

[2 seconds][Agent] : Thanks for calling Wheel Insurance. Lynk speaking. How can I help you?

[6 seconds][Customer] : Hello, good afternoon, this is Christian. Just want to inquire about life insurance.

[12 seconds][Agent] : OK, I can certainly help with that today. Just to begin with, can I confirm, please your first and last name?

[21 seconds][Customer] : First name Christian Rod Aguila.

[24 seconds][Agent] : OK, how's that spelled please?

[27 seconds][Customer] : K for kettle, R for rugby, I for ink. S46T for top. I for ink, A for apple.

[45 seconds][Agent] : Yep.

[44 seconds][Customer] : N for no and space. R for rugby, O for Oval. D for dog and surname Agila. A for apple, G for goat, U for umbrella. I for ink, L for lace. A for apple.

[1 minutes 13 seconds][Agent] : OK, perfect. So that's Kristian Rod Aguila.

[1 minutes 22 seconds][Customer] : Yeah. Yep. Perfect. 24th of July 1986.

[1 minutes 17 seconds][Agent] : So Kristian Space ROD and then surname HEUILA perfect and Christian, could I confirm please your date of birth Perfect and can I confirm the train male Australian resident?

[1 minutes 42 seconds][Customer] : Sorry.

[1 minutes 43 seconds][Agent] : Confirm your gender is male and you are an Australian resident. Male and you are an Australian resident.

[1 minutes 46 seconds][Customer] : Yeah, a male, male, male resident jet from my resentment.

[1 minutes 54 seconds][Agent] : Perfect. And just Please note all our calls recorded and the advice I provide is general in nature may not be suitable to your situation. Of course I specialize in real life and income protection insurance.

[1 minutes 53 seconds][Customer] : Yeah, Yep.

[2 minutes 5 seconds][Agent] : So if you have any questions please feel free to jump in and stop me at any point the question so I can best assist today. What has made you decide to look into life insurance?

[2 minutes 16 seconds][Customer] : For my family, because my wife already have one since last year and she told me and she told me if I could apply also.

[2 minutes 22 seconds][Agent] : Yeah, OK, perfect. And yeah, you said it's for your family. Umm, so obviously your wife, you have any children as well? One daughter. And how old's your daughter?

[2 minutes 26 seconds][Customer] : So yeah, yeah, I have one daughter, 10.

[2 minutes 41 seconds][Agent] : OK, perfect. Well, in terms, so you used to be there to help your wife and your daughter with upbringing, things like school fees and that. I mean, do you, do you have any umm, expenses, anything you'd like to financially protect for your wife and daughter, like a mortgage or a loan as well, for example? Or is it more just for upbringing and what not?

[3 minutes 4 seconds][Customer] : Even for their life, maybe the mortgage because we have the house to pay off.

[3 minutes 10 seconds][Agent] : Yeah.

[3 minutes 8 seconds][Customer] : And please.

[3 minutes 13 seconds][Agent] : Oh, perfect. Well, that is what the life insurance is designed for us to make sure that your wife, your daughter, your loved ones aren't stuck with the burden of the mortgage, make sure they are still financially secure with being able to bring up your daughter and just any other costs involved in raising a family. And we do allow you to pick Christian anywhere from 1:00 to 5:00 beneficiaries. So you can put down your wife and your daughter if you'd like.

[3 minutes 11 seconds][Customer] : Yeah, yeah, yeah, yeah. Only two of them.

[3 minutes 38 seconds][Agent] : And in terms of we do have a dedicated perfect and in terms of US, we do have a dedicated claims. They work in the same office I working in Western Sydney. So if something did unfortunately happen to you, then your wife and your daughter will be dealing with an Australian based claims team to make sure that can be paid out. So to jump right into it for you, I need to ask Christian, have you had a cigarette in the last 12 months?

[3 minutes 56 seconds][Customer] : Yeah, yeah, I, I, I used to smoke. Yeah, but I don't drink.

[4 minutes 8 seconds][Agent] : OK, but you still do, umm, smoke me both.

[4 minutes 11 seconds][Customer] : Yeah, yeah, it's just smoking 5-6 a day maybe.

[4 minutes 16 seconds][Agent] : Uh, yeah, we ask, have you had one in the last 12 months? If I'm being completely honest with you, I've had one in the last 12 minutes. But umm, in.

[4 minutes 14 seconds][Customer] : No, Great.

[4 minutes 24 seconds][Agent] : Yeah. And it's, it's just us as well. Is your current annual income \$50,000 or more?

[4 minutes 31 seconds][Customer] : My anytime is 70,000 and one.

[4 minutes 28 seconds][Agent] : Oh, you do?

[4 minutes 38 seconds][Customer] : Yeah.

[4 minutes 35 seconds][Agent] : OK, so put yes for that and we're able to look for you today, Christian from 100,000 up to a maximum of the full of 2 million. So be it. So to be able to cover the mortgage and make sure that your wife and your daughter are financially secure, Christian, what amount would you like to be covered for 300,000? Definitely, we can look at that.

[4 minutes 58 seconds][Customer] : Is it to upgrade around 300 or 300 to four Hun? Sorry 300 to 400, is that right?

[5 minutes 4 seconds][Agent] : So Tod, so today for OK, we'll start on 400. We can work our way back if we need to.

[5 minutes 14 seconds][Customer] : OK.

[5 minutes 13 seconds][Agent] : So Christian, today for 400,000 to be able to leave for your wife and daughter, you'd be looking at an indicative payment of \$47.81 per fortnight. So a little bit under \$24.00 a week. Christian, did you feel that that would be affordable and suitable for you?

[5 minutes 28 seconds][Customer] : Yeah, yeah, that's alright. Yeah.

[5 minutes 33 seconds][Agent] : Perfect. So the next step from here then is gonna be to go through the health and lifestyle questions to make sure we can have you approved and work out your final pricing in terms and conditions. So you call just to begin with, could I confirm, please, a post code where you live?

[5 minutes 48 seconds][Customer] : 16 Kempian Crescent, Araluen Northern 30. Sorry, 0870.

[5 minutes 56 seconds][Agent] : OK, so just start with the post code. It just wants to put that in first.

It's all. So you said 08. That's OK.

[6 minutes 1 seconds][Customer] : Chris Yeah, yeah, yeah.

[6 minutes 3 seconds][Agent] : So 0870 is your post code perfect? And which terminal suburb did you say you said?

[6 minutes 6 seconds][Customer] : 0870, We're in Alice Springs.

[6 minutes 15 seconds][Agent] : Yep.

[6 minutes 16 seconds][Customer] : Yeah.

[6 minutes 17 seconds][Agent] : And just the address there, please.

[6 minutes 18 seconds][Customer] : NT 16. Kemp 16. Kempiana Crescent, Araluen. Yeah, correct.

[6 minutes 27 seconds][Agent] : And that's KEMPEANA, perfect. And that's the same for your postal as well. Perfect.

[6 minutes 40 seconds][Customer] : Yep, Yeah. Mm. Hmm.

[6 minutes 42 seconds][Agent] : You said that's in Ariel, uh, Aralu Araluan. OK, perfect. So I've got that in for you.

[6 minutes 58 seconds][Customer] : Yep, correct.

[6 minutes 51 seconds][Agent] : And then I've got your best friend is 0404558993 perfect. And do you have any? And then I've got another phone number on here. I think maybe your wife inquired with us some of almost a year ago, 0434039294. Is that correct?

[7 minutes 12 seconds][Customer] : Yeah, that's alright.

[7 minutes 14 seconds][Agent] : Or would you like to have that one taken off for leave that one on. OK. And what's your e-mail address, Christian? Yeah.

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

[7 minutes 34 seconds][Agent] : Yeah, for a month.

[7 minutes 34 seconds][Customer] : KEMO_a DUILA Yeah, yeah.

[7 minutes 38 seconds][Agent] : OK, so kino_Agila Aguila, yousaid@gmail.com.

[7 minutes 43 seconds][Customer] : At yahoo.com. Sorry.

[7 minutes 45 seconds][Agent] : Is that right at yahoo.com? OK, perfect.

[7 minutes 50 seconds][Customer] : Yeah.

[7 minutes 50 seconds][Agent] : Just cut out a little bit there. So now that we've got that all confirmed, Christian, the next step from here is to, umm, go through the health and lifestyle questions. What I do is just read a quick disclosure, start your understanding of Greens, then it'll just be some simple health and lifestyle questions.

[8 minutes 5 seconds][Customer] : Yeah.

[8 minutes 4 seconds][Agent] : But Christian one just reads. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes issued from the related services.

[8 minutes 16 seconds][Customer] : Hmm. Mm.

[8 minutes 15 seconds][Agent] : We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means you need to ensure that you understand each question I ask. You provide honest, accurate and complete answers. You need to answer each question in full. You provide some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. If this happens to ensure may be entitled to cancel your policy decline a claim, make adjustments to the terms and conditions of your policy.

[8 minutes 59 seconds][Customer] : Yeah, all good.

[8 minutes 55 seconds][Agent] : So Christian, do you understand and agree to your duty Perfect. So first question asks, 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, OK, last year?

[9 minutes][Customer] : Yeah, I haven't diagnosed by quality, but I got hospitalized for the last six months and last year I last year I think for because today just a second. Yeah, last year, sorry.

[9 minutes 30 seconds][Agent] : OK. And was that because of COVID or something else?

[9 minutes 29 seconds][Customer] : Last year because of lap, lap, lap cola, lap cola cystectomy, I got my G gallbladder removal.

[9 minutes 40 seconds][Agent] : OK, All the bladder was taken out. OK, that's fine.

[9 minutes 45 seconds][Customer] : Yeah. Yeah.

[9 minutes 46 seconds][Agent] : So this one wasn't asking about gallbladder removal. We'll ask about that later on, though.

[9 minutes 51 seconds][Customer] : No, no, no, no, no. Sorry, no, no.

[9 minutes 50 seconds][Agent] : This was just asking have you been hospitalized for COVID-19 in the last six months or oh, that's fine. So put no and or have you been diagnosed with COVID-19 in the last seven days? Yes or no?

[10 minutes 4 seconds][Customer] : No.

[10 minutes 5 seconds][Agent] : Perfect. That's fine. So we can put no for that. And then asks Christian, are you a citizen or permanent resident of Australia or a citizen Zealand currently residing in Australia, yes or no?

[10 minutes 17 seconds][Customer] : A permanent resident in Australia?

[10 minutes 19 seconds][Agent] : Perfect. So put yes, that asks have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as been not limited to palpitations, heart murmur, heart attack, Ranji and sorry heart. I'll repeat that one. Stroke or heart conditions such as been limited to palpitations, heart murmur, heart attack and angina.

[10 minutes 44 seconds][Customer] : No.

[10 minutes 45 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia.

[10 minutes 50 seconds][Customer] : No.

[10 minutes 51 seconds][Agent] : Cancer, leukemia or Melanoma, excluding other skin cancers. Hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[11 minutes 11 seconds][Agent] : Have you been diagnosed with a terminal illness, murder, neuron disease, any form of dementia including Alzheimer's disease, or being told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

[11 minutes 24 seconds][Customer] : No, no.

[11 minutes 37 seconds][Agent] : And then the next section is in relation to your height and weight. So please worry that I'm required to obtain a confidencing measurement for each in order to continue with the application. The system's not allowing me to to be approximate figures, words or height and weight ranges.

[11 minutes 54 seconds][Customer] : Mm hmm. UH59.

[11 minutes 51 seconds][Agent] : So, Christian, what is your exact height, 5 feet, 9 inches?

[11 minutes 58 seconds][Customer] : Yeah.

[11 minutes 59 seconds][Agent] : And what is your exact weight? Something about that Drink. Drink.

[12 minutes][Customer] : 59, uh, 93 I think 93 to 95, not sure.

[12 minutes 8 seconds][Agent] : Oh, what was it last weigh in? Was it 93 or 9590 kilos? Last weigh in?

[12 minutes 12 seconds][Customer] : 93, yeah.

[12 minutes 17 seconds][Agent] : Perfect. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? OK, perfect. And then does your work require you to go on the ground? Work at heights above 20 meters, doctor that's below 40 meters. Use explosives. So travel tourists experiencing war or civil unrest or work offshore to the best of your knowledge. Are you infected with, are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months?

[12 minutes 23 seconds][Customer] : No, no, no, no.

[12 minutes 59 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total, some are short of more than \$5 million. Perfect. And

then the next section questions in relation to your medical history so makes most of the that asks. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, race, blood sugar, impaired glucose torrenets or impaired fasting glucose, chest pain, high cholesterol or high blood pressure? Tumor, molar cyst, including skin cancer or sunspots?

[13 minutes 7 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 39 seconds][Agent] : Have you ever had an abnormal PSA test on enlarged prostate, thyroid condition or neurological symptoms such as dizziness or fainting, sort of the stomach, bowel, gallbladder or pancreas? I'll put yes, you told me about the gallbladder earlier and then it just says based on your response, please answer yes or no for each of the following. So a disorder of the stomach or bowels, umm, any disorder of the stomach or bowel, yes or no.

[13 minutes 57 seconds][Customer] : Yeah, sorry, no.

[14 minutes 12 seconds][Agent] : And then gallbladder, pancreas. I put yes because you told me you had your gallbladder removed and then it just breaks it down.

[14 minutes 17 seconds][Customer] : Yeah, just sorry.

[14 minutes 18 seconds][Agent] : And after any disorder of the pancreas, I'm any disorder of the pancreas yes or no and then gallbladder I've put yes. It asks was it gallstones?

[14 minutes 27 seconds][Customer] : No, no, not sure. It's just the gall bladder, they said.

[14 minutes 40 seconds][Agent] : OK.

[14 minutes 38 seconds][Customer] : And they said it's just the gall bladder.

[14 minutes 43 seconds][Agent] : OK. So we've kept, we've put yes for the gallbladder, but was the disorder of the gallbladder, was it gallstones?

[14 minutes 49 seconds][Customer] : I it's they said it's inspected. That's why they removed it.

[14 minutes 54 seconds][Agent] : OK, so it's just infected. It wasn't gallstones.

[14 minutes 58 seconds][Customer] : Yeah. No, no, not that one.

[15 minutes][Agent] : OK, so put no.

[15 minutes 9 seconds][Customer] : No, no, no, no.

[15 minutes 1 seconds][Agent] : And then moving on, it asks Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, bladder or urinary tract disorder, kidney disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma. And then other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or waiting results for any medical tests or investigations, such as we're not limited to any surgeries, X-ray scans, blood tests or biopsy.

[15 minutes 27 seconds][Customer] : No, it's just my operation for the, the for my blah, blah. That's it.

[15 minutes 49 seconds][Agent] : That's fine. This what this question just does say other than what you've already told me about South other than the gallbladder, so perfect. And then other than what you've already told me about the contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks.

[15 minutes 54 seconds][Customer] : Yeah, no, no, no, Yeah, no.

[16 minutes 8 seconds][Agent] : Perfect. And then the next two question are just about your family history is just asking about your mother other than any brothers or sisters. So to the best of your knowledge of any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial Adam and modest polyposis.

[16 minutes 26 seconds][Customer] : No.

[16 minutes 28 seconds][Agent] : And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or the hereditary disease prior to age 60.

[16 minutes 38 seconds][Customer] : By the 860 No, no, no.

[16 minutes 40 seconds][Agent] : Perfect. And then last section now question just about how dare WR sort of other than one off events, gift certificates or vouchers you engage in or intend to engage in any of the following aviation of under the fare paying passage on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[17 minutes 6 seconds][Customer] : Can you read it again? Sorry. Because there's an echo in your

background I can't hear properly.

[17 minutes 10 seconds][Agent] : That's fine. I'll repeat that for you.

[17 minutes 13 seconds][Customer] : Sorry.

[17 minutes 12 seconds][Agent] : Definitely says other than one off events, gift certificates or vouchers to engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters wreck diving or any other hazardous activity.

[17 minutes 33 seconds][Customer] : No.

[17 minutes 31 seconds][Agent] : Yeah, would not catch me doing any of those either. But Christian, that's all your questions finished for today. So you're satisfied with the answers you've provided.

[17 minutes 33 seconds][Customer] : No, thank you.

[17 minutes 44 seconds][Agent] : Perfect.

[17 minutes 44 seconds][Customer] : Yeah.

[17 minutes 44 seconds][Agent] : So we'll get you finally outcome loaded and no surprises at all. Congratulations, your application has been approved and Christian for the terms and conditions of the policy. This policy will cover you for death due to any cause except suicide in the 1st 13 months. So that's the early exclusion on this policy for you. And then in addition, there is a terminally ill advanced payment included, which means that if you were diagnosed with 24 months or less to live by a medical practitioner, in that very unfortunate case, we pay the life insurance out to you in full. So you get while you're still alive to help with things like medical costs. And that way you can plan for the future accordingly with your wife and daughter, pay off the mortgage while you're alive, that kind of thing. No, in terms of pricing, I'm very happy to let you know your PRI, you have been approved, umm, with no changes to the pricing. So it's still \$47.81 per fortnight.

[18 minutes 39 seconds][Customer] : Uh huh.

[18 minutes 39 seconds][Agent] : Of course, your premium is stepped, which means that we'll generally increase each year. And in addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increase in premium until you reach

the maximum benefit amount or until the policy anniversary from your 75th birthday, you cannot be out of this automatic indexation each year. But just as an indication, if you make no changes to the policy, your premium next year would be \$52.80 per fortnight. Your benefit amount will have gone up to 420,000. And of course, you can also information about our premium structure on our website.

[19 minutes 22 seconds][Customer] : Mm hmm.

[19 minutes 17 seconds][Agent] : So in terms of this one, since you said that that was sounding affordable and suitable for you, the 400,000 of cover at \$47.81 per fortnight. I just wanted to double check in terms of what you're covered for the terms and conditions. Christian, was there any questions for me so far or sounding pretty straightforward?

[19 minutes 36 seconds][Customer] : Instead of mortgage California, can I add also other stuff or just the mortgage?

[19 minutes 42 seconds][Agent] : Into this one, if you did unfortunately pass away and your fam and the 400,000 was paid out to your family, they're allowed to use the money however they see fit. We don't dictate how or when they use the money so they can use it for the mortgage, they can just keep it and use it for upbringing to replace your income. They can use it however they want to.

[19 minutes 56 seconds][Customer] : Alright, OK, OK, thank you so much. One more thing, when will I start the payment?

[20 minutes 9 seconds][Agent] : OK, well in terms of that, you actually get to choose when your first payment comes out. But I just wanted to check question, you have understood everything we've gone through.

[20 minutes 17 seconds][Customer] : Yeah, yeah, yeah. Oh, good.

[20 minutes 19 seconds][Agent] : OK, perfect. So from here, since you said it was sounding affordable and suitable, what we're able to do is help provide you with some immediate cover. So you'll be covered from the end of this phone call today. But we don't require upfront payment. So we actually ask you Christian, when would you prefer to have the 1st 4 nightly payment come out?

[20 minutes 18 seconds][Customer] : Yeah, Just a second. I'll check. The calendar can be on the 16th of January, is that right?

[20 minutes 44 seconds][Agent] : 16th of January and then every two weeks on Thursday.

[20 minutes 48 seconds][Customer] : Yeah, yeah. Every two weeks. Yeah, every four times.

[20 minutes 51 seconds][Agent] : Definitely we can do that for you and Christian. Do you prefer to pay for your insurances via BSP, an account or credit or debit card? There's no surcharge either way.

[21 minutes][Customer] : BFD direct debit.

[21 minutes 2 seconds][Agent] : And was that A, and was that a savings or a cheque account?

[21 minutes 7 seconds][Customer] : Hi. Savings.

[21 minutes 8 seconds][Agent] : And that's under your name, Christian. Rod Aguila.

[21 minutes 11 seconds][Customer] : Yeah, yeah, I'm done. My name.

[21 minutes 14 seconds][Agent] : Perfect. And when you're ready, Christian, what was the BSP for that?

[21 minutes 18 seconds][Customer] : Just a SEC.

[21 minutes 16 seconds][Agent] : Please course, please take your time.

[21 minutes 19 seconds][Customer] : I'll check my card. Yeah. Zero. Are you there? Southeast 065, 9900, Yeah. Commonwealth Bank. Yeah.

[21 minutes 41 seconds][Agent] : Yep, Yep, 065900 with Commonwealth and just the account number please.

[21 minutes 57 seconds][Customer] : Account number 1074, 8744.

[22 minutes 1 seconds][Agent] : Yep, 10748744 perfect.

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

[22 minutes 9 seconds][Agent] : So Christian, all that's left for me to do now is to read a final day issue that outlines the terms and conditions of cover.

[22 minutes 17 seconds][Customer] : Hmm. Mm.

[22 minutes 16 seconds][Agent] : Does take a couple of minutes for me to read this one. So if you have any questions please feel free to jump in and stop me at any point.

[22 minutes 23 seconds][Customer] : Hmm. Mm.

[22 minutes 23 seconds][Agent] : But it just reads. Thank you Christian.

[22 minutes 26 seconds][Customer] : Yeah.

[22 minutes 24 seconds][Agent] : Rod Aguila, it is important you understand the following information.

[22 minutes 29 seconds][Customer] : Thank you.

[22 minutes 28 seconds][Agent] : I'll last your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. Real life insurance is issued by Hanover Library of Australasia Ltd whom you're referred to as Hanover. Hanover has an arrangement with Greenstein Financial Services who know of this GFS trading this real insurance, to issue and arrange this insurance on its behalf. Hanover lies on the accuracy of the information you provided when assessing your application that includes the information 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 that you need to take reasonable care that you agreed to. Can you please confirm you've answered that questions in accordance with your duty?

[23 minutes 18 seconds][Customer] : Sorry.

[23 minutes 19 seconds][Agent] : Umm, so Christian, can you please confirm you've answered all of our questions in accordance with your duty, Yes or no?

[23 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yes.

[23 minutes 27 seconds][Agent] : Thank you so much. So we may from time to time provide office to you by the communication methods you 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. You have to cover pace of lump sum benefit amount of Christian Rod Aguila receives \$400,000 in the event of life insurance. That benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium to your first year of cover is \$47.81 per fortnight. Your premium is steps which means it will be calculated. Each policy

anniversary will generally increase your age. Your sum insured will also increase automatically by 5% each year and until you reach the maximum benefit amount or until the anniversary following your 75th birthday and you can opt out of this.

[24 minutes 21 seconds][Customer] : Mm hmm.

[24 minutes 19 seconds][Agent] : You understand that the premium projection provided is indicative 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 is between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of Christian Rod Aguila, which you're authorized to debit from and has provided to us. The policy documentation. PDS and FSG will be to you and if you 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 a claim. There are risks associated with replacing policies as a new policy may not be identical to existing cover. We recommend we do not cancel any existing policy that you have received and reviewed our policy in full. We have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you.

[25 minutes 21 seconds][Customer] : Yes.

[25 minutes 17 seconds][Agent] : So Christian, do you understand and agree with the declaration and would you like any other information? Would you like me to read any part of the PDS to you?

[25 minutes 28 seconds][Customer] : No, it's alright. All good.

[25 minutes 30 seconds][Agent] : All right, perfect. Well, Christian, congratulations because you are covered as immediately for the 400,000 of cover with the real life insurance. First payment set for the 16th of January and then every two weeks on Thursday from there. Of course, Christian, it's been an absolute pleasure speaking with you today and helping to get this all set up for you. But before we let you go, is there any other questions, anything else that I can assist with?

[25 minutes 54 seconds][Customer] : One more last thing, will I receive e-mail from you regarding

my life insurance?

[25 minutes 59 seconds][Agent] : I'm yes, you'll receive your documentation. It should come through today by e-mail and you should receive it via postage in the next three to five business days as well.

[26 minutes 10 seconds][Customer] : Alright, thank you so much.

[26 minutes 12 seconds][Agent] : No worries at all. Do you have a lovely rest of your day? Thanks.

[26 minutes 11 seconds][Customer] : That's all you too. Thanks.

[26 minutes 17 seconds][Agent] : Bye.

[26 minutes 18 seconds][Customer] : Bye.