

[2 seconds][Agent] : Hello. Welcome to Australian Seniors Insurance. You're speaking to Justin.
How can I help you?

[7 seconds][Customer] : Oh, hello, Justin. My name's Marilyn Bonner. I just want to confirm that I want to go ahead with the life insurance thing.

[11 seconds][Agent] : Yeah, OK. Certainly. Let me jump into that and I can have a look for you there. Marilyn. All right. Can I confirm your full name and date of birth?

[27 seconds][Customer] : Date of birth 1 nine, 14th of September 52 And my full name's Marilyn Lorraine Bonner.

[35 seconds][Agent] : Thank you.

[36 seconds][Customer] : Marilyn.

[38 seconds][Agent] : Perfect. Thank you for confirming that. Right. And can I confirm that you are a female Australian resident?

[47 seconds][Customer] : I sure AM.

[48 seconds][Agent] : Thank you. All right, I'm just having a look. See. Bear with me there, Marilyn. OK. And just pulling up everything we need to go through here, umm, we'll have, it is easy to apply. So we just ask you 8 yes or no questions relating to your health over the phone today to see if you are approved now. Just.

[1 minutes 21 seconds][Customer] : Well, I was approved a couple of weeks ago.

[1 minutes 24 seconds][Agent] : OK, so you went through the application there?

[1 minutes 28 seconds][Customer] : Yeah.

[1 minutes 29 seconds][Agent] : Yes. OK, no worries. I'll try to see if I can see any applications here as they do expire after 30 days.

[1 minutes 28 seconds][Customer] : Oh, OK.

[1 minutes 36 seconds][Agent] : So no worries. Umm, just have a look and see if there's any of those dates there. Oh OK. So Marilyn, looks like you've spoke with us on the 31st of May. So umm, looks like that was when the quote was done. The 31st of May Looks like you did speak to us sometime in June, umm, but because the quote is froze, umm, is expired. We will just need to go

through it that quickly. OK, alright, so just recapping everything, but I'm just gonna get so I can have a better understanding. You don't have any cover currently in place?

[2 minutes 18 seconds][Customer] : We want to cancel the Westpac one. My husband's plan to do that, I think this week.

[2 minutes 23 seconds][Agent] : O OK. So I do need to let you know that if you are replacing an existing policy, we recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy. As your new policy may not be identical to your existing cover.

[2 minutes 39 seconds][Customer] : Mm, hmm.

[2 minutes 39 seconds][Agent] : And you should also consider the benefits that may not apply or waiting periods that may start again now.

[2 minutes 44 seconds][Customer] : Mm hmm.

[2 minutes 44 seconds][Agent] : This seniors life insurance is designed to provide that financial protection for your loved ones through a lump sum payment. If you would have passed away before your 85th birthday when the policy ends now. If you are accepted and once you commence, the policy will be covered immediately for death due to any cause except suicide in the 1st 13 months. And in addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full.

[3 minutes 20 seconds][Customer] : OK.

[3 minutes 19 seconds][Agent] : So, Marilyn, how is all that sounding? Sounding very familiar to you. Do you have any questions?

[3 minutes 24 seconds][Customer] : Yeah, yeah, yeah. Yeah, I don't.

[3 minutes 26 seconds][Agent] : OK, any other any questions?

[3 minutes 28 seconds][Customer] : Sorry.

[3 minutes 28 seconds][Agent] : OK, that's all good. All right, let's stop me if you need to ask me any questions there.

[3 minutes 34 seconds][Customer] : Sure.

[3 minutes 33 seconds][Agent] : I'm just pulling up everything we need and confirming this address. The 12 Grassmere Court, Carawan, QLD 4817. Is that the current address?

[3 minutes 44 seconds][Customer] : Yeah, it's it's actually pronounced Kerwin.

[3 minutes 47 seconds][Agent] : OK, I'm sorry. My Canadian accent. You can laugh at it.

[3 minutes 51 seconds][Customer] : I thought I'd detected it and I think yeah.

[3 minutes 54 seconds][Agent] : Yeah, I'll still try after 10 years been trying to pronounce things, but it's I think that's forever. So now. And that's the same address as your postal address. OK, perfect. And we have here the phone number 0410215125. Is that best to reach you? OK. And I have an e-mail there, it's bobbonner51@icloud.com. Is that still valid?

[4 minutes 9 seconds][Customer] : It it is, yes, That's right, yes.

[4 minutes 31 seconds][Agent] : OK, perfect. So just starting with this quote here. So have you had a cigarette in the last 12 months?

[4 minutes 39 seconds][Customer] : I've never smoked or drank alcohol in my life.

[4 minutes 43 seconds][Agent] : Wonderful. OK, perfect. I'll put that as a no there. Good on you there. And then from \$10,000 and up to \$200,000. Did you have a benefit amount in mind that you wanted to look at? Yeah, yeah, from \$10,000 and up to \$200,000. Yeah.

[4 minutes 59 seconds][Customer] : What was the amount again from 10,000 to well, how much is it for say 180 and 1:50?

[5 minutes 14 seconds][Agent] : And for a huh, OK. So \$180,000 to cover the premium will be \$272.51, that's per fortnight.

[5 minutes 27 seconds][Customer] : Yeah, yes. Thank you.

[5 minutes 30 seconds][Agent] : And then for you said 150,000 and then for 150,000, the cover would be \$227.09 per fortnight.

[5 minutes 49 seconds][Customer] : Might get 150. Thanks.

[5 minutes 51 seconds][Agent] : OK, Now just loading up the application questions will run through. Just gonna start by reading you the pre underwriting disclosure. And also as this is a life insurance

policy, your premium is stepped, which means it will increase each year. So as an indication, if you make no changes to the policy, uh, your premium next year will be \$242.99 or Fortnite. And you can also find information about our premium structure on our website. Any questions so far Maryland are all good still.

[6 minutes 33 seconds][Customer] : Well how come you can umm because the office on the understanding that it does that according to the CPI, but no one that can envisage what the CPI will be next year.

[6 minutes 46 seconds][Agent] : Yes. So you mean for this insurance, so the premium is that which means it will increase each year. So I'll just pull up the the projection here again. So just here. Alright, so your premium is structured as a stepped premium. So this means the premium payable under the policy will generally increase each year. Generally as people age, the likelihood of them needing to claim on a life insurance policy will increase. So this increase in risk is factored into the prices that we charge. So that's the reason for the increase. Yeah, that your benefit amounts, it will stay the same at \$150,000, that doesn't increase. Yeah, yeah, no worries.

[7 minutes 35 seconds][Customer] : But if I want to, if like for instance, we did retire and oh, excuse me, I had a tickle, I've had it all day. If we found cost of living is going up more so which I think it will, can we reduce that 1:50 to say 1:20 or so?

[7 minutes 56 seconds][Agent] : Yep, of course. Yeah, once you start the cover umm and you commence the policy, you can apply to decrease the benefit amount. You just won't be able to increase this at a later date. However, you can apply to UMM, you can apply for a separate policy as like a top up policy if you wanna increase it. UMM subject to eligibility at the time of application and so long as it doesn't exceed the maximum benefit amount within the same brand for Australian seniors. Insurance of \$200,000.

[8 minutes 25 seconds][Customer] : OK, OK.

[8 minutes 37 seconds][Agent] : OK, I'm just loading up the questions here for us. This this will determine the eligibility factor. So this reads. Please be aware all our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue

cover and 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. 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 are applying to purchase a life insurance policy and as such you have a duty to take reasonable care not to make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have 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 to claim or make adjustments to the terms and conditions of your policy.

[9 minutes 50 seconds][Customer] : None.

[9 minutes 49 seconds][Agent] : Do you understand and agree to your duty, yes or no?

[9 minutes 53 seconds][Customer] : Yes.

[9 minutes 54 seconds][Agent] : Thank you. So the first question I have here for you is related to, uh, specified to COVID-19. 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? In the last five years? Have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke in the last five years? Have you been admitted to hospital as an inpatient because of the lung disease other than for asthma or pneumonia as the only conditions?

[10 minutes 11 seconds][Customer] : No, no, no.

[10 minutes 35 seconds][Agent] : And 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? And do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advice will be required in the future? Do you have a liver condition that will require a transplant in the future?

[10 minutes 55 seconds][Customer] : No, no, no, not that I know, no.

[11 minutes 14 seconds][Agent] : OK, Certainly. OK. And then 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?

[11 minutes 30 seconds][Customer] : No.

[11 minutes 31 seconds][Agent] : And in the last five years, have you attempted suicide or been hospitalized for mental health condition?

[11 minutes 39 seconds][Customer] : Oh, what a question.

[11 minutes 37 seconds][Agent] : OK, And lastly here, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live? OK, perfect. And just confirming. So do you have a liver condition that will require a transplant in the future? That one was a no. Sorry Marilyn, let's see, that is a no.

[11 minutes 40 seconds][Customer] : No, no, no.

[12 minutes 12 seconds][Agent] : OK, perfect. All right. So just putting that into the computer there. Wonderful. So good on you. You're in great health from the stand of it now. Congratulations you, your application has been approved. So that's great news. Now what that allows us to do for you is get you immediately covered over the phone today, where we do send you out all the tailored policy documents to review. Now you aren't required to make a payment today, but you can select a payment date of your choice. We generally collect payments within the next 7 days, but when is most suitable for you?

[12 minutes 52 seconds][Customer] : I will make it next week. Oh.

[12 minutes 55 seconds][Agent] : Yeah, any date works for you next week.

[13 minutes 2 seconds][Customer] : Make it Wednesday. Make it Thursday. Make sure.

[13 minutes 12 seconds][Agent] : No worries. OK. So Thursday next week, that's the 11th of July 2024. So it'd be every fortnight on Thursday, OK.

[13 minutes 11 seconds][Customer] : Sorry, yes.

[13 minutes 24 seconds][Agent] : And just pulling it up here and how would you like to pay? Would that be with a direct debit or with a credit card?

[13 minutes 33 seconds][Customer] : Well, if you do it with a CRE.

[13 minutes 40 seconds][Agent] : OK. Is that from a savings or checking account?

[13 minutes 35 seconds][Customer] : Oh, a direct debit, yeah, I I think it's called a check account actually.

[13 minutes 47 seconds][Agent] : OK, check account. All right, go ahead when you're ready with the BSP there, Marilyn. Yeah, yeah.

[13 minutes 53 seconds][Customer] : BSB 734188 the account number you're right.

[14 minutes][Agent] : Yep. Account number. Sorry, I'll read you back.

[14 minutes 2 seconds][Customer] : 520317 yes.

[14 minutes 9 seconds][Agent] : The BSP 734188 account number 520317 OK, and account name is in your full name Lorraine. Sorry, Marilyn. Lorraine *****. OK, sorry, can you say that again?

[14 minutes 17 seconds][Customer] : Yes, it's in RB and ML Bonner BA double NER RDNML Bonner. It's a Johnny fan, Yeah.

[14 minutes 36 seconds][Agent] : Party and ML, so R for Romeo, D for Delta and ML, your initials ***** OK. And because it is a joint account, I do need to just ask that you do have authorization to debit from that account as well. Perfect. Perfect. Thank you. No worries. Thank you. All right, so now all I need to do there for you Marilyn, is redo the declaration and we'll get this sent out for you.

[14 minutes 56 seconds][Customer] : Yes, yes, 'cause my husband just gives the account number, OK.

[15 minutes 13 seconds][Agent] : So this reads, thank you Marilyn. Lorraine Bonner, 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. Seniors life insurance is issued by Hanover Life free of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency, to issue and arrange this insurance on its behalf. 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 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 you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[16 minutes 13 seconds][Customer] : Yes.

[16 minutes 14 seconds][Agent] : We may from time to time provide offers to you via the communication methods you have provided to us 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. The accepted cover pays a lump sum benefit amount of the following. Marilyn Lorraine Bonner receives \$150,000 in the event of death. If that 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 13 September 2037 at 12:00 AM. Your premium for your first year of cover is \$227.09 per fortnight. 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 to Australian Seniors Insurance of between 14% and 46% of each premium, 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 Rd. and ML Bonus, which you are authorized 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, and this will include any legal notices we are required to provide to you. If you would, or 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, your policy documentation will also be emailed to you today.

[17 minutes 57 seconds][Customer] : Oh good, so.

[17 minutes 56 seconds][Agent] : 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 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. 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 are sending you.

[18 minutes 34 seconds][Customer] : So what?

[18 minutes 33 seconds][Agent] : So do you understand and sorry, do you understand and agree with the declaration? I've just read you? Yes or no?

[18 minutes 40 seconds][Customer] : Well, I just had a a query.

[18 minutes 43 seconds][Agent] : Yes. From today.

[18 minutes 45 seconds][Customer] : When does the actual policy commence on to that?

[18 minutes 50 seconds][Agent] : Now, as soon as you accept.

[18 minutes 54 seconds][Customer] : Alright then. OK, it commences. What's today? The second?

[18 minutes 52 seconds][Agent] : Yeah, as soon as you accept this cover, Yeah, perfect. So do you.

[19 minutes 1 seconds][Customer] : Alright then do we have to click accept on the e-mail that you send out or?

[19 minutes 8 seconds][Agent] : No. So we just send you out this now. So once you agree to this, so do you understand and agree with the declaration?

[19 minutes 18 seconds][Customer] : Yes.

[19 minutes 16 seconds][Agent] : I've just read you, yes or no, OK. And would you like any other information about the insurance now or would you like me to read any part of the PDF to you? Yes or no?

[19 minutes 27 seconds][Customer] : No, thank you.

[19 minutes 28 seconds][Agent] : OK, all right, Marilyn. So that's just processing for yourself and we'll get that sent out. You'll receive the e-mail, copy that first to your e-mail and then you you can expect to receive the, umm, paper copy in up to five business days in the post.

[19 minutes 46 seconds][Customer] : OK. Alright then.

[19 minutes 48 seconds][Agent] : OK.

[19 minutes 48 seconds][Customer] : That's good. OK.

[19 minutes 49 seconds][Agent] : I'm just letting this process and see if it goes through. There it goes. All right, so that's all been completed for you, Marilyn and your documents with you will be with you shortly. The only thing you need to return to us is the beneficiaries form that you'll receive as well. So once you receive that and see the information we require, you can get that back to us or give us a call.

[20 minutes 13 seconds][Customer] : Is that like with the Super, the nominated beneficiary form?

[20 minutes 18 seconds][Agent] : Yes. So you're nominated beneficiaries to receive these funds at the time of death.

[20 minutes 17 seconds][Customer] : Is it alright then?

[20 minutes 23 seconds][Agent] : Yep. OK. Is there anything else I can assist you with today?

[20 minutes 24 seconds][Customer] : Alright, that's it. No, I think that's fine. Can you have a look on both?

[20 minutes 34 seconds][Agent] : Yeah, yeah, certainly you're looking at for your husband as well.

[20 minutes 41 seconds][Customer] : Yeah, just how much was it for, say, 180?

[20 minutes 48 seconds][Agent] : OK. Let me just have a look there, OK? All right. And I'm just pulling up the application there. OK. Can I confirm his full name and date of birth? OK, I'm seeing if there's any previous quotes in there. Sorry, what was his date of birth again?

[21 minutes 13 seconds][Customer] : Robert Daniel Bonner 14751 they should be 14751.

[21 minutes 44 seconds][Agent] : There it is, thank you. And just confirming for me that he is a male Australian resident.

[21 minutes 52 seconds][Customer] : It sure is.

[21 minutes 53 seconds][Agent] : OK. Beautiful. Thank you.

[21 minutes 58 seconds][Customer] : What Queenslanders?

[21 minutes 59 seconds][Agent] : How lovely. One day I'd love to move up to Greenland. I've been

stuck in Sydney for 10 years. My partner and I are like, ready to get up there.

[22 minutes 7 seconds][Customer] : Well, I think a lot of Australians, they say where are you from?

[22 minutes 18 seconds][Agent] : Yeah. Yeah.

[22 minutes 14 seconds][Customer] : You know, when people ask and we say, oh, we're Queenslanders, you know, and they say it's funny because we always refer to ourselves as Queenslanders before we say Australian. So yeah.

[22 minutes 25 seconds][Agent] : Oh yeah, certainly. Love that. Oh, sounds better as well. Yeah, love that. Alright, so I'm just calling in there and keeping the same, see if this is the same.

[22 minutes 32 seconds][Customer] : OK, it does, yes.

[22 minutes 42 seconds][Agent] : Yep, it's the same phone number down for robertthereandthesameemailitsbobbonner51@icloud.com. OK, let me put that in 04. What was that?

[22 minutes 50 seconds][Customer] : Oh, his his mobile is actually 0428767391 040 God 042. Now, now you've got me wondering. 04270428767391 there.

[23 minutes 15 seconds][Agent] : OK. Oh, I think I put too many digits there because we said it too quickly there. Let me go back 0427 and it was 04, 767. OK, perfect. I got it 30428767391.

[23 minutes 30 seconds][Customer] : Right 0428767391 yes.

[23 minutes 49 seconds][Agent] : Alright, I'm just needing to open up the application there. And for Bob, the same, yeah, those same features and benefits. I read to you do apply and I can ask you this, has Bob had a cigarette in the last 12 months? Perfect. Good on him as well. Alright. And you said the amount you'd like to look at for Bob was 180. Sorry, hundred. OK. So \$150,000 for Bob. Sorry, they're Marilyn.

[24 minutes 3 seconds][Customer] : Yeah, no, yeah, 150 and yeah a 180 and 150.

[24 minutes 30 seconds][Agent] : OK All right. So \$150,000 to cover would be \$351.13 a fortnight, and for \$180,000 to cover that would be \$421.36 a fortnight. So how are either of those sounding for you?

[24 minutes 46 seconds][Customer] : Yes, well, what about happening today 40?

[25 minutes 6 seconds][Agent] : Yeah. And \$140,000 to cover that one would be \$327.72.

[25 minutes 19 seconds][Customer] : Alright, then, look, I'll I've, I'm going to he's not at home, so he's away, but I'll have a chat to him and then I is there a direct number other than the 1300 number?

[25 minutes 24 seconds][Agent] : Yeah, OK, let's see. So you so you do have this number 1300 zero 50510.

[25 minutes 39 seconds][Customer] : No, I've got 1300 seven 62793.

[25 minutes 45 seconds][Agent] : OK. Well, the one you called through seemed correct. It came through to me. But we do have the other number on our website there if you want to have a look. That's for the Life and funeral insurance, yeah, yeah.

[25 minutes 58 seconds][Customer] : Yeah, yeah. Alright, good.

[25 minutes 55 seconds][Agent] : 130-0050 510 OK. And you can ask for myself, Justin, and I'll be happy to look at that with yourself and Bob next time we speak.

[26 minutes 9 seconds][Customer] : Well, I'll sure. Now, do you have a reference that we have to refer to Justin?

[26 minutes 14 seconds][Agent] : OK Yeah, you can, yeah. You can write down, uh, Bob's client ID here if you'd like. This will be the easiest to reference, uh, his policy we just looked at.

[26 minutes 29 seconds][Customer] : Yes, yeah, yes, yes. So that's 2666109.

[26 minutes 31 seconds][Agent] : So his client ID, it's 266 610 98, correct? You got it.

[26 minutes 53 seconds][Customer] : Sure.

[26 minutes 49 seconds][Agent] : That will just help, umm, locate the exact profile that we were looking at for for Robert and I put it in as Robert ***** and I can put in his.

[26 minutes 55 seconds][Customer] : Yes, yes, He calls himself Bob. So you, California, you he'd be happy for you to call Bob.

[27 minutes 2 seconds][Agent] : Yeah, OK, perfect. Yeah, You can even give us a call with Bob on the phone next time. And then As for me and I'll go through it, I'll put down here preferred name is Bob.

[27 minutes 14 seconds][Customer] : Yeah.

[27 minutes 16 seconds][Agent] : All right, well, thank you for choosing Australian Seniors Insurance. Is there anything else I can assist you with today?

[27 minutes 23 seconds][Customer] : No, thanks. Not at the moment, I don't think, Justin.

[27 minutes 29 seconds][Agent] : All right, thank you, Marilyn. All right, I will. I'll leave that with you. And what I'll do is I can give Bob another call if he available tomorrow night or the night after.

[27 minutes 27 seconds][Customer] : So you've been very helpful, probably. I think he should be home tomorrow.

[27 minutes 46 seconds][Agent] : OK.

[27 minutes 46 seconds][Customer] : I'm not sure what time, what he has to do on Thursday, whether he he gets up at 1:00 and 2:00 in the morning to go to work.

[27 minutes 54 seconds][Agent] : Oh wow, busy man.

[27 minutes 53 seconds][Customer] : So, yes. So it might be better if I had him give you a call, Justin.

[28 minutes][Agent] : OK, certainly what I'll do just to leave it open. I can leave the call back for later next week so that way Bob can feel free to give me a call.

[28 minutes 9 seconds][Customer] : Do you work on Saturdays at all?

[28 minutes 8 seconds][Agent] : I am working late to what was that?

[28 minutes 13 seconds][Customer] : Do you work on Saturdays?

[28 minutes 15 seconds][Agent] : Unfortunately, no, we don't work Saturdays or Sundays.

[28 minutes 19 seconds][Customer] : Alright then. That's alright.

[28 minutes 22 seconds][Agent] : No worries.

[28 minutes 22 seconds][Customer] : OK, Alright then. Well, thank you very much.

[28 minutes 25 seconds][Agent] : Sorry Marilyn, while I got you on the phone, I'm just writing in Bob's notes here. How did you spell your your first name? Marilyn again? Yep, Yep, got it.

[28 minutes 33 seconds][Customer] : MIRALYN I always used to say Marilyn, the red tomato, tomato barns, Marilyn Monroe. But I said my name said it's.

[28 minutes 53 seconds][Agent] : Yeah, All right. No worries. I love it like that. That's better. I just

needed to confirm all. I have you on his profile there. All right.

[29 minutes 2 seconds][Customer] : Alright.

[29 minutes 3 seconds][Agent] : Thanks for that, Marilyn. All right. Well, give me a call when Bob's available.

[29 minutes 7 seconds][Customer] : Yeah, will do. Thank you very much.

[29 minutes 10 seconds][Agent] : You're welcome. You take care.

[29 minutes 12 seconds][Customer] : OK, thank you. Bye.

[29 minutes 13 seconds][Agent] : You're welcome. Bye bye.