

[3 seconds][Agent] : Welcome to One Choice Life Insurance. You're speaking with Karen. How can I help you today? OK, certainly. I can definitely help out with that. Can I get your name and date of birth please?

[9 seconds][Customer] : Hi, I'm sorry, I'm just calling to to apply for the life insurance Eleanor sending his manual date of birth 18 of July 1955.

[33 seconds][Agent] : Thank you very much there, Eleanor. I will let you know that call's recorded. Any advice to provide is limited to the proxy offer and assisting you to make a decision about whether that's suitable for your needs. We do not consider personal circumstances, alright. So let me just have a quick look here, OK. Alright, so I can see here, back in July, you spoke to one of my colleagues with regards to some life and fuel insurance for yourself there, is that right? Yeah. OK. And you did set up the life insurance, fuel insurance, but you're looking to get life insurance now, are you?

[1 minutes 4 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 22 seconds][Agent] : Yep. So you.

[1 minutes 16 seconds][Customer] : I was applying for the funeral, so I think I'm I'm already in there, but I, I see the life insurance is better than the one in my phone.

[1 minutes 28 seconds][Agent] : OK, so look, they've both got their good points.

[1 minutes 31 seconds][Customer] : Mm, hmm, yeah. Mm, hmm.

[1 minutes 35 seconds][Agent] : Yep. So I can definitely help out with some information and pricing with regards to the life insurance for you. Now I'm just confirming also you are a female New Zealand Roses currently residing in New Zealand. Yeah, beautiful.

[1 minutes 50 seconds][Customer] : Yeah, yeah.

[1 minutes 52 seconds][Agent] : Thank you very much there. Alright, so look, let me help you out with the life insurance and see what we can do to offer that for you. Now, you can keep both in place. We do pay above and beyond anything else you have in place, whether it's with us or someone else, OK? Now with the life insurance, it's designed to give you Peace of Mind knowing there's a lump sum available for your loved ones in the event you pass away from 3000. Sorry.

[2 minutes 31 seconds][Customer] : OK.

[2 minutes 23 seconds][Agent] : From 10 to \$100,000 up to \$750,000 of cover and that can be used however it's needed. Help maintain the lifestyle of your loved ones, alright. Now, it also allows for your beneficiaries to request an event to pay out of \$10,000 to help with any funeral expenses or other final expenses at that time. And that portion is generally paid within one business day of receiving the completed documentation. So it's a good financial help there as well.

[3 minutes][Customer] : OK.

[2 minutes 58 seconds][Agent] : Alright, now as far as applying for the life insurance, it, it is very simple, not as easy as the dental insurance, but it is very simple still. What we do is take you through a series of health and lifestyle questions over the phone and that will determine the final pricing in terms of policy for you. OK, so you don't need to run around for any medical checks or blood tests. Alright, So have you had a cigarette in the last 12 months?

[3 minutes 20 seconds][Customer] : Oh OK, no, never smoked.

[3 minutes 34 seconds][Agent] : Fantastic. Oh, that's great to hear. And from TE \$100,000 up to \$750,000, how much would you like me to quote you on?

[3 minutes 49 seconds][Customer] : I I've tried the Hun 100.

[3 minutes 52 seconds][Agent] : Sure. OK. Oh, someone's having a lot of fun in the background there. Yeah. Oh, not now. OK. So for the \$100,000, that is an indicative figure of \$36.97 per fortnight for you. Now what I will do is take you through those health and lifestyle questions and that way we can make sure that pricing is accurate and I can tell you how the cover works for yourself as well as your family. OK, now I'll read through a pre underwriting disclosure that outlines our responsibility to you in the collection of the use of your personal information as well as your responsibility to us in providing the answers to our questions. Now it says please be aware, all calls recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

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

[4 minutes 59 seconds][Agent] : We will share this with your insurer and make sure with other

service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and logic. Thanks about breaches of privacy. 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 to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or we should use as a risk. We insure you have this, Judy, into the time we enter into the contract. If you fail to disclose a matter or you make a false statement and ask to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this yes or no? Excellent. So let's bring those questions up now. They are mainly yes or no answers. I do need a clear yes or no response. So the first one here asks, are you a citizen or permanent resident of New Zealand or is city city of Australia currently residing in New Zealand yes or no Beautiful. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for near the following stroke or heart conditions such as but not limited to, palpitations, heart murmur, heart attack and angina?

[6 minutes 4 seconds][Customer] : Yes, yes, I must use this end of yesterday, no.

[6 minutes 53 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukemia, excluding skin cancer. Kidney disorder, hepatitis or any disorder of the liver.

[6 minutes 59 seconds][Customer] : No, no, no, no, no.

[7 minutes 19 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder have you been diagnosed with or currently undergoing testing for As doctor advise you be tested for motion neuron disease or any form of dementia including Alzheimer's disease.

[7 minutes 42 seconds][Customer] : No.

[7 minutes 43 seconds][Agent] : Great. So the next section is in relation to your height and weight. Please be aware that I am 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 approximate

figures, words or height and weight ranges. So what is your exact height please?

[8 minutes 9 seconds][Customer] : So I put 6 inch.

[8 minutes 12 seconds][Agent] : 5 foot 6? Fantastic. And what is your exact weight?

[8 minutes 20 seconds][Customer] : My weight is, I think it's 90, 98.

[8 minutes 26 seconds][Agent] : So last time you weighed yourself you were 9090 kilos.

[8 minutes 30 seconds][Customer] : Yeah. Yeah.

[8 minutes 30 seconds][Agent] : OK, alright then your last known weight. I can accept that one now.

Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? OK, so does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[8 minutes 44 seconds][Customer] : No, no, no, I, I'm not working. I'm, I'm, I'm retired, early retired. Yeah, yeah, exactly.

[9 minutes 11 seconds][Agent] : Oh, lucky to look after grandkids, yes.

[9 minutes 20 seconds][Customer] : But but I was in that time when my husband just retired and then I entitled for this so I retired.

[9 minutes 27 seconds][Agent] : Oh, I don't blame you, I'd be retiring tomorrow if I could. OK, alright. And so to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months? No OK. Now if you ever decide to Yep. Oh OK, certainly.

[9 minutes 47 seconds][Customer] : No, no, I just arrived couple of weeks ago, yeah.

[10 minutes 15 seconds][Agent] : O alright. Well, look, the cover is worldwide 24/7, so even if you are Dr. if you are traveling in the future, the cover will be in place for you there.

[10 minutes 27 seconds][Customer] : OK.

[10 minutes 26 seconds][Agent] : OK, Now do you have existing life insurance policies with other life insurance companies with a combined total sum a short of more than \$5 million?

[10 minutes 28 seconds][Customer] : Yeah, no.

[10 minutes 41 seconds][Agent] : OK, alright, now we'll move on to some more medical history questions now. So again, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for near the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose? OK, so let's say yes to that one. Alright, fantastic. So I'll answer yes to that one, then ask type one or type 2 diabetes. So I'll answer yes to that one as well.

[11 minutes 4 seconds][Customer] : Debbie 52, Debbie 5.

[11 minutes 19 seconds][Agent] : OK.

[11 minutes 20 seconds][Customer] : Two. Yeah.

[11 minutes 21 seconds][Agent] : Yeah, type 2. OK, let me capture that here. Won't be 1 moment.

[11 minutes 34 seconds][Customer] : OK.

[11 minutes 28 seconds][Agent] : Alright, well, that is all the questions that we need to go through for you and congratulations, your application has been approved with us here at One Choice.

[11 minutes 41 seconds][Customer] : Mm Hmm.

[11 minutes 40 seconds][Agent] : Now, due to the Type 2 diabetes, it is subject to the following terms and conditions. Now we are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy charge of 20 years.

[11 minutes 58 seconds][Customer] : OK. Mm hmm.

[11 minutes 57 seconds][Agent] : Now 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.

[12 minutes 14 seconds][Customer] : Mm hmm.

[12 minutes 12 seconds][Agent] : The policy now, it also includes a living benefit called a terminally ill advanced payment.

[12 minutes 28 seconds][Customer] : Mm, hmm.

[12 minutes 21 seconds][Agent] : Now hope that's never needed, but it does mean that after holding your policy for 12 months, if you were diagnosed with 12 months always to live by a medical

practitioner, we can actually pay that claim to you in full while you are still living.

[12 minutes 38 seconds][Customer] : Mm, hmm.

[12 minutes 38 seconds][Agent] : So if something like that happens, you've got that financial support in place. Now don't forget it does allow for your best beneficiaries to request the advanced payout of \$10,000 to help with the fuel expenses as well. And that is payable on top of the fuel insurance you already have in place with us. OK.

[12 minutes 44 seconds][Customer] : OK, OK. Yeah.

[13 minutes 1 seconds][Agent] : Now based on your response to the health and lifestyle questions, for the \$100,000 of life cover, that would be a fortnightly premium of \$89.51 a fortnight. OK. So is that a good level of cover and affordability for you?

[13 minutes 9 seconds][Customer] : Mm hmm yeah. But umm, you know, my uh, funeral cover. Can I cancel the funeral cover so I can, uh, do this one? The life insurance.

[13 minutes 34 seconds][Agent] : Certainly you can apply to cancel the funeral cover. What we do recommend, as I mentioned, is if you are looking to replace an existing cover with this, we recommend you don't cancel it until you review our policy in full 'cause there can be differences between covers. OK?

[13 minutes 52 seconds][Customer] : OK, Yeah. Oh, that's oh, but my funeral coverage already started. It's already.

[13 minutes 52 seconds][Agent] : So please be aware that yeah, yeah, that's OK.

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

[14 minutes 6 seconds][Agent] : Yeah.

[14 minutes 7 seconds][Customer] : So leave it as it is.

[14 minutes 6 seconds][Agent] : So let me just have so you can keep the funeral cover going. We do pay above and beyond anything else you have in place.

[14 minutes 16 seconds][Customer] : Uh huh.

[14 minutes 15 seconds][Agent] : I can see here your next payment on that is for the 20th of November.

[14 minutes 21 seconds][Customer] : Yeah.

[14 minutes 21 seconds][Agent] : OK? So you are able to keep that one in place. If you want to, you can also cancel that, but we recommend you don't cancel until you review the life insurance documents.

[14 minutes 35 seconds][Customer] : Yeah, yeah. OK.

[14 minutes 33 seconds][Agent] : OK, so we won't, We can set the life insurance up for you today. You don't need to make any payments today. We can set it for the same day as the fuel insurance or the following week. However you want to set that up.

[14 minutes 49 seconds][Customer] : Yeah.

[14 minutes 48 seconds][Agent] : OK, but we will set that up for a day in advance in the future. Now please be aware that your premium is stitched, which means it will generally increase each year.

[15 minutes][Customer] : Mm hmm.

[15 minutes][Agent] : And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. But you can opt out of this indexation each year.

[15 minutes 16 seconds][Customer] : OK, can can you do my one together with my husband?

[15 minutes 14 seconds][Agent] : OK, Now, 8 So we don't do joint policies for the life insurance. We would need to speak to your husband to get a separate one put in place.

[15 minutes 24 seconds][Customer] : Oh, OK, OK, yeah.

[15 minutes 28 seconds][Agent] : Yeah, OK. Now are you still at #55 Jolson Rd. Mount Wellington, 1062?

[15 minutes 37 seconds][Customer] : Yeah, yeah, yeah.

[15 minutes 38 seconds][Agent] : And that's also your postal address.

[15 minutes 39 seconds][Customer] : Just off. Mm hmm.

[15 minutes 42 seconds][Agent] : Yeah.

[15 minutes 44 seconds][Customer] : Yes, it's done.

[15 minutes 43 seconds][Agent] : OK, So what? Yeah.

[15 minutes 48 seconds][Customer] : Yeah. Mm hmm.

[15 minutes 46 seconds][Agent] : So what we'll do, we'll get your life insurance put in place and I'll send those documents out to your e-mail which is eleanor.manu18@gmail.com.

[15 minutes 59 seconds][Customer] : Yeah, it's the one.

[15 minutes 59 seconds][Agent] : You received the e-mail today so that that's you can start reading through that straight away.

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

[16 minutes 6 seconds][Agent] : And the post only takes about 5 to 10 working days depending on the Postal Service though.

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

[16 minutes 12 seconds][Agent] : OK, now what day works best for payments to come out for you? Would you like that coming out the same day as what the fuel insurance is set up for? OK. So we'll set.

[16 minutes 14 seconds][Customer] : Yeah, yeah, you should go Tuesday.

[16 minutes 28 seconds][Agent] : So that is Wednesday next week, which would be the 20th of November. Yeah, OK. And it'll come out each fortnight on the Wednesday after that for you. And would you like that to come out of a bank account or a Visa MasterCard?

[16 minutes 34 seconds][Customer] : Yeah, it's the one is is my the MasterCard?

[16 minutes 57 seconds][Agent] : I can't see how that's been set up. It is full whe. However, you set that up as fully encrypted on our system, so we don't have access to that information anymore. So we do take your privacy very seriously.

[17 minutes 7 seconds][Customer] : Oh, to come in my finger now.

[17 minutes 13 seconds][Agent] : You want to use your bank account.

[17 minutes 15 seconds][Customer] : Yeah.

[17 minutes 14 seconds][Agent] : We can do the bank account or the card, whichever works better for you.

[17 minutes 19 seconds][Customer] : Oh, then just do it to get off the the one on my general card.



[17 minutes 28 seconds][Agent] : OK. So to do it from your card, I will need to get that card number from you again. OK.

[17 minutes 37 seconds][Customer] : But if I if it do it from my bank account. So when is the payment gonna go through?

[17 minutes 43 seconds][Agent] : That will be Wednesday the 20th of November, unless you want to change that to a different day.

[17 minutes 51 seconds][Customer] : I thought they said to wait to be up, so it's already approved on the same thing.

[18 minutes][Agent] : That's right, yes.

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

[18 minutes][Agent] : So we've already approved you for the \$100,000 and all we need to do is finalize setting that up.

[18 minutes 12 seconds][Customer] : Mm. Hmm. Yeah. Yeah.

[18 minutes 8 seconds][Agent] : And if you want it to come out the same day as the fuel insurance, which is the 20th of November, Wednesday, or if you want to change that to a different day or or week, we can do that as well.

[18 minutes 21 seconds][Customer] : No, you can. It's just a fortnight that's changed.

[18 minutes 24 seconds][Agent] : That is per fortnight. Yes.

[18 minutes 27 seconds][Customer] : Yeah.

[18 minutes 30 seconds][Agent] : OK, Yep. OK, no problems. Let me know when you have that so I can pause the call recording for us.

[18 minutes 28 seconds][Customer] : And we've been doing the same thing with Yeah, I, I'm trying to look for my card, OK.

[19 minutes 10 seconds][Agent] : Yes. So if you want to use your bank account, we get that over the phone from you.

[19 minutes 8 seconds][Customer] : Hello, how about if I'll e-mail to you my bank account because my card on my bank account.

[19 minutes 27 seconds][Agent] : Yeah. So we with the bank account we would get that number off the over the phone from you as well as we same way we would do with a credit card.

[19 minutes 39 seconds][Customer] : But I don't have my account number with me.

[19 minutes 45 seconds][Agent] : OK. Do you have that on a banking app or anything like that?

[19 minutes 54 seconds][Customer] : The the problem is my daughter is the one helping me with these things, but she's so she's working. She's not home yet.

[20 minutes 3 seconds][Agent] : Oh, OK. Right, right. OK. Do you want to use the same?

[20 minutes 5 seconds][Customer] : Yeah, that's what I'm the the same thing is uh, like, you know, Canada.

[20 minutes 18 seconds][Agent] : Yeah. So we can take it from your your credit card if you like. And if you want to change that at another date time, you can do that.

[20 minutes 16 seconds][Customer] : Yeah, No, do it on the same date.

[20 minutes 30 seconds][Agent] : Yep. OK, So I'll need either the credit card number or the bank account number to be able to get that set up for you.

[20 minutes 45 seconds][Customer] : But the, I don't have the card with me.

[20 minutes 49 seconds][Agent] : OK.

[20 minutes 49 seconds][Customer] : It's, uh, at the moment my, I left it at my daughter's card, but she's, uh, at work.

[20 minutes 55 seconds][Agent] : Oh, OK. And you don't have access to the account number on the phone app or anything like that?

[21 minutes 5 seconds][Customer] : No, I can't do those things. Only my, my daughter, like the e-mail.

[21 minutes 10 seconds][Agent] : Yep. OK.

[21 minutes 10 seconds][Customer] : I only my daughter start doing the emailing things like that.

[21 minutes 16 seconds][Agent] : All right. So look what I can do for you there.

[21 minutes 15 seconds][Customer] : Yeah, yeah. Mm hmm.

[21 minutes 18 seconds][Agent] : Because you have been approved for the life insurance, I'm able

to send send you a e-mail with your policy schedule for the \$100,000 that is pending activation. So you can actually do that yourself online. OK.

[21 minutes 31 seconds][Customer] : Yeah, yeah, you can. You can e-mail and my daughter will come and reply to you with this account. Yeah.

[21 minutes 38 seconds][Agent] : Now, yeah, so all that all you need to do is to enter it in online yourself, OK, So that'll give you a chance to review the health and lifestyle application and questions and your responses there. OK.

[21 minutes 51 seconds][Customer] : MMM, mm, hmm. Hmm. Mm.

[21 minutes 59 seconds][Agent] : It will allow you to review what we have discussed today on the phone and you can activate the policy with your daughter's help online by clicking a buy now button.

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

[22 minutes 13 seconds][Agent] : All right now, what that does is it'll ask if you're a Pennsylvania, ask you for a password. That password will be your full date of birth, so 18071965 and that will allow you to set that up yourself. OK, you can choose the day you want and whether it's an account card or you can do that online.

[22 minutes 33 seconds][Customer] : OK, Yeah, OK. Yeah, yeah. I'm so sorry about this.

[22 minutes 39 seconds][Agent] : Alright, so I will send that through for you now.

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

[22 minutes 44 seconds][Agent] : No, that's alright, that's no problems at all. Alright, so I'll send that through for you now. When your daughter gets home, just get your card off her or your cat bar and you can enter that in yourself. Alright.

[22 minutes 58 seconds][Customer] : Yeah, OK, Yeah.

[23 minutes][Agent] : And then as soon as you do that, it'll all be set up and ready to go.

[23 minutes 6 seconds][Customer] : Oh, yeah.

[23 minutes 5 seconds][Agent] : Now if you want cover for your husband as well, we would need to speak to him directly.

[23 minutes 12 seconds][Customer] : OK. Yeah, yeah.

[23 minutes 12 seconds][Agent] : OK, alright, so if I haven't heard from. Yep.

[23 minutes 16 seconds][Customer] : Can can you speak to him now?

[23 minutes 18 seconds][Agent] : Oh, is he available now?

[23 minutes 19 seconds][Customer] : Can you speak to him now? Yeah. And I thought I get to talk about things.

[23 minutes 26 seconds][Agent] : OK, sure. Look, no problems at all. Let me just, if I haven't heard from you by tomorrow, seeing that that it's gone being processed through by tomorrow, I'll touch base with you tomorrow afternoon as well.

[23 minutes 26 seconds][Customer] : Yeah, yeah, yeah.

[23 minutes 40 seconds][Agent] : But just give me one moment while I set that call back, OK? Alright. Have you spoken to us with regards to your husband previously?

[23 minutes 55 seconds][Customer] : I'm giving you the phone now.

[23 minutes 58 seconds][Agent] : Yep, sure.

[24 minutes 1 seconds][Customer] : Yeah. Yeah. Yeah.

[24 minutes 7 seconds][Agent] : Thank you very much. Hi, it's Karen at One Choice. How are you?

[24 minutes 13 seconds][Customer] : Hello. All right. All right. All right.

[24 minutes 16 seconds][Agent] : That is great to hear. So I've just been to speaking with your lovely wife with regards to some life insurance for you both. OK?

[24 minutes 28 seconds][Customer] : Yeah, yeah, yeah.

[24 minutes 30 seconds][Agent] : Yeah. So I can help you with that. Can I get your name?

[24 minutes 36 seconds][Customer] : My name is Larry from my home. My name.

[24 minutes 41 seconds][Agent] : Can I get you to spell that for me, please?

[24 minutes 47 seconds][Customer] : Can I help him to say it to you?

[24 minutes 50 seconds][Agent] : Yes. Yeah, yeah, yeah.

[24 minutes 52 seconds][Customer] : ISILELI and the second SONO VAIHQ. And the Zen name is Manuel. Mm hmm.

[25 minutes 8 seconds][Agent] : OK, Manu, OK, so let me just check that spelling.

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

[25 minutes 14 seconds][Agent] : So I for India, S for Sam, I for India, L for little, E for egg, L for little, I for India.

[25 minutes 22 seconds][Customer] : Yeah, yeah, that's right. FFF for Prince F Yeah. Hmm. Mm.

[25 minutes 28 seconds][Agent] : And second name is S for Sam, O for orange, N oh, F for Fred. Thank you. They sometimes sound the same, so it's good to make sure. OK.

[25 minutes 39 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 42 seconds][Agent] : So F for Fred, O for Orange, N for Nelly, O for orange, V for Victor, I for India, A for Apple.

[25 minutes 56 seconds][Customer] : No, no VA V for V for Victor, A for F for IH for Happy and new, for Novi who?

[26 minutes 6 seconds][Agent] : Yep, excellent phone arrival. Thank you. OK, and iseliy how what is your date of birth please?

[26 minutes 26 seconds][Customer] : Hmm. 16th of September 19.

[26 minutes 33 seconds][Agent] : 19 Sorry. 6500 thank you. 550 Sorry, just was that 1965 or 1955?

[26 minutes 36 seconds][Customer] : 15, 65 5 5.

[26 minutes 55 seconds][Agent] : 50 OK, alright, OK. So 1955, is that correct? Sorry, the phone's dropping out a little bit as you're speaking there. That's why I'm having trouble. So are you still there?

[27 minutes 27 seconds][Customer] : Yeah, I'm here.

[27 minutes 29 seconds][Agent] : Yep, sorry. So the phone was dropping out as you were speaking. So is it 1965?

[27 minutes 40 seconds][Customer] : 1955.

[27 minutes 43 seconds][Agent] : 55 OK, thank you very much. It was just very difficult with the phone dropping out. So you're 69 years old at the moment.

[27 minutes 51 seconds][Customer] : Oh yeah.

[27 minutes 57 seconds][Agent] : Yeah. Excellent.

[27 minutes 57 seconds][Customer] : Yeah, 69 at the moment.

[28 minutes][Agent] : OK. And you are a male New Zealand resident currently residing in New Zealand. Yeah. Beautiful. Now I, I will let you know that calls are recorded. Any advice I provide is limited to the proxy offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances.

[28 minutes 7 seconds][Customer] : Yeah, hi.

[28 minutes 25 seconds][Agent] : All right, all right. Now what I will do is we'll have a look at some pricing for the life insurance for you and we'll see if we can get you covered and PO put in place as well.

[28 minutes 44 seconds][Customer] : Thank you.

[28 minutes 42 seconds][Agent] : OK, alright, my pleasure. So have you had a cigarette in the last 12 months?

[28 minutes 53 seconds][Customer] : Yes. Yes.

[28 minutes 55 seconds][Agent] : Yes, you have. So have I OK, now you are able to choose from \$100,000 up to \$500,000. How much would you like me to quote you on?

[29 minutes 12 seconds][Customer] : And hang on there. Explain for my wife. I beg your pardon.

[29 minutes 18 seconds][Agent] : OK. So are you looking at \$100,000 for him as well?

[29 minutes 24 seconds][Customer] : Yeah.

[29 minutes 25 seconds][Agent] : Yeah.

[29 minutes 24 seconds][Customer] : Yeah, this is yes.

[29 minutes 28 seconds][Agent] : OK.

[29 minutes 46 seconds][Customer] : It's too much because of his smoking.

[29 minutes 30 seconds][Agent] : So for \$100,000, because of your age and smoking status, you are looking at a fortnightly premium of \$249.22 a fortnight because of his smoking and his age? Yes.

[29 minutes 55 seconds][Customer] : Oh, how about the next one? How about the next?

[29 minutes 56 seconds][Agent] : Alright, so that is the lowest, that is the lowest level of cover for the for the life insurance. We can look at setting up some funeral insurance for him. Did you?

[30 minutes 12 seconds][Customer] : It it says the 500 is 200 something.

[30 minutes 16 seconds][Agent] : Yes, that's right. So for \$100,000 he is \$249.22 a fortnight.

[30 minutes 31 seconds][Customer] : It says the 100 if you go down to 50 to 500.

[30 minutes 33 seconds][Agent] : That is so for him at the moment the minimum is \$100,000 of cover.

[30 minutes 44 seconds][Customer] : Oh.

[30 minutes 52 seconds][Agent] : You're right.

[30 minutes 50 seconds][Customer] : Hold on, hang on, can you can you have the the 100,000 and see how much is gonna pay with it? Mm hmm.

[31 minutes][Agent] : So if he was a non-smoker, the fortnightly premium is \$132.35 a fortnight, but being a smoker at age 69, the \$100,000 is \$249.22.

[31 minutes 25 seconds][Customer] : Yeah, yeah, he said. We have to think about this. And then we called there. Yeah.

[31 minutes 35 seconds][Agent] : OK, so yes, so I've sent the e-mail for yours.

[31 minutes 49 seconds][Customer] : Mm, hmm, yeah.

[31 minutes 42 seconds][Agent] : OK, now you can always look at the fuel insurance for SSL because it doesn't look like he's got a policy set up with us for the funeral insurance. We can look at the funeral insurance if you want to look at that.

[31 minutes 57 seconds][Customer] : Yeah, yeah, yeah. I think we're relieved. And when my one started and I'll, I'll cancel my female cover and apply for this one.

[32 minutes 1 seconds][Agent] : OK, alright, OK. Certainly.

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

[32 minutes 17 seconds][Agent] : How much would be affordable for you for you to pay for him each fortnight? OK, that's OK, We can work with that. Alright, So if we're looking at the funeral insurance and if we had that under \$100 a fortnight, let me see what I can do for you, OK?

[32 minutes 25 seconds][Customer] : Not more than 100 mm Hmm Mm hmm mm hmm.

[32 minutes 45 seconds][Agent] : So with the funeral insurance, if we went to \$22,000 of funeral

insurance for him, that is a fortnightly premium of \$99.29 a fortnight, How does that sound for you there?

[33 minutes 2 seconds][Customer] : OK, yeah, it's alright, but, umm, leave one for now and we'll talk with my kids and, and if they afford to pay for his, umm, life insurance, then we'll do it.

[33 minutes 17 seconds][Agent] : OK, Look, no problems at all. So I'll give a call back next week with regards to the fuel insurance for him.

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

[33 minutes 24 seconds][Agent] : OK, Alright, well look, we've I've sent off the information, the the the policy schedule, pre activation for you, for yours.

[33 minutes 33 seconds][Customer] : OK.

[33 minutes 32 seconds][Agent] : So just when you can get your card, just enter that or your account number.

[33 minutes 36 seconds][Customer] : Yeah, as soon as my daughter comes, you will do it. Yeah.

[33 minutes 39 seconds][Agent] : OK, no problems. Thank you so much for your time. Have a lovely day.

[33 minutes 45 seconds][Customer] : Yeah. Thank you so much for your help. Yeah.

[33 minutes 45 seconds][Agent] : Alright, my pleasure.

[33 minutes 49 seconds][Customer] : OK. Have a nice day.

[33 minutes 49 seconds][Agent] : Alright, take care. Thank you. Alright, bye.

[33 minutes 52 seconds][Customer] : Thank you. Bye.