

[2 seconds][Customer] : Hello. Good morning.

[3 seconds][Agent] : Hi, good morning. It's Rob calling back from Real Insurance. How are you today?

[8 seconds][Customer] : I'm good. Thank you. How are you doing? Good morning.

[10 seconds][Agent] : I'm doing well. Thank you very much for asking and just following up regarding the conversation we had yesterday evening. Thank you very much for allowing me to call you back. Now, just before we jump into it, I'll need to let you know because it is a new call. All calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And could you please help me out by reconfirming your name and date of birth? Thank you so much. And since we had uh spoken yesterday, I am just required to confirm with you again. Have you had a cigarette in the last 12 months?

[35 seconds][Customer] : Rosita Navarro August 29, 1969 No, I don't smoke.

[49 seconds][Agent] : Beautiful. And has anything changed in terms of the health questions we run through yesterday?

[55 seconds][Customer] : No, no changes.

[56 seconds][Agent] : Fantastic. So the last quote that we looked at for you was for the \$300,000 and this was for \$116.12 per month, which is about \$3.83 per day.

[1 minutes 12 seconds][Customer] : Yes. If I get 400,000, how much would be the deduction? 154 and 84 monthly. I I have a question, do you have a, an insurance that is packaged with health insurance like the disability we have insurance like that or is a separate insurance?

[1 minutes 11 seconds][Agent] : So is that still suitable for you or do you want me to look at another level of cover 400,000 that would be \$154.82 per month yeah no health insurance is a separate insurance.

[1 minutes 51 seconds][Customer] : OK? So I will I think I will go, I will get the 300,000.

[1 minutes 59 seconds][Agent] : OK, not a problem. We could do that for you now, uh, with.

[2 minutes 3 seconds][Customer] : So this is this is for how many years I will have to pay?

[2 minutes 9 seconds][Agent] : So this one is a a whole of life cover Rd. So as long as you want to

keep it up to date, we can ensure you for the rest of your life. You just have to maintain the payments. In saying that though, you can cancel it at any time if you would like to and the cover will stop, but there's no savings or investment elements. So if you do cancel it after the initial 30 day cooling off. Then you don't receive any money back. OK.

[2 minutes 41 seconds][Customer] : Do you have other like suggestion or recommendation insurance aside from the life insurance? Because I'm looking for insurance with the like. Like with the with I don't know how to how to explain it like like a premium that after like when you did 75 years you are insured. Like is there insurance like that in your company?

[3 minutes 9 seconds][Agent] : Like a maturity sort of thing.

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

[3 minutes 12 seconds][Agent] : No, we don't have any sort of maturity thing. I know that is prevalent in a lot of Asian countries. That's not something that we have here.

[3 minutes 20 seconds][Customer] : Oh, OK. So this is but I can stop this anytime if I want, right?

[3 minutes 21 seconds][Agent] : Yeah, it it's, yeah, that's correct. And anytime you could cancel it, that's up to you.

[3 minutes 32 seconds][Customer] : So if I miss one payment, that means I'm not insured?

[3 minutes 35 seconds][Agent] : No, no, no, of course not. We have a customer support team, customer care team who will speak with you and see if this is something that obviously you would like to continue on with and we can reschedule it. Missing one payment doesn't necessarily mean that your policy is gonna end straight away. Awesome. OK, awesome. Now when we spoke last night you said that you would be fined for the payments to fall on the 25th of the month. Is that still suitable for you?

[3 minutes 53 seconds][Customer] : Yeah, yeah, OK, OK, I will, I will get this 300,000, yes, yes. So it's a one month payment?

[4 minutes 10 seconds][Agent] : OK, you have the option to do it annually, monthly or fortnightly. It costs the same at the end of the year. It's all about convenience for you. What would you like to do?

[4 minutes 13 seconds][Customer] : One time payment every month only OK Mon monthly, yes.

[4 minutes 27 seconds][Agent] : OK, wonderful. And then in terms of the payment method, uh, again, we can note down a credit or debit card or a bank account. What's easiest for you. There's no fees for either.

[4 minutes 36 seconds][Customer] : Credit, Yeah. Credit Credit card.

[4 minutes 38 seconds][Agent] : OK, for security purposes whilst obtaining your card details the call recording will stop and we'll recommence after we've collected your details. That one to yourself and that has been accepted. So please be advised that the call recording has now resumed for quality and monitoring purposes. The last thing for me to do for yourself is to read you a declaration which is a verbal confirmation of the cover. There is one question in the middle and two at the end. And once you accept that, you will get an e-mail copy of the policy documentation within an hour and then a hard copy within 5 business days and you will be protected per the terms and conditions from today.

[5 minutes 56 seconds][Customer] : OK.

[5 minutes 55 seconds][Agent] : OK, so Rincio, thank you. Rosita Navarro, 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 life insurance is issued by Hanover Life Free of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, 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 set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

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

[7 minutes 10 seconds][Agent] : Thank you very much. We may from time to time provide office to

you and 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. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Rosita Navarro receives \$300,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$116.12 per month. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase with your age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicated, if only, and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from your credit card, which you're authorized to debit from and have provided to us. The policy documentation that PDS and FSG will be mailed to you, and if you've provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged the 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. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So Rosita, may I please confirm do you understand and agree with the declaration? Yes or no? Would you like any other information or would you like me to read any part of the PTS to you? Yes or no? Fantastic. All right, so that's all done. I've accepted that for you and you are covered per the terms and conditions. Now last night you mentioned you would looking at quotes for your daughters as well.

[9 minutes 34 seconds][Customer] : Yes, read again or OK, I have a question please. How about how can I enter the beneficiary for my life insurance?

[10 minutes 6 seconds][Agent] : Ah, yes, fantastic. Thank you for that. I, I do apologize for not mentioning it.

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

[10 minutes 10 seconds][Agent] : So when you receive the hard copy in the mail, which you'll receive approximately within 5 business days, there will be a nomination of beneficiaries form located in that. Now you have two options. You can either post it back to us or you can e-mail it back to us once you filled it in. Either way, umm, there's a return address for both at the bottom. If there's any issues, you can also just give us a call back and do it over the phone.

[10 minutes 36 seconds][Customer] : OK, so I can dictate to you that we did, We said it now.

[10 minutes 34 seconds][Agent] : OK, not right now. It needs time to activate in the back end before we can accept it. But if you would like, I can get someone to call you back later today and get that sorted. That's up to you.

[10 minutes 39 seconds][Customer] : OK, OK, OK, I'll wait for the documents to arrive first.

[10 minutes 49 seconds][Agent] : OK, no worries.

[10 minutes 55 seconds][Customer] : OK, OK.

[10 minutes 58 seconds][Agent] : So is there anything else I can help you out with?

[11 minutes 2 seconds][Customer] : No, not for now. I'm happy for now. And then if I have questions in the future, once I get the document then and read it again, then I will call you anyway. I save your number, Robert, and I will call you back again.

[11 minutes 13 seconds][Agent] : Yeah, excellent. I'm the only Robert in the office. I'll be happy to help you out.

[11 minutes 18 seconds][Customer] : I'm sure you're done. Yes.

[11 minutes 17 seconds][Agent] : And if I can't help, there is one other Robert, but he works in I think like a finance department or something. I'm the only Robert in sales. So there's only two.

[11 minutes 28 seconds][Customer] : So you're in sales department, Robert.

[11 minutes 29 seconds][Agent] : Yeah, correct.

[11 minutes 31 seconds][Customer] : OK, OK. Thank you.

[11 minutes 33 seconds][Agent] : No worries.

[11 minutes 34 seconds][Customer] : So that's all for now.

[11 minutes 35 seconds][Agent] : Yeah, Yeah.

[11 minutes 35 seconds][Customer] : Yeah, if I have question, I will try to contact you again.

[11 minutes 38 seconds][Agent] : Not a problem. Thank you for your time, Rosita. Take care.

[11 minutes 41 seconds][Customer] : Thank you and have a good day. Bye.

[11 minutes 42 seconds][Agent] : You too. Bye.