

[0 seconds][Agent] : Hey, Vicky, you still there?

[3 seconds][Customer] : Yes, I am.

[4 seconds][Agent] : I've got my colleague Jackie on the other line. He's going to assist you further from here. OK, perfect.

[10 seconds][Customer] : Oh, thank you so much.

[10 seconds][Agent] : Thank you so much, JoJo. Thank you. And Jackie, I have done full name, date of birth and e-mail for that. Awesome. Thank you so much for that. Hi, it's Jackie from One Choice Insurance. How are you going today?

[23 seconds][Customer] : I'm good. Thank you. How are you?

[25 seconds][Agent] : I'm good. Thank you so much for asking and a happy new year to yourself there.

[30 seconds][Customer] : Happy New Year. Yep.

[30 seconds][Agent] : Were you able to spend it with family?

[33 seconds][Customer] : Yes, I was. Yep. I had time off work. So I was really. Yeah. Yeah.

[36 seconds][Agent] : That's really nice to hear. I had time off as well which is bad too. Always good to start off the new year. My colleague did mention that you wanted to look into that life insurance for yourself, is that correct?

[51 seconds][Customer] : Yes, that is correct, Yes.

[53 seconds][Agent] : Perfect, no worries. So I'm more than happy to take you through some basic information, explain to you how the cover works if you have any questions. That's exactly what I'm here for. So before we do go through anything, I'll just need to double check. Can I just please confirm that you're a female New Zealand resident, currently reside in New Zealand.

[1 minutes 12 seconds][Customer] : Yes, I am.

[1 minutes 13 seconds][Agent] : Perfect. 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, sorry. Thank you so much for these details there, Vicky. So just to give you a rundown of how our life insurance

works, it's really designed to provide that financial protection for your loved ones through a lump sum payment if you would, to pass away. So Vicky, if you don't mind me asking, do you know who you want to leave this money behind to? Yeah, your husband. No worries. And was this to cover like a mortgage or is it just a bit of financial security for him?

[1 minutes 52 seconds][Customer] : I'm sorry, my husband, yeah, I just don't planning Social Security for a minute.

[2 minutes 5 seconds][Agent] : Yeah. So that's it's really designed to do that.

[2 minutes 8 seconds][Customer] : Yeah, the funeral. Yeah, yeah.

[2 minutes 7 seconds][Agent] : This benefit could be used to help maintain funeral. So no worries. Yeah. So that's that's exactly what it's designed to do. This benefit could be used to help maintain his lifestyle by helping him pay it for mortgage loans and any other cost involved in raising a family. Basically, Vicky, it's there to give you that Peace of Mind. If something happened to yourself, your family would have that financial security. So you can nominate up to five beneficiaries to receive this benefit amount. So if you wanted to just nominate your husband only, that's perfectly fine as well.

[2 minutes 12 seconds][Customer] : Pay for the Yep, Yep, Yep, Yep, oh Yep, Yep. Yep.

[2 minutes 46 seconds][Agent] : And you also do have that option to choose up to maybe 2345 as long as it's a maximum of five and TH.

[3 minutes 2 seconds][Customer] : Uh huh.

[2 minutes 56 seconds][Agent] : They can also request an advance payout of \$10,000 to help with funeral costs. So there are funeral aspects included to the life insurance which you mentioned earlier, earlier in regards to coming as funeral expenses.

[3 minutes 12 seconds][Customer] : Yep.

[3 minutes 11 seconds][Agent] : There is a terminally ill advanced payout included in the cover also. So we we do like to be nice and simple for you as everything is done over the phone. You don't have to, we don't have to do any medical checks, blood tests all complete or, or medical tech medical checks or blood tests to complete. We just simply take you through health and lifestyle questions which I'll personally take you through myself. It does consist of yes or no questions as this

will determine the pricing in terms of the policy. So Vicky, let's go through a quote together just to begin with.

[3 minutes 46 seconds][Customer] : What?

[3 minutes 46 seconds][Agent] : This is just a smoking question. So have you had a cigarette in the last 12 months? No, Perfect. I'm glad you don't smoke.

[3 minutes 52 seconds][Customer] : No, I'm not afraid.

[3 minutes 55 seconds][Agent] : It's a very healthy life.

[3 minutes 57 seconds][Customer] : I'm not afraid It'll.

[3 minutes 57 seconds][Agent] : Watch me. That's really, that's really nice to hear Vicky. So you can choose cover between \$100,000 and order up into \$750,000. What amount would you like me to quote you on 1st, Vicky?

[4 minutes][Customer] : Yep, about 100. A hundred, 110,000 would be great. Yeah.

[4 minutes 18 seconds][Agent] : So we can actually go up and down by \$50,000 income. So the minimum is 100,000. Then the next would be 150,000. So would you like me to start off with \$100,000 Sir?

[4 minutes 27 seconds][Customer] : Oh, Yep, Yep, that would be great.

[4 minutes 32 seconds][Agent] : Perfect. No worries. So Vicky for \$100,000 of life cover you are looking in to get a payment of \$33.51 a fortnight. So that's roughly around \$16.76 a week. How does that one sound for yourself?

[4 minutes 30 seconds][Customer] : Yes, Yep, that sounds good. That sounds good.

[4 minutes 53 seconds][Agent] : No worries, not a problem.

[4 minutes 53 seconds][Customer] : Yep, Yep, that sounds good.

[4 minutes 54 seconds][Agent] : So we like I mentioned before, we can actually work our way up by up by \$50,000 increment. So was there any other level of cover you want me to look at? Were you happy to stick with the \$100,000?

[5 minutes 5 seconds][Customer] : What about the what about the funeral? Does it what's the funeral have a cost?

[5 minutes 11 seconds][Agent] : So, so we actually do have a separate policy from our free, the funeral cover as a separate policy from our life insurance. But that \$10,000 advance payout of \$10,000 to help with funeral costs, it's already included with the life insurance.

[5 minutes 26 seconds][Customer] : Yeah, OK. Can we go up to 150?

[5 minutes 28 seconds][Agent] : So did you want to look at funeral cover? Sorry, of course.

[5 minutes 32 seconds][Customer] : No, we just, we just advance it up to 150,000 the the last. Yeah, yeah.

[5 minutes 37 seconds][Agent] : Yeah, we we could def we could definitely increase up to 150,000. So for \$150,000 of life cover it would be so do you have here is \$47.57 a fortnight. So that's roughly around \$23.79 a week. How does that one sound now?

[5 minutes 54 seconds][Customer] : Yep, that sounds good. Yep, that sounds good. Yep.

[6 minutes 3 seconds][Agent] : No, it's not a problem. Like like I mentioned before, Vicky umm, so it turns out they're umm. So say for example, for \$150,000 of life cover. So your husband will be able to make an advance payout of \$10,000 from that \$150,000 to help with the funeral costs.

[6 minutes 22 seconds][Customer] : Yep.

[6 minutes 20 seconds][Agent] : So he does have the option so that \$10,000 doesn't have to be used for funeral expenses only, can also be used for any other fun expenses at the time as well. But we do have that benefit included to help with those funeral causes if anything were to happen to yourself again.

[6 minutes 37 seconds][Customer] : No, that's good. That's good, yeah.

[6 minutes 36 seconds][Agent] : OK, perfect. No worries. So Vicky, the next step is to go through the health and lifestyle questions as this will determine the pricing in terms of the policy. But before I do I just need to read out a pre underlying disclosure and it says. Please be aware all calls are recorded for quality and monitoring purposes. We collected personal information to provide insurance quotes issued cover in other related services. We will share this with insurer and may share with other service providers for the purpose of administering your policy or handed in claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches

of private. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide us any information you know or could reasonably be expected to know, which may affect the decision to insure you in what terms. You do not need to tell us things that are reading no ocean as an insurer or which reduces the risk. We ensure you 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 your questions, we may be able to decline a claim if there's a conditions in your policy over your policy entirely. Do you understand this yes or no? Perfect. So Vicky, for this health and lifestyle questions, it, like I mentioned before, it does just consist of yes or no questions.

[8 minutes 5 seconds][Customer] : Yes, yes.

[8 minutes 13 seconds][Agent] : So just a yes or no for this application for myself, yes. So the first question does ask are you a citizen or permanent resident of New Zealand or citizen of Australia currently residing New Zealand, yes or no?

[8 minutes 29 seconds][Customer] : Yep. Yes.

[8 minutes 30 seconds][Agent] : Perfect. That's OK. So you are a permanent resident of New Zealand, is that correct?

[8 minutes 33 seconds][Customer] : Yes, yes.

[8 minutes 35 seconds][Agent] : Perfect. And also are you, are you currently residing New Zealand as well?

[8 minutes 42 seconds][Customer] : Yes.

[8 minutes 43 seconds][Agent] : Perfect. No worries, I'll answer. Yes, Sir, that question. So the next question asked, are you ex have you ever had symptoms of being diagnosed with or treated for ointed to seek medical advice for any of the following stroke or heart conditions such as not limited to palpitations, heart murmur, heart attack and angina, yes or no?

[9 minutes 5 seconds][Customer] : No, there's none of those.

[9 minutes 7 seconds][Agent] : Lo sorry, what was that?

[9 minutes 10 seconds][Customer] : There's none of those.

[9 minutes 12 seconds][Agent] : No, no, it's perfect. Lung disorder excluding asthma, sleep apnea or pneumonia, Yes or no. Cancer, All the chemo excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any of the mental health disorder.

[9 minutes 19 seconds][Customer] : No, no, not, not, not.

[9 minutes 47 seconds][Agent] : Have you ever, have you been diagnosed or currently undergoing testing for? Sorry. Have you been diagnosed with or currently under undergoing testing for or has the doctor advised you to be tested for murder and neuron disease or any form of dementia including Alzheimer's disease?

[10 minutes 4 seconds][Customer] : No. It's never mind.

[10 minutes 6 seconds][Agent] : The next step, no. So 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 does not allow me to enter any proximate figures, words or height and weight ranges. So Vicky in centimeters or feet and inches, what is your exact height?

[10 minutes 26 seconds][Customer] : OK, 153 centimeters.

[10 minutes 35 seconds][Agent] : Perfect. 153 centimeters and in kilograms, pounds or stones? What is the exact weight?

[10 minutes 39 seconds][Customer] : Yep, got 122 kilos.

[10 minutes 48 seconds][Agent] : Yeah. Do you remember? Was it 122 the last time you had it checked? Perfect. No worries, Not a problem. So I do have these 122 kilograms.

[10 minutes 47 seconds][Customer] : 122 kilos Yes, Yes. Yep.

[10 minutes 59 seconds][Agent] : So your exact height was 153 centimeters and your exact weight was 122 kilograms, is that correct?

[11 minutes 10 seconds][Customer] : Yes, yes.

[11 minutes 11 seconds][Agent] : Perfect. Thank you so much for that one, Vicky. So Vicky, that's all the questions required for the application and thank you so much for taking the time to go through it

with myself. So let me just submit the application here. Congratulations, Vicky. Your application has been approved subject to the following terms and conditions. So we are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. So for \$100,000 of life cover you are looking at a payment of. Let me just get this off for yourself here, \$81.85 a fortnight. So that's roughly around \$40.93 a fortnight. So for the 1st 12 months you will be covered for accidental death. Only after 12 months you'll be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. There is a terminally ill advanced payment included in the cover after holding your policy for 12 months. So what this means Vicky, is if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your payment full and the money could be used for medical costs to ensure you receive the best care possible. But hopefully you don't have to use that one for yourself. So sorry. I do apologise for that. I didn't miss say a word in that sentence there. So after 12 months you'll be covered for death due to any cause except suicide in the first? Sorry the deaths due to any cause. However, suicide is not covered in the first two months of the policy.

[12 minutes 43 seconds][Customer] : Yep, Yep.

[12 minutes 56 seconds][Agent] : So the terminate or advance payment included in the colour. After holding the policy for 12 months, if you were diagnosed with 12 months or less delivered by a medical practitioner, we pay the benefit amount to you in full. So Vicky, your beneficiary. So your husband will be still be able to request a fee in advance payout of \$10,000. So he will be still be able to help out with those fee in expenses that you mentioned earlier to myself there.

[13 minutes 24 seconds][Customer] : Yep.

[13 minutes 22 seconds][Agent] : So how does that sound to yourself there, Vicky?

[13 minutes 27 seconds][Customer] : I just, I think we'll just get the life insurance one, if that's alright.

[13 minutes 31 seconds][Agent] : Yeah, of course. So it was just a life insurance.

[13 minutes 32 seconds][Customer] : Is that is that, is that the Yeah, yeah, life insurance? Yes.

[13 minutes 35 seconds][Agent] : It was just a life insurance one, which was, I did mention to you it was for the \$100,000 of life cover. It was \$81.85 a fortnight.

[13 minutes 48 seconds][Customer] : OK.

[13 minutes 53 seconds][Agent] : So it will be roughly around \$40.93 a week.

[13 minutes 49 seconds][Customer] : So is that so that's \$50 a week, right? What about the ones, you know, I asked for the the life insurance? Is that all combined together?

[14 minutes 8 seconds][Agent] : No, so, So what we discussed earlier before we went through the application there, Vicky.

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

[14 minutes 13 seconds][Agent] : So after going through the application, so after going through this health and lifestyle questions, the great news is that you've been approved for the life insurance. So these terms and conditions have been changed after going through the after going through the health and lifestyle questions. So the terms of the policy and the pricing has changed after through going through the application with yourself there. So the great news is that you've been approved for the life insurance. So I do have here you can choose either 50,075 thousand or 100,000 Evicky.

[14 minutes 48 seconds][Customer] : OK, what would be 75,000?

[14 minutes 50 seconds][Agent] : Of course, I'm more than happy to look at that one for yourself.

[14 minutes 50 seconds][Customer] : What would be, oh, even 100,000? Yeah, yeah. What was 55,000? Sorry.

[14 minutes 53 seconds][Agent] : So for \$75,000 it would sorry, of course. So for 75,000 it would be \$61.39 a fortnight. So that's roughly around \$30.70 a week.

[15 minutes 10 seconds][Customer] : Yeah, yeah. And what was 500?

[15 minutes 19 seconds][Agent] : So the 100,000 was that was the the first one that I initially quoted you on.

[15 minutes 24 seconds][Customer] : Alright. Yep. Yep.

[15 minutes 24 seconds][Agent] : So it was 8 \$81.85 a fortnight.

[15 minutes 31 seconds][Customer] : Yep. Alright. Yep.

[15 minutes 29 seconds][Agent] : So that's roughly around \$40.93 a week, Yeah. So out of those two, which one more lean towards 70? Q.

[15 minutes 42 seconds][Customer] : I would say most probably the 75.

[15 minutes 46 seconds][Agent] : The 75, not a problem there.

[15 minutes 45 seconds][Customer] : Yep, Yep.

[15 minutes 48 seconds][Agent] : That's perfectly fine. So Vicky, in terms of right there, since you did mention to me that the \$75,000 was something that was still umm that does fit into the budget for you. So if it is still something that you want to look towards, something to leave behind to your husband and maybe a bit of a financial security to cover all those for funeral expenses as well. So please be aware that your premium is stepped, which means it will generate increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. You can opt out of this indexation each year. So Vicky, since you told me that the benefit amount of 70, \$5000, it was something that you're more leaning towards what I will do for you. So Vicki is I'll get you immediately covered over the phone today and I will send you all the policy documents to review. So Vicky, this policy gives you a 30 day cooling off. What that means is if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made. So Vicky, just to make sure that I do send out all these policy documentations out to the correct place. What was your home address?

[16 minutes 37 seconds][Customer] : Yep, Yep, I'm at 87 Gemstone Dr.

[17 minutes 14 seconds][Agent] : Genstone.

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

[17 minutes 15 seconds][Agent] : As was How did I spell Genstone?

[17 minutes 21 seconds][Customer] : GEM. Yes.

[17 minutes 23 seconds][Agent] : Yep.

[17 minutes 23 seconds][Customer] : TOME.

[17 minutes 25 seconds][Agent] : OK, thank you so much for that. It was 87, is that correct? Perfect.

And let me just get this one.

[17 minutes 30 seconds][Customer] : Yes, yes, yes, that is right.

[17 minutes 33 seconds][Agent] : And was the post code 5018 perfect? No worries. Let me just get this one for yourself there. 5018 And what's the suburb was that Birchfield?

[17 minutes 38 seconds][Customer] : Yes, Yeah. Birch.

[17 minutes 54 seconds][Agent] : Perfect, perfect, no worries. So I do have these 5018 for the post code 87 Gemstone Dr. Birchfield upper heart, is that correct?

[18 minutes 8 seconds][Customer] : Yeah, that's one.

[18 minutes 10 seconds][Agent] : No worries. And was this the same as your postal address where you received the mail as well?

[18 minutes 15 seconds][Customer] : Yes, yes it was.

[18 minutes 16 seconds][Agent] : Perfect.

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

[18 minutes 17 seconds][Agent] : So Vicky, what we do now is enter your bank details, but you actually don't have to pay anything today. It's not a lock in contract. You get to choose a date that works best for you and in advance as well. Vicky. So do you know where would you like for the first payment to come out for yourself there?

[18 minutes 36 seconds][Customer] : Most probably. I could make it the 16th. Would that be alright? Oh no, 15th of January. Yep. Yep, 1/5.

[18 minutes 34 seconds][Agent] : Vicky of course, the 15th, so 1/5 of course. Nice. Let me just have a quick look to see here. Please bear with me for a moment. Perfect.

[18 minutes 57 seconds][Customer] : For my bank.

[18 minutes 57 seconds][Agent] : So Vicky, I can see that your birthday is is actually in six days for yourself there and a happy early birthday.

[19 minutes 6 seconds][Customer] : Thank you.

[19 minutes 5 seconds][Agent] : So Vicky, that's OK. Just to let you know, Vicky, if we were to choose a date after your birthday, the premium would change. So say for example, if we would change the date, if we choose the first payment date to be after your birthday, it would be \$67 and 30 and 13 cents a week. So would you like to choose a date after your birthday still? Or would you

like me to choose a date before your birthday?

[19 minutes 36 seconds][Customer] : We can do eight. Yeah. Yeah. Pay next Wednesday. Yeah. Pay next Wednesday. Yeah.

[19 minutes 40 seconds][Agent] : Yeah, Yeah, of course, I can see I can do the 8th for you. So which is let me just double check if it's the next Wednesday. Yeah. So if I could choose it on the eighth here, so it would change back the premium to initially the \$61.39 of Fortnite for 75,000, OK.

[20 minutes][Customer] : Yeah.

[19 minutes 59 seconds][Agent] : And that's, that's for the first payment on the 8th of January 2025 and every fortnight on Wednesday, OK.

[20 minutes 8 seconds][Customer] : Yep, Yep, no worries.

[20 minutes 9 seconds][Agent] : Perfect, no worries then. So on the 8th? So the first payment will come out on the 8th?

[20 minutes 10 seconds][Customer] : But that won't come out unless I yeah, that that will that come out on on the OK, because I've got my other insurance coming out the same time because I'm already so I'll do the accounts. Yeah. So I'll have to try and cancel that one.

[20 minutes 25 seconds][Agent] : Oh of course, no worries. So did you want me to keep her on the 8th for you software Vicky?

[20 minutes 41 seconds][Customer] : Can do we have to do the bank account now? Can I ring you back with all my details? Because my computer's not loading at the moment. So I can't get into my bank.

[20 minutes 49 seconds][Agent] : That's OK. No, it's in terms of that I is it not loading for yourself there? Is it OK?

[20 minutes 53 seconds][Customer] : No, no, it's not loading yet. It's time to get into my bank. Yeah.

[20 minutes 57 seconds][Agent] : That's OK, No worries. Is it your, your, your account details on your phone? Is it your online banking? That's perfectly fine. No, no, in terms of that Vicky, in terms of that, we do actually take two types of payment. We're, I'm more than happy to note down your card details in the meantime. And once you do get your account number loading up and then I can,

you're more than welcome to contact our support team. We can definitely change that one to the account number for yourself. So do you have a, a card with you by any chance, Vicky? Yeah, no worries. I'm happy to hold that, Vicky.

[21 minutes 3 seconds][Customer] : Yep, Yep, it's on my phone as well. Yeah, I've got 4/8. I'm sorry, 4284.

[21 minutes 52 seconds][Agent] : Yeah, Bef before you do, before you actually read out the card to myself there Vicky. So I just want to make sure all these details is correct. So you're the first payment will S will come out on the 8th of January 2025 and every 49 on Wednesday, is that correct?

[22 minutes 7 seconds][Customer] : Yeah, but if I don't want, if I don't want to carry this through, I can just ring you and cancel it or?

[22 minutes 8 seconds][Agent] : Perfect, that's perfectly fine. So all you need to do Vicky is if you don't want to proceed any further, all you need to do is just give us a call back and our care team will be more than happy to help you with that cancellation.

[22 minutes 24 seconds][Customer] : OK, Yep, no worries.

[22 minutes 23 seconds][Agent] : OK, perfect. No worries. So, so just to proceed with the card details there. So please for security purposes, we're obtaining your card details. The call recording will stop and we'll recommence after we have collected your details. The. Perfect. So please be advised that the call recording has now has I'm sorry, please be please be advised that the call recording has now resumed for quality and monitoring purposes now. Thank you. Like I mentioned before, if you want once you do get those account details for yourself, all you need to do is just call us back and our support team will be more than happy to count change the account details for yourself. But if you're more than happy to keep it to the card details, that's perfectly fine as well.

[24 minutes 7 seconds][Customer] : Yep, Yep, Yep. OK. Thank you so much.

[24 minutes 21 seconds][Agent] : OK, Perfect. No, it's not a problem. So Vicky, before we do read out the declaration as a final step, I just wanted to make sure all these details I have here is correct. So do you get under the title as Miss Missus or Miss Perfect? And your first and last name I do have

is Vicky Brown.

[24 minutes 38 seconds][Customer] : Yes, yes.

[24 minutes 45 seconds][Agent] : Yep. And your date of birth was the 9th of January 1966.

[24 minutes 50 seconds][Customer] : Yes.

[24 minutes 51 seconds][Agent] : Yep.

[24 minutes 58 seconds][Customer] : Yes.

[24 minutes 52 seconds][Agent] : And can I please confirm once again that you're a female New Zealand resident currently residing New Zealand Perfect And your address was 87 Gemstone Dr.

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

[25 minutes 3 seconds][Agent] : Birchview, Upper Hutt 5018 Perfect. And your phone number was 0272937194.

[25 minutes 17 seconds][Customer] : Yes.

[25 minutes 18 seconds][Agent] : Perfect. And your e-mail address wasvickibrownie1@gmail.com.

[25 minutes 23 seconds][Customer] : Yep. That's it. That's wonderful.

[25 minutes 25 seconds][Agent] : Perfect. Thank you so much for that one there, Vicki. So I'm just going to read out the declaration now. It will take a couple of minutes. And I do have a couple of yes or no questions in it for you. So it says thank you, Vicki Brownie. It is important you understand the following information. I will ask for your agreement to these terms at the end. And your policy would not be in force unless you agree to these terms in full.

[25 minutes 51 seconds][Customer] : Thanks.

[25 minutes 47 seconds][Agent] : Once Choice Life Insurance is issued by Pinnacle Life Insurance Limited who referred to as Pinnacle. Pinnacle has an agreement with Greensome Financial Services NZ Limited, who referred to as GFS to issue and arrange this insurance on his behalf. GFS is licensed by the Financial Market Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial

needs or goals, or consider any other insurance products or services. We have verified that you understand the cover and that you can see that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets up more information which can assist you to decide whether to take on any advice you provide.

[26 minutes 51 seconds][Customer] : Yes, yes.

[26 minutes 46 seconds][Agent] : Can you please confirm that you understand and agree to this yes or no perfect. Your answer to the application questions and any other information and your answer to the application questions and any related documents form the basis of your contract of insurance and could you call relies upon the information you're provided when assessing your application.

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

[27 minutes 9 seconds][Agent] : I need to remind you the duty of disclosure that you're going to Can you please confirm you have answered all of our questions in accordance with the duty of disclosure Yes or no Perfect. We may from time to time provide office CA view the communication methods you have provided to us in relation to other products and services. So other umm relation in relation to other products and services. By agreeing to this declaration, you can simply be contacted by us in relation to other products and services. You can opt out of this at any time. So you can opt out of this at any time by contacting us. Accept the cover pays the lump sum benefit amount of the following Vicky Brownie receives 70 \$5000 in the event of life insurance. A benefit is not paying the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on Jan 7045 seven 4512 AM You're paying for the first year of cover is \$61.39 per fortnight. Your premium is that which means you'll be calculated each policy anniversary and which increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this, including your premiums amount payable to GFS or between 12% and 52% of each premium. Your premium will be deducted in accordance with authority you provided to us. A Invest has rated Pinnacle with the B plus financial strength good and triple B minus issued credit rating with an outlook of stable. You can read more about these ratings in our website. So you can read more about these ratings on our

website and your policy documentation. The policy documentation will be mailed to you and if you provided us with an e-mail address, 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. During which you may cancel your policy and any printing you may have paid will be refunded in full unless you have lodged the claim. So thank you so much for your patience there, Nick. Yeah. Do you just have two final questions for you, Just a yes or no for me? Do you understand and agree with the declaration? Yes or no? Perfect. And would you like any other information now or would you like me to read any part of the policy document to you?

[29 minutes 27 seconds][Customer] : Yes, no, that's great. Thank you.

[29 minutes 38 seconds][Agent] : Perfect. Not a problem there. Thank you so much for your patience, Becky. Let me just go ahead and set the declaration for yourself. Please bear with me. Perfect. So Vicky, that's all completed for you and your documents will be with you shortly.

[30 minutes][Customer] : Yep.

[29 minutes 53 seconds][Agent] : You should be able to umm, receive the policy documentation through the e-mail within 15 minutes time and also the post which will be 5 to 10 business days. So Vicky, I can actually help you with adding your beneficiaries over the phone today. So I'll be more than happy to umm, umm, transfer you back to our support team. That way you could umm, nominate your beneficiary over the phone today, such as your husband. So what else to put would be would be his full name, date of birth, address and percentage of benefit and amount.

[30 minutes 26 seconds][Customer] : OK, can we can I do that later once I've read the policy?

[30 minutes 25 seconds][Agent] : Yeah, of course, that's perfectly fine. So you'll be actually, you actually received the beneficiary forms of the policy document service key.

[30 minutes 37 seconds][Customer] : Yep, Yep, Yep, Yep.

[30 minutes 36 seconds][Agent] : So all you need to do is just fill it out, sign it, send it back to us and we have we can have it noted down in the system or you can always call us back and we'll be more than happy to do it over the phone for you.

[30 minutes 50 seconds][Customer] : OK, no worries.

[30 minutes 47 seconds][Agent] : OK, Perfect. Not a problem there in terms of that there. Vicky, thank you so much for your time and thank you so much for trusting One Choice Insurance as your life insurance there. So I hope you have a wonder, wonderful happy New Year with your husband and a happy birthday for yourself there, Vicky.

[31 minutes 8 seconds][Customer] : Thank you so much.

[31 minutes 9 seconds][Agent] : No worries. Bye, Vicky. Bye.

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