

[3 seconds][Agent] : Hello, Scott, it's Luke calling back from Real Insurance. How are you?

[1 seconds][Customer] : Hello, good. Thanks. How are you?

[8 seconds][Agent] : I'm very good as well. Thanks for asking. I was calling today. Scott, as you know, in regards to the quote we've previously going through for the income protection, just to help rehash these features and benefits, help get something arranged for you. But still I can hop into that. Could I just confirm please, your full name and date of birth?

[20 seconds][Customer] : Yep, Scott Thomas, the third of the 8th, 1996.

[28 seconds][Agent] : Perfect. And once again, just please know that our calls are recorded and the advice I provide is generally nature may not be suitable to your situation. Yeah, just because it was a little while since we've umm, got this policy for you. I just need to ask a couple of questions.

[41 seconds][Customer] : Yep.

[41 seconds][Agent] : I'm sorry, the first one, which just has anything changed in regards to your employment or do you now work less than 15 hours per week? And has anything changed in regards to the health and lifestyle answers you provided?

[49 seconds][Customer] : No, no.

[56 seconds][Agent] : Perfect. So that's fine. So the approval still stands. That was the 8000, a month of income protection with a waiting period of 30 days and benefit period of one year coming in at \$74.86 per fortnight. Scott, does that sounds, umm, does that sound correct to you?

[1 minutes 12 seconds][Customer] : Yep, that sounds right.

[1 minutes 14 seconds][Agent] : Perfect. So from here, what we're able to do is help provide you with some immediate cover and of course send out all the documentation for this policy as well. And the great thing is that even though you're covered from the end of the phone call today, we don't require upfront payment. We do ask you, Scott, when would you like for the first payment to come out?

[1 minutes 32 seconds][Customer] : Like you come out in like 2 weeks.

[1 minutes 34 seconds][Agent] : Yes.

[1 minutes 38 seconds][Customer] : Yeah, two weeks from today works for me.

[1 minutes 34 seconds][Agent] : So any day in particular in two weeks or just two weeks from today or yeah, too easy. So it'll be 26th of November, then every two weeks on Tuesday. Too easy. And Scott, you prefer to pay for your insurances via BSP, an account or credit or debit card. There's no surcharge either.

[1 minutes 45 seconds][Customer] : Beautiful BBC please. Savings.

[1 minutes 52 seconds][Agent] : Way too easy to have a savings or cheque account and that's under your name, Scott Thomas. Perfect. And when you're ready, Scott, what was the BSP for that one, please? Yep.

[2 minutes 3 seconds][Customer] : Yes, 013664 664. Yep, that's the one.

[2 minutes 13 seconds][Agent] : So I got 01/3, 664 and that's with ANZ and just the account number, please.

[2 minutes 25 seconds][Customer] : 27722, 4787.

[2 minutes 28 seconds][Agent] : Yeah, perfect. So I'll just read this back to you to triple check.

[2 minutes 43 seconds][Customer] : Yep.

[2 minutes 34 seconds][Agent] : So that's 013664 for the BSB and 277224787 for the account. Too easy. So Scott, all that's asking me to do now is just to read a final declaration that outlines the terms and conditions of cover and then we're all finished with this one. Does take a couple minutes to read. So if you have any questions, please just feel free to jump in, stop me at any point, but it just reads. Thank you. Scott Thomas, it is important you understand the following information. I'll ask your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real Income Protection is issued by Handover Life Free of Australasia Ltd who will refer to as Handover and it has an arrangement with Greenstone Financial Services whom are referred to as GFS trading as Real Insurance to issue and arrange this insurance on its behalf. And it relies upon the information you provided when assessing your application. That includes the information when you surely collected from you to provide a quote and ever set a target market determination for this product, which describes the type of consumes this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our

website.

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

[3 minutes 40 seconds][Agent] : I need to remind you the duty to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

[3 minutes 48 seconds][Customer] : Yep.

[3 minutes 49 seconds][Agent] : Thank you so much. We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services by agreeing to this Declaration of Consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Scott Thomas, a monthly and short amount of \$8000 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of the claim may be less than the monthly and short amount as your income benefit is limited to 70% of your average monthly income over only 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. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply The Scott Thomas Income Protection Benefit. The pre disability income for any claim within the 1st 12 months of you being a self-employed person will be the average monthly income generated by the relevant business or practice due to your personal work efforts or activities. Let's your Sheriff necessarily incur business expenses from the time of becoming a self-employed person to the date of total disablement. By agreeing to this declaration you agree to any non standard exclusions or loadings placed on your policy and you understand they 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. The cover expires on November 26th, 2061 at 12:00 AM. Your premium to your first year of cover is \$74.86 per fortnight. Your premium is a steps premium, which means it will be calculated at each policy and the first will

generally increase each year. Included in your premium is in that payable by handover to GFS at between 37% and 51% to cover costs. The premium will be debited from the eliminated bank account in the name of Scott Thomas, which you're authorized to debit from and have provided to us. The policy documentation, PDS and SSU will be mailed to you, and if you provided this 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 in 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 recommend you do not cancel any existing policy To have received and reviewed our policy in full. We have a complaints process which can access at any time by contacting us. All details are available online and in the documentation we're sending you.

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

[6 minutes 16 seconds][Agent] : So Scott, do you understand and agree with the declaration and would you like any other information about the insurance? Now, would you like me to read any part of the PDS to you?

[6 minutes 27 seconds][Customer] : No, thank you.

[6 minutes 25 seconds][Agent] : All right, perfect. Well, congratulations then Scott, because you're covered as of immediately for the 8000 a month of income protection with real insurance. First payment coming out on the 26th of November, so two weeks from today, then every two weeks on Tuesday after that. Of course, been an absolute pleasure speaking with you today and helping in the last couple of weeks to help get this all set up and arranged for you.

[6 minutes 55 seconds][Customer] : That was it mate. Thank you very much.

[6 minutes 49 seconds][Agent] : Scott, before I let you go for today, is there any other questions or anything else at all that I can assist with too easy. Well, if you have any questions for us in the future or you need a hand with this, please feel free to give us a ring. We're open 8:00 AM till 8:00 PM Monday to Friday, based in Western Sydney. But for today, thank you so much for choosing real insurance and do you hope you have a lovely rest of your day.

[7 minutes 6 seconds][Customer] : Yep, No worries mate, you too. Thank you very much.

[7 minutes 14 seconds][Agent] : Nice all. You have a good one.

[7 minutes 15 seconds][Customer] : Cheers. Cheers mate.

[7 minutes 16 seconds][Agent] : Bye bye.