

[4 seconds][Agent] : Hello, good afternoon Janet. It's Alfa Key calling from Australian seniors. So received an expression of interest for us to you know call you back to you're looking at one of our covers. Yeah. What information is it that you asked are we looking into? Life insurance. OK, Yeah. So I can certainly help you out with that. What I'll do is I'll confirm your details and we'll go through the cover and I'll send everything out that you need to review as well. Happy to answer your questions, too. So I do have you down as Jeanette Lowe as an Loe, is that right? Lowe? Sorry, my apologies. And can I have your date of birth as well please?

[3 seconds][Customer] : Hello, yeah, yeah, so well, I I was I'm filling the form so would like to get the information information regarding that's all a life insurance 17th of the 4th 1949.

[1 minutes 8 seconds][Agent] : 17th of the 4th, 1949. Yeah. And just confirming that you are a female Australian residence, is that correct, Janet? OK, thank you. Please note calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Janet, do you have, do you happen to have also an e-mail address we could note down for yourself? e-mail. Yeah.

[1 minutes 36 seconds][Customer] : Yes, Janet Lowe, The way. Yeah.

[1 minutes 43 seconds][Agent] : So Janet Lowe, Washington, you said yes.

[1 minutes 52 seconds][Customer] : What's in the mail? E-mail at bigpond.com.

[1 minutes 57 seconds][Agent] : Bigpond.com OK, that's fine. And is this your first time considering or looking into a life insurance cover? It is OK. Well, basically in a nutshell Jeanette, the way it works is that without strange seniors cover, the life insurance in particular, it's obviously designed where it does provide Peace of Mind for you and your family. We've got financial protection through a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between 10,000 up to 200,000 and nominate up to five beneficiaries to receive their non end benefit amount. If death is due to an accident, then your chosen benefit will triple. In that case, we also include advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. So I'll give you an example. Let's say that you had chosen to cover yourself for an amount of, let's call it 50,000 for now.

[2 minutes 7 seconds][Customer] : Well, yeah, yeah.

[3 minutes 11 seconds][Agent] : OK, \$50,000 would be your coverage should you pass away due to an accident, then the payout is 150,000 instead. OK, and if you work out what 20% of your benefit now is, your 50,000 works out to be 10,000. We're your family members can gain access to those funds quite immediate to pay for funeral costings and so forth.

[3 minutes 43 seconds][Customer] : Yeah.

[3 minutes 38 seconds][Agent] : And that's how it ties in together in the one package OK, to A to apply for this type of cover. We've simplified your questions all the way down to only 8 specific yes or no questions relating to your health. And we do this over the phone for you to see if you are approved. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. OK.

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

[4 minutes 16 seconds][Agent] : Also, Janet, in addition, there is a terminally I'll advance payment included in the cover as well. Now that means that if you were diagnosed with 24 months or less to leave by a specialized medical practitioner, in that case, we'll pay you out the amount in full into your own hands to ensure you receive best care possible. OK, that's also a feature part of the insurance for your own peace of mind as well. OK, now do you have any questions for me so far before you and I head towards the quotes? OK.

[4 minutes 54 seconds][Customer] : No, no, that that.

[4 minutes 57 seconds][Agent] : All right, so then let's go through the options you've got here. Now to begin with, have you had a cigarette in the last 12 months? OK, that's a great start there, isn't it? Very good.

[5 minutes 6 seconds][Customer] : No, I've never smoked.

[5 minutes 11 seconds][Agent] : So I've, I've never smoked in my life either. Very good. That's excellent. So the amounts you can start from 10,000, that's your lowest option available. Your next one up from 10 is 20,000 and so forth and go all the way up to 200,000. So what amount covers your needs? Jeanette, how much coverage were you thinking?

[5 minutes 36 seconds][Customer] : Well, I'm not sure that's why why I was getting in contact just to

fi find, you know, find all these things out what it was, what it is.

[5 minutes 46 seconds][Agent] : Yes, so we'll go to a quote now so you know what you'd be expecting to pay, right? And then we can send it in if you need based on that. So, but it all depends on the amount you choose to cover yourself.

[5 minutes 45 seconds][Customer] : And yeah, yeah.

[6 minutes][Agent] : Obviously that you pick a higher amount, you'll be paying more for it, a lower amount be less obviously. So comes down to think of it this way. How much do you think you need? Are you covering anything specific or you're wanting to leave this funds behind for a family loved one? Or is this to cover this final expenses for example when the time comes?

[6 minutes 33 seconds][Customer] : Oh, I, I've never, I've never thought about the amount, but because you know, that's why I was guessing in the information of what's available, how much it is and.

[6 minutes 39 seconds][Agent] : MMM, Yeah. So what I'll do, Janette, to make it easier for you. I'll start somewhere. I'll start somewhere for you. So you've got some idea of what costings would be. Now in terms of payments, you can, you can align these payments with your pay, pay cycle, pension cycle if you want to. OK. For instance, if you were to choose an amount of 30,000 to get yourself covered, right, you would be looking at paying \$59.53 every fortnight, every two weeks. That's for 30,000. Now we can either go up or down from here. That's totally up to you. So your next one up would be 40,000. Your next one down would be 20,000.

[7 minutes 24 seconds][Customer] : Right, Yeah, OK. Well can you send me this information so I can I can read it? Yeah.

[7 minutes 47 seconds][Agent] : Of course I can send it to you so you can read it, but you've got me on the phone now and with quotes. We quote on the phone for you. OK, so that's 30,000. Did you want to go up or down from here? You want more quotes?

[8 minutes 3 seconds][Customer] : Well, what would be the, what would be the hike then that that I would be EI eligible for? Because presumably, well, it's not so much that you are eligible when you're older, it's the amount, the amount goes up because you've got all this, doesn't it? Yeah, yeah.

[8 minutes 13 seconds][Agent] : The highest, well, I mean, it comes down to your affordability as well, OK, There's 8 questions which I'm happy to take you through. So that way you know whether you are eligible or not because not everyone is right. So we can check that on for you. It's only 8 questions, but then I Sup, I suppose what we like to do, Janet, is work out a level of cover that somewhat would be comfortable for you to make the repayments. So you're comfortable, you know, I'd imagine you're a pensioner.

[9 minutes 3 seconds][Customer] : Yeah.

[9 minutes 4 seconds][Agent] : Yeah. OK. So if you consider 30,000 coverage, which covers you, Sir, that's your coverage, it does triple in benefits for accidental deaths. So therefore the payout would be 90,000. OK umm, so keep that in mind. The amount you'd be paying every fortnight with your pension cycle would work out to be \$59.53 a fortnight. Does that sound affordable for you? OK, OK, did you wanted to? Mm Hmm.

[9 minutes 37 seconds][Customer] : It probably would be, and that's what I want to, but find out what the estimates are and then see if you know, work at my outdoors and see if it's feasible.

[9 minutes 54 seconds][Agent] : Yes, of course. So if you can budget for just under \$60.00 fifty, \$9.53 a for now, we can cover it with 30,000, right? But if you wanna, if you're gonna be covered for more than that, you, you'd obviously be paying more than this as well. OK? Just keep that in mind. So for now, because we want to take you through the 8 questions, Do we base it on 30,000 or would you like to check on a different amount?

[10 minutes 10 seconds][Customer] : Yeah, probably about probably over 50,000.

[10 minutes 25 seconds][Agent] : 50, OK. If we look at 50,000 for instance, right, the amount you'd be paying on this level, we'd work out to be \$99.23. So \$0.22 a fortnight.

[10 minutes 48 seconds][Customer] : Yeah.

[10 minutes 44 seconds][Agent] : That's \$49.61 per week is what you're paying per fortnight though, \$99.22 a fortnight for 50,000.

[10 minutes 59 seconds][Customer] : So it sounds possible.

[10 minutes 55 seconds][Agent] : Does that sounds reasonable for you, Possible.

[11 minutes 3 seconds][Customer] : Yeah.

[11 minutes 4 seconds][Agent] : OK, would you?

[11 minutes 5 seconds][Customer] : So like I say, I'd have to check up all my out income, income the outgoing. I'd probably have to make a couple of adjustments, that's all.

[11 minutes 11 seconds][Agent] : Yes, that's fine.

[11 minutes 16 seconds][Customer] : Anyway, could you carry on giving me the information then please?

[11 minutes 20 seconds][Agent] : Yeah, no, that's fine.

[11 minutes 27 seconds][Customer] : On the 5th day.

[11 minutes 21 seconds][Agent] : So, so from what I've already said to you, would you like me to base these questions on the 50,000 or the 30,000 on the 50? Let's do that for you. I'll explain to you a couple of things though in regards to our insurance. We with the documents, if you take out the cover with the policy documents we send out to you, we do send you out a, an online, a free online legal will which is normally valued at \$160.00. Each policy that is complementary as well. OK. And because this is a life insurance cover, your premium is stepped, which means it will increase each year. So I'll give you an example of what you'd be expecting next year say. So as an indication, if you make no changes to the policy, your premium next year would work out to be \$100.06 and 17, sorry. So \$106.17 a fortnight, OK. And you can also find information about our premium structure on our website as well, by the way. OK. So the next step is to take you through the 8 questions to confirm if you are eligible for cover, which I'll do for you now. OK, now I'll read out to you. I pre underwriting disclosure first I'll grab your understanding, then you and I will head towards those questions and the other requirement Janet that you answer with either yes or no to the questions. All right, not a problem. Can I confirm with you your post code please Janet? Thank you. So 6110 and whereabouts are you in, in WA, Gosnells. That's fine. And what is your street address there or postal address in Gosnells?

[12 minutes 40 seconds][Customer] : OK, 6110 in Gosnell 20 Allsett Way Gosnell.

[13 minutes 22 seconds][Agent] : OK yes, I've found out here as well. Thank you for that. So all set

by 20. OK, that would also be your postal address, I take it the same.

[13 minutes 31 seconds][Customer] : Yeah, yeah.

[13 minutes 31 seconds][Agent] : OK, fantastic. So we'd read to you Janet. 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. We'll share this with your insurer and make sure with other strange service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying the purchase of life insurance policy and as such, we 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 that you provide honest, 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. Do you understand and agree to your duty, yes or no?

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

[14 minutes 51 seconds][Agent] : Thank you, Janet. And the great thing about insurance, Janet, which I forgot to mention to you, you're not locked into the amounts you've chosen. So even if though, let's say you choose 50,000 for now and then you decide to run, you need less, less coverage, not 50,000. You can apply with usage down to an available level. OK, So that's Peace of Mind there for yourself. Alright, so first question, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 last seven days? Yes or no? Thank you. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Yes or no? Thank you. 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, yes or no? Thank you. In the last five years, have you been diagnosed with or treated for any of the following cancers?

[15 minutes 28 seconds][Customer] : No, no, no, no cancer.

[16 minutes 4 seconds][Agent] : Lung cancer, Cancer of that's fine. Fantastic. I do need to read out the whole question though.

[16 minutes 6 seconds][Customer] : No cancer at all, OK.

[16 minutes 11 seconds][Agent] : OK, so no problem. So lung cancer California. So following cancers would lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that's spread to other organs? Or are you currently or soon to be treated for chemotherapy? Yes or no? Thank you. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised who required in the future, yes or no? Thank you. Do you have a liver condition that require transplant in the future? Thank you. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease, Yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? OK. 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 leave? Yes or no?

[16 minutes 33 seconds][Customer] : No, no, no, no, no, no, no.

[17 minutes 30 seconds][Agent] : OK, perfect. Janet like to tell you now congratulations, You now have been fully approved for the life insurance cover and that's good news there for yourself. What this now means to you is that you can now have this, uh, you know, immediate cover if you prefer. OK, now process. Just so you know, would be simple if you go that way, we would send these policy documents out to you first. So you get an e-mail that goes to you usually within 15 minutes after this phone call allows you to sit down in your own time, review it, go over everything there together if you like. Plus we eventually post them out to you as well to your postal address in Gosnell because no, sorry. So those ones, they generally arrive in the mail between 3:00 to 5:00 business days. Those particular ones, you'll find beneficiary forms that you know, that's where you nominate. You have in mind you would sign them for us whenever you're ready, send it back to us when you're ready as

well, OK? My name in numbers will be there for you too. So you're not required to pay anything of obviously today, you can choose a future payment that would work for you and align it with your pension cycle if you wish. So would you like to do that? So it's not, you're not required to pay anything today. We can send the documents to you, review in the meantime and if you're happy with it, it goes on for you. If not, you can simply give us a call back, try to cancel. There's no cancellation fees or anything like that. How do you feel? Yeah, OK.

[19 minutes 3 seconds][Customer] : No, I want to see the document, read all the documents first, but it's arranged to that and then request from there.

[19 minutes 16 seconds][Agent] : Yeah, sure. Alright, so the documents, as I mentioned, they'll be arriving to you shortly. So there'll be an e-mail version coming to you and then they'll be posted out to you as well.

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

[19 minutes 26 seconds][Agent] : So we can, you know, push back your payments to a date that would suit you in the future. OK, So did you want me to send you out some general information or would you prefer that I send you out policy documents instead and provide you with media cover in the meantime? Yes. Alright, OK.

[19 minutes 44 seconds][Customer] : No, I just want you to send me information for the moment so I can see obviously what we've been talking about.

[19 minutes 56 seconds][Agent] : And go from there.

[19 minutes 54 seconds][Customer] : I know existing, yeah.

[19 minutes 57 seconds][Agent] : All right, all right, that's fine. So now that you've been approved, I'm going to e-mail you your policy schedule for \$50,000 cover that is pending activation, hasn't been activated yet, allows you to review those documents. And if you are happy with it and you want to put that in place, you can through this e-mail. All you need to do there generally is click the Buy Now button on that e-mail and then you just follow the prompts. Very nice and easy, OK. I'll send it out to you so you can review that in your own time. Would you feel that you would have an answer for me by Friday in the end of the week?



[20 minutes 39 seconds][Customer] : Umm, oh, I'm not sure what you're saying.

[20 minutes 45 seconds][Agent] : Well, well, you'll be going. You'll receive the information within 15 minutes, usually within 15 minutes to your e-mail. So if I was to call you back on Friday, is there a good time to sort of catch up with yourself for a few moments?

[20 minutes 42 seconds][Customer] : I guess all the information, umm, it's time to see what we've got on Friday. So what I prefer is that you send me all the information and I look through it and then I won't feel, you know, any pressure or anything.

[21 minutes 29 seconds][Agent] : Oh, there's no pressure either way. That was just only scheduling in a time. So we can have a chat about documents that I've sent to you because you're going to receive them within 15 minutes. And then you can just let me know whether you are interested or not. So that that was my my thing to work out.

[21 minutes 45 seconds][Customer] : Yeah, no, I've got to have the time to think of things, but I can't just. Yeah.

[21 minutes 50 seconds][Agent] : Yeah, OK. How much time do you need? I'll work. I'll work on you.

[21 minutes 58 seconds][Customer] : Hello.

[21 minutes 53 seconds][Agent] : So you tell me two weeks.

[21 minutes 59 seconds][Customer] : Pardon.

[22 minutes 1 seconds][Agent] : Two weeks.

[22 minutes 2 seconds][Customer] : Yes, Two weeks probably be better.

[22 minutes 4 seconds][Agent] : Yeah, Yeah, Yeah. OK, that's fine. There's no pressure at all. So I'll call you back. Two weeks time. That's the 29th to Tuesday, 2 weeks from today. And would you prefer that I call you around this time of the day for you?

[22 minutes 19 seconds][Customer] : Yeah, pro, probably.

[22 minutes 22 seconds][Agent] : Yeah. OK. So I'll schedule it for say, 1:30 in the afternoon. Would that be happy with that? Yeah. Alright. So look, if you want to reach out to me sooner, by all means, you can give me a call back. My contact details will be on the e-mail sent out to you. OK. OK.

[22 minutes 29 seconds][Customer] : Yeah, Yeah, Yeah, Yeah. OK.

[22 minutes 43 seconds][Agent] : Any, any further? Any further questions?

[22 minutes 46 seconds][Customer] : No, I think you've been quite. I think it was what you've told me.

[22 minutes 51 seconds][Agent] : OK, excellent.

[22 minutes 52 seconds][Customer] : Yeah.

[22 minutes 52 seconds][Agent] : Alright, Janet, good luck for that and we'll be touch with you down the track.

[22 minutes 55 seconds][Customer] : OK. Thank you.

[22 minutes 56 seconds][Agent] : OK, thank you. Bye. Bye.