

[2 seconds][Agent] : Hi, Chris. It's Guy calling back from Judy Life Insurance. Mate, how are you doing today?

[1 seconds][Customer] : Hello, can you give me two minutes mate?

[9 seconds][Agent] : Yeah, yeah, no problems.

[9 seconds][Customer] : I just got to pull over.

[11 seconds][Agent] : Yeah, I can wait for you. Take your time.

[1 minutes 19 seconds][Customer] : None. Finally had one.

[2 minutes 2 seconds][Agent] : That's alright mate, you're all good.

[2 minutes][Customer] : Sorry, sorry guy, I've got a safe.

[2 minutes 4 seconds][Agent] : I'll just, yeah, I'll, I'll just do all the the checks while we're waiting and we'll get this sorted. I'll try and get this done very quick so you can get back to your day.

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

[2 minutes 12 seconds][Agent] : I'll just so you know, all calls are recorded. Any advice or providers general in nature and that'll be suitable to your situation? I'm just going to do all the checks for you just to make sure everything's being sent to the right places.

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

[2 minutes 22 seconds][Agent] : Can you please confirm for me your full name and date of birth?

[2 minutes 25 seconds][Customer] : Christopher James Holmes, 24th of 3rd 74.

[2 minutes 28 seconds][Agent] : Thanks, Chris. And you are a male Australian resident, of course.

[2 minutes 32 seconds][Customer] : Yes. Yep, Yep.

[2 minutes 33 seconds][Agent] : Yep, I have killerandchris@outlook.com best e-mail and 0401691290 best contacts and then the address and postal address is 2017 St. Brodesert QLD 4285, is that correct?

[2 minutes 50 seconds][Customer] : That's it. Yep.

[2 minutes 51 seconds][Agent] : Yep, OK all goods. Oh and I've, I know I've already confirmed you are a male Australian resident, but in that regard I've got a mystery title. Is that OK as well?

[3 minutes][Customer] : Yep.

[3 minutes][Agent] : Yep, OK now all the questions we answered together yesterday for the life insurance and income protection insurance cover, they're all still the same answers with no changes. Yep. Well good. Do you still understand everything we spoke about for each respective policy?

[3 minutes 10 seconds][Customer] : Yes, Yep.

[3 minutes 17 seconds][Agent] : Yep, no worries, I'll just get the last one up first. So we're looking at \$500,000 approved for you in full, \$66.33 fortnightly, and you get paid back \$172.47 from Real after holding that policy for the first four months. Are you still happy with all of those amounts? Yep. OK, you can choose your first payment day for both of these, mate. Do you want them to be the same day? Yep.

[3 minutes 34 seconds][Customer] : Yes, Yeah, yeah, same day.

[3 minutes 44 seconds][Agent] : WH what day did you want the first one to happen?

[3 minutes 49 seconds][Customer] : Is that the date I'm covered from or? OK, OK.

[3 minutes 51 seconds][Agent] : Now you'll be covered today after our phone call for everything we've spoken about for both policies. But the first payment day can just be extended, that's all.

[3 minutes 59 seconds][Customer] : Oh, OK. What next Friday please, mate?

[4 minutes 5 seconds][Agent] : Yep, so it'll be the 29th of November 24 and then it will happen every fortnight after on the Fridays from there, is that OK?

[4 minutes 8 seconds][Customer] : Yep, Yep.

[4 minutes 14 seconds][Agent] : Yep, alright. And you don't need to back pay from today until then either. OK, but you'll still be covered for spoken about for both policies.

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

[4 minutes 22 seconds][Agent] : OK, I'll need to type in the banking details twice just because the other one's a separate policy, the IP. So just have those handy for me. Is it a savings or cheque account? Yeah, take your time. Just.

[4 minutes 33 seconds][Customer] : Savings I Northeast, so I'm gonna have to put you on speaker and look it up on my phone because I just, I'm sorry, I don't held up an appointment and I was

hoping to be more prepared.

[4 minutes 41 seconds][Agent] : Yep, you're right, it's OK, I won't take long. I'll just have to type it in here for the life one.

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

[4 minutes 50 seconds][Agent] : I'm gonna read you a 2 minute to three minute declaration and then I'll just have to do the same process process for the IP.

[5 minutes 2 seconds][Customer] : I'm just trying to get a pen. Are you waiting for me for my bank details?

[5 minutes 7 seconds][Agent] : Yeah, you take your time, mate. Just let me know when you're ready.

[5 minutes 9 seconds][Customer] : I'm a bit flustered, sorry.

[5 minutes 12 seconds][Agent] : No, you're OK. Do you? Just like I can at least confirm while I'm waiting. So. So is savings account. Christopher James Holmes is the account name.

[5 minutes 22 seconds][Customer] : And for that, my wife's name is on there as well. Does that matter?

[5 minutes 25 seconds][Agent] : Yeah, I'll put it down as a joint. So do do you normally just go initials or do you go the full names?

[5 minutes 30 seconds][Customer] : I'm pretty sure. Let me get it up. Hang on. Yeah, I'm speaking now.

[5 minutes 38 seconds][Agent] : Yep, easy mate.

[5 minutes 41 seconds][Customer] : Guys, where am I? It doesn't really say my account name.

[6 minutes 14 seconds][Agent] : So I guess it would just usually be like just so if it's a joint account with probably putting both claims down.

[6 minutes 18 seconds][Customer] : Yeah, C, the C&H&H&H homes.

[6 minutes 27 seconds][Agent] : So do I go like CJ and then your your wife's initials and then Holmes?

[6 minutes 34 seconds][Customer] : Oh yeah, that's right. CJ and HJ. That's easy.

[6 minutes 37 seconds][Agent] : Yep. Alright, so CJ and HJ homes will be the account now? Yep,

that's fine. And whenever you're already made, I can type in the BSB now. I'll confirm the bank back to you once I type that in.

[6 minutes 42 seconds][Customer] : Yep, BSB is 014589.

[7 minutes 1 seconds][Agent] : And that is ANZ. Yep. And the account.

[7 minutes 4 seconds][Customer] : Yep, 411898 863.

[7 minutes 16 seconds][Agent] : OK. And I'll just confirm you do have the authority to to debit from the account as it is a joint account. Yep, no worries. Now I'll just write the declaration for the last one when I read it because I'll have to read the same thing, but it'll just be for the IP. So just let me know if you want me to repeat anything throughout. It just formally outlines what we spoke about about it to receipt your policy yesterday.

[7 minutes 22 seconds][Customer] : Yes, Yep.

[7 minutes 37 seconds][Agent] : Anyway, I'll just need a yes or a note for three questions, 3 or 4 per declaration. OK, so it says thank you. Christopher James Holmes, it is important you understand the following information. I will ask your agreement today's terms at the end and your policy will not be enforced much or greater. These terms in full family life coverage issued by Hanover Life RE of Australasia Limited and we will refer to as Hanover. Choose your proprietary limited and I will refer to as choose using Australian financial services licensee or provide to deal in and provide general advice in relation to general and life insurance products. Choose You've been giving a binding authority by Hanover that allows Tuesday to buy and cover on behalf of Hanover as of but what. Hanover Tuesday is a related company to Greenstone Financial Services proprietor limits whom I will refer to as GFS, the distributor administrator of your products. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information. When you click close it from. You should 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 return a copy on our website.

[8 minutes 41 seconds][Customer] : None.

[8 minutes 39 seconds][Agent] : 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?

[8 minutes 47 seconds][Customer] : Yes.

[8 minutes 48 seconds][Agent] : Now we're made from time to time provider office to be the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you can send to allow us to contact you for this purpose until you've opt out. You can opt out of this at any time by contacting us to accept the cover. Pays a lump sum benefit amount of Christopher James Holmes receives \$500,000 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 \$66.33 per fortnight. Your premium is steps, which means it will be calculated that each policy anniversary will generally increase as your age. Your sum insurer will also increase automatically by 5% each year and you can opt out of this each year. Included in your premiums and amount payable at Hanover. Two GFS of up to 65% to cover costs. GFS will then pay to choose the up to 52% of the premiums to be received over the expected lines of the policy. I receive a salary and may receive a bonus pay by my employer. Your premium will be debited from your nominated bank account with an Embassy J and HJ Homes which you'll authorize the debit from and have provided to us.

[9 minutes 45 seconds][Customer] : None.

[9 minutes 45 seconds][Agent] : The policy documentation, PDS and every sheet will be mailed to you and if you have 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 pulling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy not 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. 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 just to confirm there. Do you understand and agree with the declaration, Chris? Yes or no?

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

[10 minutes 25 seconds][Agent] : Would you like any other information or would you like me to read any part of the PDS to you for the life insurance one?

[10 minutes 31 seconds][Customer] : No.

[10 minutes 33 seconds][Agent] : That's fine mate. So that one's all now in place again. First payment 29th of November 24 and then every fortnight after the Friday.

[10 minutes 40 seconds][Customer] : Yep.

[10 minutes 39 seconds][Agent] : So you're immediately protected for the life cover for spoken about now over our course and you don't need to back up from today until the first payment either. OK, now with that one, when you write all the documents, you'll get the e-mail within 24 hours. But sometimes it comes in two to 15 minutes to just have a check hard could be two to five business days.

[10 minutes 48 seconds][Customer] : Yep, Yep.

[11 minutes][Agent] : The only thing you need to fill out & and send back to us is the beneficiary form for that one.

[11 minutes 4 seconds][Customer] : OK. Yep.

[11 minutes 4 seconds][Agent] : We'll just send back to real the there's a digital copy and a hard copy. So you just decide which one you want to pick.

[11 minutes 12 seconds][Customer] : OK.

[11 minutes 12 seconds][Agent] : OK, so that's done for that. Now just get the IP1 back up. Now I just want to run through what we've picked for the for the cover for IP. So we've got \$5000 of monthly bonus amount, 30 day waiting period in a six month benefit. And that comes to \$85.38 fortnightly. Are you happy with that combination?

[11 minutes 42 seconds][Customer] : Yep, Yes.

[11 minutes 46 seconds][Agent] : Yep. OK. And you'll get paid back \$221.98 after holding this one

for the first four months from Real as well. OK there. And of course, all the questions that we answered yesterday for the IP, they're all still the same with no changes. Yep, I'm just putting in the 29th of November. 24 is the first collection of payment for this one too. And then every fortnight after the Fridays, that's all I pay for the IT.

[11 minutes 52 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 13 seconds][Agent] : Yep, savings accounts and CJ and HJ Homes is the account name.

[12 minutes 20 seconds][Customer] : Yep.

[12 minutes 23 seconds][Agent] : And can you please repeat the BSP for me mate?

[12 minutes 25 seconds][Customer] : OK, hang on a SEC.

[12 minutes 27 seconds][Agent] : Sure. Yeah, and the account, OK, no worries. And again, you do have the authority to debit from the joint account that you've provided. Yep. Alright. Now Chris, the last thing is just the declaration again, but spot IP this time around, same deal. Let me know if you want me to repeat anything and there's a couple of questions to yes or no's throughout.

[12 minutes 41 seconds][Customer] : Are you there 014589, 411898863 Yes, Yep, Yep.

[13 minutes 14 seconds][Agent] : Now it says thank you Christopher James Holmes, it is important you understand the following information. I'll ask your remote those terms at the end and your policy will not be enforced. Let's regret of these terms in full. Real Income protection is issued by Hanover Life RA of Australia Limited and we will refer to as Hanover Choosy Proprietary Limited and what I will refer to as Choosy. It is an Australian financial services licensee authorized to deal and then provide general advice in relation to general and life insurance products. Choosy has been given the binding authority by Hanover that allows Choosy to buy and cover on behalf of Hanover.

[13 minutes 50 seconds][Customer] : None.

[13 minutes 42 seconds][Agent] : Hanover Tuesday is a related company, the Greenstone Financial Services Proprietary Limited and what will refer to as GFS, the distributor and administrator of your products. The answer to the application questions and any related documents on the basis of your contract of insurance and Hannah relies upon the accuracy of the information you have provided

when assessing your application. Hannah has set a target market determination for this product, which describes the type of consumers this product is designed for. As division practices are consistent with the determination and you can obtain a copy on our website. I need to remind you of the duties 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?

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

[14 minutes 18 seconds][Agent] : Now we may from time to time provide office to you via the communication that you have provided to us in relation to other products and services by bringing to the declaration. You can send 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 to accept the cover. Provides the following insurance cover for Chris of the James Holmes. A monthly insured amount of \$5000 for the waiting period of 30 days and a benefit period of six months.

[14 minutes 50 seconds][Customer] : None.

[14 minutes 39 seconds][Agent] : 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 70% of the 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 from other sources. By agreeing to the Declaration, you agree to any more standard exclusions or loans placed on your policy. Can you understand that will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on November 29, 2039 at 12:00 AM. If you for your first year of cover is \$85.38 per fortnight.

[15 minutes 20 seconds][Customer] : None.

[15 minutes 15 seconds][Agent] : Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by 100% GFS of between 37% and 51% at cover cost G. If that's well then paid at Tuesday up to 46% of the premiums to be received over the expected life of the policy. I'll receive a

salary and may receive a bonus paid by my employer. Are you satisfied with the information you have received so far and happy to proceed with the cover Chris, yes or no?

[15 minutes 39 seconds][Customer] : Yes, yes.

[15 minutes 40 seconds][Agent] : Thanks mate. Now your premium will be debited from your nominated bank account and the name of CJ and HJ Holmes which are authorised debit form have provided to us when they provide when communications to via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive this only via mail, it can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSTV e-mail if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider those documents to ensure the product meets your needs. You have a 30 day clean off. During that, you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed our policy in full.

[16 minutes 29 seconds][Customer] : None.

[16 minutes 26 seconds][Agent] : There are risks associated with replacing policies as your new policy may not be identical to your existing car and there may be other issues you consider depending on your circumstances. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you. Just to confirm for this one. Chris, do you understand and agree with the declaration? I've just read you yes or no?

[16 minutes 45 seconds][Customer] : Yes.

[16 minutes 47 seconds][Agent] : And would you like any other information about the insurance now or would you like me to read any part of the PDS to you for the income protection policy?

[16 minutes 54 seconds][Customer] : No.

[16 minutes 55 seconds][Agent] : OK mate, no problem.

[16 minutes 58 seconds][Customer] : Yep.

[16 minutes 56 seconds][Agent] : So that's now all completed and in place for you for we've spoken about same deal. You'll get the documents for that in the e-mail in the post. There's going to be a separate beneficiary form for the IP one.

[16 minutes 59 seconds][Customer] : Yep, Yep.

[17 minutes 8 seconds][Agent] : OK. The reason for that is because remembering the the real IP is the one that gives you the final expenses benefit. So that pays \$10,000 in the event you pass away with the IP policies in place. So just fill that beneficiary out form out for IP in particular for that, OK.

[17 minutes 19 seconds][Customer] : Yep, Yep, Yep. OK.

[17 minutes 31 seconds][Agent] : And then just have that sent back to Real with the last one, realistically, don't forget about the free online legal will from Safe Will.

[17 minutes 34 seconds][Customer] : Yep, Yep.

[17 minutes 39 seconds][Agent] : You'll get that in a separate e-mail, but there'll be a hard copy pamphlet to follow through so you can organise or update a will for yourself.

[17 minutes 45 seconds][Customer] : OK.

[17 minutes 46 seconds][Agent] : And then from here on out you can just call Real direct.

[17 minutes 51 seconds][Customer] : Yep. Yep.

[17 minutes 49 seconds][Agent] : Now, if there's anything you need to talk about for each policy, just ask for support when you call them. They're the ones that can just pop your policy up and help you talk about it and help you make changes if you need to apply to make any changes to your details.

[18 minutes 3 seconds][Customer] : OK.

[18 minutes 3 seconds][Agent] : OK, that's all done mate. Is there anything else I could do for you at all today while I've still got you?

[18 minutes 8 seconds][Customer] : No, I really appreciate you being patient with me.

[18 minutes 11 seconds][Agent] : No, you're alright mate.

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

[18 minutes 12 seconds][Agent] : It's all good that it's all protected here now for both policies, what

we spoke about anyway. So just take your time to read and any questions just call real direct and they're there Monday to Fridays, 8:00 AM till 8:00 PM NSW time. Just like I am sorry. Yeah, you shouldn't have any problems getting into them. It is daylight savings at the moment, but umm, yeah, 11 T uh, sorry, 7:00 to 11:00 your time.

[18 minutes 18 seconds][Customer] : Yep, Yep, Yeah, Excellent.

[18 minutes 34 seconds][Agent] : Yeah, we're all good.

[18 minutes 35 seconds][Customer] : Thank you very much, guy.

[18 minutes 37 seconds][Agent] : You're right man. Alright, have a good day, Chris. Thanks for your patience.

[18 minutes 38 seconds][Customer] : Thanks Y you too. See ya.

[18 minutes 41 seconds][Agent] : Thanks man, Bye.