

[5 seconds][Agent] : Hey, good morning. It's Abraham calling back from One Choice Insurance.

[9 seconds][Customer] : Hi, how are you?

[10 seconds][Agent] : Hey, not too bad. How how are you going again today?

[14 seconds][Customer] : Not so good.

[15 seconds][Agent] : That's very good to hear. The phone just disconnected a bit earlier, but we'll just give me that call back to help you do that in income protection insurance inquiry just so I can do that for you. What was your first and surname again? Beautiful. And then just your date of birth.

[26 seconds][Customer] : Michael Jackson, 27th of October 1987.

[33 seconds][Agent] : Perfect. And then just with residency in New Zealand. Can I confirm that you are a male New Zealand resident currently residing in New Zealand? Lovely and just with our calls. Please note all our calls are recorded. Any advice to provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances, but Michael, lovely to speak to you again today in terms of income protection. And just so I can have a bit of a better understanding, was this your first time looking into this coverage? Yeah, no, that's understandable. What I'll do is I'll explain how it all works with the main features and benefits. We'll run through some pricing, but if you do have any questions about anything in particular, please don't hesitate to ask me as well. But with the coverage, it's designed to provide a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer the loss. So suffer loss of income. The way it's designed is to help cover the bills and living costs if your salary was interrupted.

[1 minutes 6 seconds][Customer] : Yes, Yep, Yep.

[1 minutes 36 seconds][Agent] : You can apply if you at least work 15 hours per week in paid employment, but the amount of cover we offer it's an income benefit of up to 75% of your monthly pre tax income from \$1000 up to a maximum of 15,000. It's a nice simple process. In applying we don't require to do like any medical checks or complete any blood tests.

[1 minutes 56 seconds][Customer] : Mm, Hmm.

[1 minutes 56 seconds][Agent] : We just have some health and lifestyle questions that determine the

final pricing. But once it is in place it will cover you into your policy anniversary following your 65th birthday.

[2 minutes 6 seconds][Customer] : Mm. Hmm.

[2 minutes 5 seconds][Agent] : Keep in mind that there are some exclusions that apply as outlined in the policy document. But with income protection, a great feature market is the premiums are generally tax deductible. So depending on the policy structure, I could even make it more cost effective for you at tax time.

[2 minutes 20 seconds][Customer] : Hmm. Mm.

[2 minutes 20 seconds][Agent] : But what we'll do is we'll go through some questions in regards to some of your work Judy's. But if you don't mind me asking, what do you currently do for work market?

[2 minutes 29 seconds][Customer] : OK. I'm a quanted surveyor.

[2 minutes 31 seconds][Agent] : You said quantity survey.

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

[2 minutes 34 seconds][Agent] : Lovely. And how long have you been doing this type of work for?

[2 minutes 40 seconds][Customer] : Four years. Five.

[2 minutes 42 seconds][Agent] : Boy is beautiful and enjoying enjoying the type of work as well.

[2 minutes 42 seconds][Customer] : Yeah, yeah, it's quite stressful, but it's quite challenging as well.

[2 minutes 51 seconds][Agent] : Yep, definitely understandable with that one. Well, glad to hear you are as well. Enjoying it. Can understand what the stresses would work. My mind does come with it too for sure. But what we'll do is we'll go through those questions together just before answering any of our questions. It is important that you're aware of your duty to answer all of our questions accurately and honestly. Failure to do so could impact your cover claims time. But the first one's just going to ask, do you work 15 hours or more per week? Yes or no?

[2 minutes 50 seconds][Customer] : So, yeah, yeah, yes.

[3 minutes 20 seconds][Agent] : Beautiful. Is your role of administrative, managerial or professional nature? Will you spend the majority of your time indoors in an office or clinical environment?

[3 minutes 30 seconds][Customer] : Uh, just in the office at the moment.

[3 minutes 32 seconds][Agent] : Just in the office? That's alright.

[3 minutes 32 seconds][Customer] : Yeah, Yeah.

[3 minutes 34 seconds][Agent] : Would that be yes, Yes to that question, no problem. And with those type of duties, are you required to perform any physical duties?

[3 minutes 36 seconds][Customer] : Yes, yes. Uh, no.

[3 minutes 43 seconds][Agent] : That's OK. And do you work in any of the following fields, aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or hear the explosives? That's OK. That's all that's required for the duty space. But in terms of smoking status, have you had a cigarette in the last 12 months?

[3 minutes 57 seconds][Customer] : Uh, no, no.

[4 minutes 6 seconds][Agent] : No, that's OK, very healthy choice. But in terms of employment status with your role, are you currently employed or self-employed?

[4 minutes 14 seconds][Customer] : Uh, employed. Mm hmm.

[4 minutes 14 seconds][Agent] : No problem. Well thank you for those details. What I'll do is determine how much cover we can offer you and provide you with the definition of pre tax income.

[4 minutes 23 seconds][Customer] : Yeah.

[4 minutes 23 seconds][Agent] : Well, pre tax income is a total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses. However, excluding employer, Kiwi Saver and super contributions. But based on those details, what is your annual pre tax income? I'm so sorry it was just a bit faint.

[4 minutes 32 seconds][Customer] : Yes, 108000 108,000 Yes.

[4 minutes 45 seconds][Agent] : I heard one 408 K no problem. So I'll put 108,000 as the annual amount and thank you for those details. But based on your duties and income, you can select the monthly benefit amount from \$1000 up to a maximum of \$6750 as that monthly amount. In terms of the cost, Mark, that would be like if you've got any mortgages, groceries, family, umm, expenses, but umm, what amount would you like me to quote you on? What would be a suitable amount to fit

into that budget?

[5 minutes 13 seconds][Customer] : Yeah, probably the Max one, Yeah, because I have mortgage, yeah.

[5 minutes 25 seconds][Agent] : Yeah, that's understandable. I'll leave it at the maximum amount there for you. But you also have the option to select different waiting periods and benefit periods with the waiting period as the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Which waiting period would you like me to select for you?

[5 minutes 45 seconds][Customer] : What, what are the options for today?

[5 minutes 47 seconds][Agent] : Yes. So there's either a 30 day waiting period or a 90 day waiting period as well.

[5 minutes 51 seconds][Customer] : 90 days? Yeah. Could you do the third, the 630 and 90? I just wanted to know what's the difference.

[5 minutes 58 seconds][Agent] : Yeah, Yeah, I can definitely let you know both differences. But with the benefit. Is a maximum amount of time that will pay the income benefit for anyone injury or illness. You can choose six months, one year, two years or even five years as that duration of time. But which benefit. Would you like me to select for yourself for the illness year?

[6 minutes 14 seconds][Customer] : Yeah, for the illness, what's the options?

[6 minutes 23 seconds][Agent] : You've got a six month wait, sorry, six month benefit. One years as that time. If you'd like 2 years, that's an option as well. We also have five years too.

[6 minutes 34 seconds][Customer] : Could you do that? So what what you meant by the five years for for that five years I'm affected by an illness, is that what you're saying?

[6 minutes 48 seconds][Agent] : Yes. So this the benefit PE Yeah, that benefit.

[6 minutes 49 seconds][Customer] : OK, OK.

[6 minutes 51 seconds][Agent] : Is the maximum amount of time that we will pay the income benefit for anyone injured illness. So if there was an injured illness that did last that duration of five years, you could do five years or if you think it could only take one year to get back to work or two years.

[7 minutes 7 seconds][Customer] : Yeah, yeah, yeah, yeah. Probably just just six months will be fine, I reckon.

[7 minutes 6 seconds][Agent] : It's all, it's all entirely up to you six months and that's OK. I'll leave six months on that one for you. And then I've just left that waiting period as 30 days and then I'll adjust that to 90 days so that you know what that would be as well. But Michael, this is the estimated price so far. The final pricing is determined through those health and lifestyle questions. But if we're looking at \$6750, that's that monthly amount, waiting period of 30 days, benefit period of six months.

[7 minutes 19 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 36 seconds][Agent] : Fortnightly, it'd be coming in at \$35.55 a fortnight so far for that amount of coverage.

[7 minutes 44 seconds][Customer] : OK.

[7 minutes 44 seconds][Agent] : And then if we looked at the 90 days as a waiting period, it does drop the premiums down to \$18.25 a fortnight.

[7 minutes 48 seconds][Customer] : Yeah, \$18.00, yeah.

[7 minutes 52 seconds][Agent] : If you 1825 to 90 days, that's the benefit. Six months, correct.

[7 minutes 54 seconds][Customer] : So if ever, sorry, so that is only for six months, say, yeah, yeah, OK. So if you do it for one year, like the 30 days, 90 days for one year, how much would that cost?

[8 minutes 6 seconds][Agent] : One year, yeah.

[8 minutes 13 seconds][Customer] : Yeah.

[8 minutes 10 seconds][Agent] : So if I did it for 90 days and one year, that would then be \$22.46 a fortnight. But again, this is this is the indicative price, the estimated price. What we'll do together is go through those questions to get you a final outcome.

[8 minutes 17 seconds][Customer] : That is 4/9, OK.

[8 minutes 26 seconds][Agent] : But so far, was it sounding suitable that one year and then waiting period of 90 days?

[8 minutes 31 seconds][Customer] : Yeah, Yeah, that would be. I reckon that would be fine, yeah.

[8 minutes 32 seconds][Agent] : That's OK, I'll just leave it at that so far. But we'll go through those

questions. I've just got to read to you a paragraph that just says in terms of your answers to the questions, 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. We'll share this with your insurer and may share it with other 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 those complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into an income protection contract. Do you have a legal duty to provide to us any information you know or could basically be expected to know, which may affect our decision to insure you and on what terms? You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. We have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Just with a yes or no though, do you understand this? No problem at all. And Michael, with the questions, I mostly just require yes or no answers for them. But the first one, just ask you, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[9 minutes 44 seconds][Customer] : Yes, Yes.

[10 minutes][Agent] : No problem at all. We'll move to the next one. It's just about some medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one's, stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. No, that's OK. The next one's lung disorder, excluding asthma, sleep apnea or pneumonia, that's OK Cancer or leukaemia, excluding skin cancer, anxiety, depression or stress require medical treatment or any other mental health disorder?

[10 minutes 20 seconds][Customer] : No, no, no, no.

[10 minutes 42 seconds][Agent] : That's OK. This next one is have you been diagnosed with a terminal illness, cancer, neuron disease, any form of dementia including Alzheimer's disease, or

been told by a doctor that you have a condition that will reduce your life expectancy? OK, And in the last 10 years, have you used illegal drugs, abuse prescription medication or received treatment accounting for drug or alcohol consumption? No problem at all with The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures, words, or height and weight ranges. With that being said though, Michael, what is your exact height? You need the centimeters or feet in inches.

[10 minutes 56 seconds][Customer] : No, no, 57.

[11 minutes 31 seconds][Agent] : 5 foot 7 inches? No problem.

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

[11 minutes 34 seconds][Agent] : Put down 5 foot 7 and then just with weight, what is your exact weight? You need the kilos, pounds or stones. So, so that the phone was a bit faint, Was it 65 kilograms?

[11 minutes 42 seconds][Customer] : I think I'm around 65 kilograms, yes.

[11 minutes 51 seconds][Agent] : Yeah, that's OK. So I'll put down 65 kilos and then Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? No, that's OK. Well, thank you so much for providing those details. The next one is just going to ask about some of your work, Judy. So does your work required to use explosives, travel to areas experiencing war or civil unrest or work offshore? That's OK.

[12 minutes][Customer] : No, no employee.

[12 minutes 20 seconds][Agent] : And I know you mentioned earlier, but are you A, employed or B, self-employed, no problem with your role. Have you been in your current occupation for at least 12 months?

[12 minutes 31 seconds][Customer] : Yes.

[12 minutes 33 seconds][Agent] : Do you intend to change your current occupation in the next 12 months? That's OK. And do you have a second occupation that generates a taxable income? That's all right. And have you ever been declared bankrupt or placed in receivership, in voluntary

liquidation or under administration?

[12 minutes 37 seconds][Customer] : No, no, no.

[12 minutes 54 seconds][Agent] : No problem. And to the best of your knowledge, are you infected with or you're in a high risk category for contracting HIV which causes AIDS? That's all right. This one's with travel. So do you have definite plans to travel or reside outside of New Zealand? Are you booked or be booking travel within the next 12 months? That's all right. And do you have existing income protection cover? No problem.

[13 minutes 2 seconds][Customer] : No, no, uh, no, no.

[13 minutes 22 seconds][Agent] : So the next one is just some further medical history again asking have you ever had symptoms of being diagnosed with or treated full or sorry, diagnosed with or treated full or intend to seek medical advice for any of the following the first one's diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

[13 minutes 48 seconds][Customer] : Umm, I have high cholesterol I think, but GP doesn't give me any medications on the noise, so it just says umm, changed my lifestyle.

[13 minutes 59 seconds][Agent] : Yeah, no, that's OK. Like with dieting and like health choices, that's understandable. What I'll do is because it does say, have you ever had symptoms? So like throughout your whole life for this one, But I'll answer yes for it. It's just going to have a couple of yes or no follow up questions, but I'll ask based on your response. Please answer yes or no for each of the following. Chest pain, high cholesterol, OK. And then it just asks, have you ever had a cholesterol blood test with the result greater than or equal to 7.0 millimols per liter? That's OK. If it is greater than, I'd have to answer yes to it. But if it was less than 7.0, you can answer no to that one.

[13 minutes 58 seconds][Customer] : So yes, no, yes, I think it's slower than if I'm mistaken, but probably just yeah, just to be sure. I don't. I don't mind, to be honest.

[14 minutes 53 seconds][Agent] : So was was it greater than 7.0?

[14 minutes 56 seconds][Customer] : Yes, I think so.

[14 minutes 58 seconds][Agent] : OK. A all right. Yes. And it does say don't know as well for this, but

it asks have you been advised to take or are you taking medication?

[15 minutes 7 seconds][Customer] : No.

[15 minutes 8 seconds][Agent] : Was this a one off raise test result only which has been tested again on multiple occasions and confirmed by your GPS returning to normal with no further treatment or follow up required.

[15 minutes 20 seconds][Customer] : Yes, I think so. He doesn't. She doesn't want to give me any medication, so it's big problem. For free. Yeah.

[15 minutes 26 seconds][Agent] : That's OK, definitely understandable.

[15 minutes 32 seconds][Customer] : Yes.

[15 minutes 30 seconds][Agent] : Would that be, would that be yes to that whole question, no problem at all. That's so that's required for the cholesterol one, but it just as high blood pressure. Yes or no?

[15 minutes 39 seconds][Customer] : No.

[15 minutes 40 seconds][Agent] : No, that's OK we'll keep moving through. But the next one's going to ask about tumor, mole or cyst including skin cancer, sunspots or Melanoma.

[15 minutes 50 seconds][Customer] : Sorry.

[15 minutes 52 seconds][Agent] : That one was tumor, mole or cyst, including skin cancer, sunspots or Melanoma. No, that's all right. The next is, have you ever had an abnormal PSA test or an enlarged prostate, thyroid condition or neurological symptoms such as dizziness or fainting?

[15 minutes 59 seconds][Customer] : Oh, no, no, no, no, no.

[16 minutes 15 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas, Hepatitis or any disorder of the liver, right? Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, It's all right.

[16 minutes 32 seconds][Customer] : I know, I know. No, I know.

[16 minutes 34 seconds][Agent] : And bladder or urinary tract disorder, kidney disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma, it's all right. Back or neck pain or disorder.

[16 minutes 49 seconds][Customer] : No, no.

[16 minutes 56 seconds][Agent] : Arthritis. Chronic pound Sorry. Chronic pain, Gout, Repetitive strain injury. Chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. That's right, Osteoporosis or osteopenia. Any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[17 minutes 4 seconds][Customer] : No, no, I'm wearing Cassius. So yeah.

[17 minutes 26 seconds][Agent] : OK, This is any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[17 minutes 34 seconds][Customer] : Oh, yeah.

[17 minutes 34 seconds][Agent] : Do you need anything else other than those or No, No, that's all right. Does that. No, no to the whole question.

[17 minutes 35 seconds][Customer] : No, no, no, yeah.

[17 minutes 42 seconds][Agent] : No problem at all and there's only six more questions from here. But this is other than what you have already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, skins, blood tests, or biopsy? All right, And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? No problem. And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury?

[18 minutes 4 seconds][Customer] : No, no, no.

[18 minutes 27 seconds][Agent] : No problem. And this one's a family history question. We're only going to reference your immediate family, which is father, mother, brother or sister. But to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polysis, your kidney disease, Huntington's disease, or familiar adenomatous polyposis? That's OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart

condition, stroke or other hereditary disease prior to age 60? OK. And it's real specific to happening before age 60. But us, how many of your immediate family suffered from cancer?

[18 minutes 46 seconds][Customer] : No, yes, none.

[19 minutes 9 seconds][Agent] : None. No problem.

[19 minutes 14 seconds][Customer] : Yes that.

[19 minutes 10 seconds][Agent] : I'll just put 0 for that one heart condition end or stroke then. OK, so just one being or dad, I'm so sorry to hear that happen as well.

[19 minutes 22 seconds][Customer] : Thanks.

[19 minutes 21 seconds][Agent] : So just note that down. Just just one for that section, OK, And other hereditary disease, would that be 0 for that one?

[19 minutes 31 seconds][Customer] : Mm hmm. Yeah, I'll probably. I don't want any of this issue.

[19 minutes 36 seconds][Agent] : No, that's OK. Just put in 0 for that one.

[19 minutes 39 seconds][Customer] : Yeah.

[19 minutes 39 seconds][Agent] : No problem at all. So I'll just put zero. And this is the last one.

[19 minutes 54 seconds][Customer] : Mm Hmm. No.

[19 minutes 42 seconds][Agent] : So other than one off events gift certificate slash vouchers, do you engage in or intend to engage in any of the following aviation other than this affair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[20 minutes 3 seconds][Customer] : Mm hmm.

[20 minutes 5 seconds][Agent] : No, that's OK and. Lovely. In terms of that there, Michael, it does sound like you're keeping yourself nice and healthy. It's always beautiful to hear this. But I do want to congratulate you.

[20 minutes 21 seconds][Customer] : Mm hmm. Mm, hmm.

[20 minutes 17 seconds][Agent] : Your application is approved for the income protection insurance And so for that final pricing, so that monthly benefit amount of \$6750 as that monthly amount waiting period of 90 days and a benefit period of one year.

[20 minutes 33 seconds][Customer] : Hmm. Mm.

[20 minutes 33 seconds][Agent] : A great thing is the price still stays at that same amount at \$22.46 a fortnight for that amount of coverage.

[20 minutes 40 seconds][Customer] : Yeah. Mm, hmm, yeah.

[20 minutes 40 seconds][Agent] : But I also wanted to let you know that included in the policy is a rehabilitation benefit which can assist you to return to work and just with premiums, your premium this step, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year sum insured will increase by 3% and to reach the maximum benefit of 15,000 per month with associated increases in premium. You can opt out of this automatic indexation each year.

[21 minutes 2 seconds][Customer] : Yeah, yeah.

[21 minutes 8 seconds][Agent] : But some great news there. We can definitely look at that coverage there for yourself. And Michael, as you mentioned you didn't have any in place at the moment. What we could do is get you covered from today and send out all the policy documents to your home address and e-mail address so you can sit down and review with those documents.

[21 minutes 24 seconds][Customer] : OK.

[21 minutes 24 seconds][Agent] : It does give you a 30 day cooling off.

[21 minutes 27 seconds][Customer] : Mm hmm. Yeah, yeah.

[21 minutes 26 seconds][Agent] : And it's if you decide it's no longer suitable for you or cancel within 30 days, then you'll receive a full refund of your premium unless your claim has been made. But within covering you, we can do that from today. But no, payments have to start to a day that suits you, whether it's in a week's time, 2 weeks time or even 3 weeks time for that first one. We're very flexible in that aspect. But which day would suit you best for that first one?

[21 minutes 35 seconds][Customer] : Mm hmm, yeah mm hmm. Uh, probably, uh, fortnight, right?

[22 minutes 1 seconds][Agent] : You can shoot, you said Fri, Friday. Yeah, you can choose if you'd like it next Friday or even the Friday after that I can select any anyone that suits you best.

[21 minutes 54 seconds][Customer] : So, umm, probably uh, every Friday like like next, yes,

probably, umm, next then should be the next payment to cover umm, yeah, yeah, probably the Friday after that, the 29th.

[22 minutes 21 seconds][Agent] : No problem.

[22 minutes 20 seconds][Customer] : Would that be alright for the payment?

[22 minutes 22 seconds][Agent] : So So not next Friday. The 1 after that is the 6th of December, which is a Friday.

[22 minutes 27 seconds][Customer] : OK, Yeah, yeah, yeah.

[22 minutes 29 seconds][Agent] : Is that the one that suits best or would you like next Friday?

[22 minutes 31 seconds][Customer] : That that will be fine, I reckon.

[22 minutes 33 seconds][Agent] : No problem. Well, we're gonna also send these documents to your home address. Also, Michael Bot, what was your home postal code?

[22 minutes 42 seconds][Customer] : 28 Thomas Ave. 20.

[22 minutes 46 seconds][Agent] : Yep, a Thomas. Yep, Ave.

[22 minutes 45 seconds][Customer] : That's 20 letter A Thomas Ave. Seattle Peninsula. Yes.

[22 minutes 52 seconds][Agent] : Was that in Peninsula 0610? No problem. 0610 And I've just got to confirm. Does your your post go to that address as well? That's the postal address. No problem at all. And that was 20 A for Apple Ave.

[23 minutes 3 seconds][Customer] : Yes, yes.

[23 minutes 8 seconds][Agent] : Thomas Ave. Beautiful.

[23 minutes 9 seconds][Customer] : Right.

[23 minutes 9 seconds][Agent] : Perfect. And as a title, do you best prefer Mr. Santos as the title?

[23 minutes 14 seconds][Customer] : Yes.

[23 minutes 15 seconds][Agent] : No problem.

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

[23 minutes 16 seconds][Agent] : But Michael was spelled Michael and then surname Santos.

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

[23 minutes 21 seconds][Agent] : Date of birth was 27th of October 1987.

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

[23 minutes 26 seconds][Agent] : And then best friend to contact 02108061515 and e-mail was just EMEZDO z@gmail.com beautiful. I've got all those details correct in that profile. And then just with, sorry, that date of birth, that was correct.

[23 minutes 47 seconds][Customer] : Mm hmm, yes.

[23 minutes 44 seconds][Agent] : 27th of October 1987, Yes, Yeah, beautiful. I've got that correct there for you in terms of that date. So I'm going to select that date being the 6th of December for the first one, but going to be covered from today. Mark, we have two ways that you can set up for the payments. We have both via direct debit, which is through like an account number and an account name.

[23 minutes 57 seconds][Customer] : Mm hmm Yep mm hmm Yep.

[24 minutes 7 seconds][Agent] : Or if you're wanting to set this up through like a Visa credit card, we can also do that for you. But how would you like to set up the 1st 1?

[24 minutes 14 seconds][Customer] : Ah, probably just a Visa credit card would be fine.

[24 minutes 18 seconds][Agent] : That's OK, I'll select that one for you. But we do have strict privacy policies with your information. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details, just get.

[24 minutes 59 seconds][Customer] : Music. The.

[25 minutes 34 seconds][Agent] : Michael and just with that call recording, again, please be advised that the call recording has now resumed for quality and monitoring purposes. I'm just at the final stage here, Michael. It's just the final declaration. It covers all over those key details but has a couple of yes or no questions throughout it. I just wanted to let you know. So with the hard copy, it's going to come through the post. It will take 5 to 10 business days, but on your e-mail address, you should get the electronic one within 15 minutes time.

[26 minutes][Customer] : Alright.

[26 minutes][Agent] : With the declaration it just says thank you Michael Santos, it is important you understand the following information. I will ask the agreement to these terms at the end and your

policy will not be enforced unless you've agreed to these terms in full. One choice income protection insurance is issued by a Pinnacle Life Insurance Limited whom I referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed for the Financial Markets Authority to provide a financial advice service. The advice you have provided to you is limited to assisting you to make a decision about whether One Choice Income Protection Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. By providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether whether to act on any advice you provide just with a yes or no. Can you please confirm that you understand and agree to this lovely answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure?

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

[27 minutes 29 seconds][Agent] : Lovely. By going to this declaration you can send 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 one choice Income protection insurance policy with the following cover for Michael Santos, a monthly insured amount of \$6750 with a waiting period of 90 days and the benefit period of 12 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to seven 75% of your monthly average sorry of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. Your cover expires on December the 6th, 2052 at 12:00 AM. Your premium for your first year cover is \$22.46

per fortnight. Your premium is stepped, which means it will be calculated each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with the B plus financial stream good and triple B minus issue a credit rating with an outlook as stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you've provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents ensure the product needs or meet you have the 30 day calling off. During which you may claim to policy and any premium you may have paid will be refunded in full. Unless you have lodged a claim, there is no refund the premiums after the calling off. But Michael, I do appreciate your time to that declaration. This has two questions to get it in place for you. It just says do you understand and agree with the reservation, Yes or no?

[29 minutes 31 seconds][Customer] : Yes.

[29 minutes 32 seconds][Agent] : Lovely. And just while we're on the phone together, would you like any other information or would you like me to read any part of the policy document too? Yes or no?

[29 minutes 41 seconds][Customer] : No.

[29 minutes 43 seconds][Agent] : No, that's OK, no problem at all. Well, those documents, again, they'll be with you very shortly. That e-mail one should be with you within 15 minutes time. But Michael, I do want to thank you for choosing us here at One Choice for that income protection insurance policy. I do just want to check with yourself though. We do also have a policy in place for once you were to, if you were to pass away for financial protection for your loved ones. Michael, do you by chance do you have any life insurance in place at the moment you do?

[30 minutes 10 seconds][Customer] : Yes, I already have one.

[30 minutes 13 seconds][Agent] : No, that's OK. Just wanted to check there with that. If you're wanting to look at comparing with that existing policy or look at some additional coverage for your life insurance, we can definitely look at that for you as well.

[30 minutes 12 seconds][Customer] : Yeah, yeah, yeah, that'll be fine. Alright.

[30 minutes 26 seconds][Agent] : No problem at all. Well, those documents will be with you shortly. Mark, was there anything else I could assist with you today?

[30 minutes 33 seconds][Customer] : No, that's just about it.

[30 minutes 35 seconds][Agent] : No problem at all. Well, umm, those documents will be with you shortly. Do you want to thank you for choosing one choice? We're open from 8:00 AM to 8:00 PM from Monday to Friday. You have any questions about your policy?

[30 minutes 47 seconds][Customer] : Alright.

[30 minutes 45 seconds][Agent] : Always feel free to give us a call any time you take care. See you.

[30 minutes 48 seconds][Customer] : Thank you very much. Cheers. Bye.