My employer. Your premium will be debited from your nominated bank account in the name of Scott Dawson, which you are authorised to debit from and have provided to us. We may provide written communications to you via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you in writing. 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 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 make it to your policy and any premium you may have paid will be refunded in full unless you have 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 have received and reviewed our

policy in full. And finally, Scott, it just states that we have a complaints process you can access at any time by contacting us. Full details are available online and in the documentation that we are sending you. So with that being said, that's the declaration in full. I now just have the final question for you. So it's just confirming, do you understand and agree with the declaration, yes or no?

[15 minutes 34 seconds][Customer] : Yes.

[15 minutes 35 seconds][Agent] : Beautiful. All right, well, that is everything from my end there. Scott, I appreciate your time and patience over this process as well. But you've now got the funeral cover in place. You will receive a confirmation e-mail. It should take about an hour I'd say, and the physical papers should take about two to five business days to appear. So have a read through. Of course, make sure you're happy with everything. If you do, however, have any concerns or questions, any further correspondence will be with real insurance. I was going to ask, have you got a pen and paper? I can give you their direct number for the support team if you'd like. Perfect, I'll just bring this up to you. I just thought rather than calling any of the, you know, because numbers whatnot, but you'll have to click different buttons. This one should get you straight through to support, which will make it a much, I suppose, easier experience for you if you ever need to chat to them.

[16 minutes 7 seconds][Customer] : No, no worries.

[16 minutes 25 seconds][Agent] : OK, so their customer support number is 1300 three 67325.

[16 minutes 29 seconds][Customer] : Yep, 367325.

[16 minutes 37 seconds][Agent] : Beautiful.

[16 minutes 38 seconds][Customer] : No worries.

[16 minutes 39 seconds][Agent] : No, that's OK. We'll look. That's everything there. I can look. I can give you the policy number now if you'd like. I believe I'll just actually, no, I can't because I'll be transferred over to real.

[16 minutes 49 seconds][Customer] : That's right.

[16 minutes 48 seconds][Agent] : I do apologize that Scott, but it'll be in the e-mail, it'll be in the papers as well and they'll be able to find you if you do ever give them a call.

[16 minutes 54 seconds][Customer] : No worries at all.

[16 minutes 56 seconds][Agent] : Beautiful look. Absolute pleasure with you there, Scott. Good luck with the garden as well and expanding and growing for the rest of the year too.

[16 minutes 56 seconds][Customer] : It'll be, it'll be a lot of fun.

[17 minutes 7 seconds][Agent] : Oh, you've got chickens as well.

[17 minutes 4 seconds][Customer] : We'll go well with the chickens that we got and chickens as well. Yeah.

[17 minutes 10 seconds][Agent] : Beautiful.

[17 minutes 12 seconds][Customer] : Well, for six chocolate, we get about about two dozen eggs a week.

[17 minutes 18 seconds][Agent] : Oh, wow, beautiful. One of my colleagues, she actually, she lives on a fair part of land. She has a number of chickens. And so she's constantly bringing eggs for our whole team here, which are, yeah, definitely worked out well, I'd say.

[17 minutes 29 seconds][Customer] : It does Cos yeah, eggs are always running out and yeah, and it's always better when it, when you know where it's coming from.

[17 minutes 37 seconds][Agent] : Exactly, exactly. Obviously I don't know. Eggs are just a massive staple part of my diet at the moment and recently the shops, they've all been a bear. There's no eggs anywhere to be seen. So it's definitely come in handy.

[17 minutes 49 seconds][Customer] : No, Well, if if you if you want some great fertiliser, water down chi chicken.

[17 minutes 51 seconds][Agent] : Having my colleague there with eggs that she was in really works well.

[18 minutes 4 seconds][Customer] : Oh yeah, as let's say, let's as long as it's if she, if she makes it, you know, makes let's say 5 liters of cooked food or 5 liters of water. Let that sit for about 3 weeks, that ferment, then then tip the water out and then be roughly about one litre of the fertilizer to one lit to 5 liters of water and you've got very strong, very good fertilizer for your garden and lawn.

[18 minutes 10 seconds][Agent] : MMM, Yep, I'll make. Yeah, I'll make a note of that actually and I'll

see if I can get some spare.

[18 minutes 37 seconds][Customer] : Just just don't put on your fruit on your on your veggies around the bottom, but not on the veggies itself.

[18 minutes 43 seconds][Agent] : No, it'll be an interesting taste. Uh, I'd say if I could do it the other way around. Umm, but no. I very much appreciate that Scott. Thank you for that.

[18 minutes 50 seconds][Customer] : No worries. Well, you have something fantastic, right?

[18 minutes 53 seconds][Agent] : You too. You too, mate. Take care. Bye.