

[1 seconds][Agent] : Hey, Jasmine, how are you?

[3 seconds][Customer] : Hey, I'm good. How are you?

[5 seconds][Agent] : Yeah, good. Thank you.

[4 seconds][Customer] : It's not showing me. Hey, Zan Zaniel, how are you?

[9 seconds][Agent] : Goodbye.

[8 seconds][Customer] : Sorry, it wasn't showing me your name for a second, Right?

[11 seconds][Agent] : That's all good.

[13 seconds][Customer] : I do have a customer on the phone. He already has a funeral insurance policy for himself. He did mention also about getting a quote for harm and contents. I'm not too sure if you're trained in that or not, but he said he's happy to go online and get that one himself.

[29 seconds][Agent] : Go online and get that one himself. Umm And then he did start asking me the question, obviously, would you take out a policy for someone else? Like would he have to take it on his policy or can it like it all be on the one?

[31 seconds][Customer] : And then he did start asking me the questions of if he was to take out a policy for someone else, like would he have to take out a new policy or can it like it'll be on the one And he said a couple of family members.

[39 seconds][Agent] : Umm And he said a couple of family members.

[42 seconds][Customer] : So I don't know if it's like he's mum or dad or like brother or sister because I know if it's like even mum or dad, then it could be the one policy.

[42 seconds][Agent] : So I don't know if it's like you promised that or like, I don't know if it's like you can be the one policy, but if it's like rather history and stuff like that.

[48 seconds][Customer] : But if it's like brother or sister and stuff like that, then it would need to be separate policies. But I just said I'm not too sure. So I I'd pop in through to the sales team and they'd be able to go through that with you.

[53 seconds][Agent] : But I think that I'm not too sure that I put you through to, uh, to say you have to go through that with you. Yeah. Is this all regarding funeral insurance that like with these inquiries you made, is it all for the funeral insurance policy?

[1 minutes 5 seconds][Customer] : The funeral, he did request to add them to his cover, but I didn't have to clarify.

[1 minutes 4 seconds][Agent] : Uh, do you know, uh, you did request to add this to his cover, but I have to clarify.

[1 minutes 11 seconds][Customer] : But I believe it would be because he did say how would I go about adding people to my policy?

[1 minutes 14 seconds][Agent] : But I believe, OK, All right, not a worries. No worries. I can have a chat.

[1 minutes 17 seconds][Customer] : And his current policy is funeral.

[1 minutes 19 seconds][Agent] : OK, certainly. That's all good. I'll be up there able to have a chat with them regarding those options.

[1 minutes 24 seconds][Customer] : Perfect. Thank you. Do you need any of these details before I do put him, put him through?

[1 minutes 24 seconds][Agent] : Umm, when you're ready, you can drop them through, umm, I've got him. Gary Vesper Smith.

[1 minutes 35 seconds][Customer] : Yep, it's the one.

[1 minutes 36 seconds][Agent] : Yeah, OK.

[1 minutes 38 seconds][Customer] : Perfect. Sure.

[1 minutes 37 seconds][Agent] : Umm, actually, if I could just ask one question, umm, what date is this? Payment date.

[1 minutes 46 seconds][Customer] : So his next regular payment date is the 21st of January 2022.

[1 minutes 58 seconds][Agent] : So his next regular payment date is the 21st of January 2022. Regarding his current policy. Rescheduled. OK, no worries.

[1 minutes 52 seconds][Customer] : Regarding his current policy, he is 2 payments behind which you've already rescheduled for him fortnightly.

[2 minutes 3 seconds][Agent] : So he's behind on that. Is he paying for that? The monthly, do you know? So that way, easy. Perfect. Yeah, that's fine. Then I'll be able to assist him with everything

else.

[2 minutes 10 seconds][Customer] : Perfect. All right, let me know when you're ready. Did you want me to provide any other information?

[2 minutes 14 seconds][Agent] : No, no, that should be fine at this point.

[2 minutes 16 seconds][Customer] : Perfect. Thank you. I'm going to pop in through now.

[2 minutes 19 seconds][Agent] : OK, thanks.

[2 minutes 23 seconds][Customer] : Hi, Gary. Thank you so much for holding there. I do sincerely apologize about the extended hold time and I have Zano on the other line from our sales team who'll be able to assist you further regarding your, umm, inquiries for funeral insurance for family members.

[2 minutes 22 seconds][Agent] : And I have Zaner on the other line with our sales team would be able to assist you further regarding your sorry personal insurance for family members.

[2 minutes 36 seconds][Customer] : Thank you.

[2 minutes 39 seconds][Agent] : Thanks, Jasmine. Hey, Gary, you're speaking with Zane here from Real Insurance. How are you going?

[2 minutes 43 seconds][Customer] : Yeah, good. How are you?

[2 minutes 44 seconds][Agent] : Yeah, good. Thank you. I got just got a really quickly mentioned calls are recorded. Any advice that do provide is general in nature may not be suitable to your situation. And I know that you've confirmed your details there with Jasmine, but just because it's a new section of the call recording, if I could please just trouble you to just state your name and date of birth for me if you don't mind.

[3 minutes 1 seconds][Customer] : Gary Vessel Smith, 26th of the 6th, 1993.

[3 minutes 4 seconds][Agent] : Awesome. Thank you so much. So Justin is mentioning that you had made some inquiries looking at coverage for your siblings and also your parents as well. Umm, was these inquiries look at the same policy that you have at the moment? I just want to confirm what sort of cover you're actually looking at for them.

[3 minutes 19 seconds][Customer] : It's just funeral insurance. So it's it. It'd be just the same as like

\$10,000?

[3 minutes 24 seconds][Agent] : OK, sure. All right. So you want to look at cover for them for the same for \$10,000 with the funeral cover, OK.

[3 minutes 29 seconds][Customer] : Yes, but my enquiry was that do I have to get separate policies for each one or can I put them all under the one policy?

[3 minutes 40 seconds][Agent] : So for your parents, Gary, they can be under the one cover.

[3 minutes 44 seconds][Customer] : It's not for my parents.

[3 minutes 45 seconds][Agent] : Not for your parents, OK. If it's not for your parents, so is this for or for your siblings?

[3 minutes 46 seconds][Customer] : It's got, I've got, yeah, I've got two siblings and a auntie and a cousin.

[3 minutes 55 seconds][Agent] : Two siblings, auntie and a cousin? OK. In that case, Gary, they would all need their own individual covers.

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

[4 minutes 2 seconds][Agent] : The only, yeah, the only case we can have, umm, a family policy is if it is a partner. So like someone in their partner. So a husband and a wife, you know, like it could also just be someone in their, in their spouse. They don't necessarily need to be married, but it would just be one person and their partner with family members. So in your case, siblings, cousins, aunties, they would all need to have their own individual covers. OK, so umm.

[4 minutes 28 seconds][Customer] : OK, and So what was I gonna say now? I forgot. Yeah. OK, so H, how do I go about that? Do I? Can I get a quote?

[4 minutes 48 seconds][Agent] : Yeah, yeah, you can. You can set up the policies for them. That's that's the only thing like you're going to know how we would set it up. Each person who just have their own cover, which you can pay for if you want, but they will all just be in their own individual policies.

[5 minutes 1 seconds][Customer] : Yeah, I I'm paying for the policy.

[5 minutes 3 seconds][Agent] : Yes, certainly. Alright, give me one second. I'll pull up some options

for you. We can look at some quotes for everyone. Just bear with me for just a moment. OK? So I'll just start up by grabbing the details of your siblings 1st and then we can go from there. Yep. Can I get his first name please?

[5 minutes 21 seconds][Customer] : So there's my brother Thomas.

[5 minutes 26 seconds][Agent] : Thomas. Yep. And Thomas surname please. That's the Smith. OK. And his date of birth?

[5 minutes 29 seconds][Customer] : That's the Smith 9th of the 8th, 1992.

[5 minutes 43 seconds][Agent] : OK, 9th of the 8th, 92. Alright, And who's next please? Could I get your next sibling details? OK. Is that ELSEY?

[6 minutes][Customer] : Elsie Smith ELSIE i.e.

[6 minutes 9 seconds][Agent] : IE OK, her surname also Vista Smith. Just Smith. OK. And her date of birth, please.

[6 minutes 13 seconds][Customer] : Smith OK Oh, hold on. Two seconds.

[6 minutes 23 seconds][Agent] : Yeah, you're OK.

[6 minutes 37 seconds][Customer] : Sorry, I just got to get out of my phone.

[6 minutes 39 seconds][Agent] : No, you are fine. Honestly, no worries, it's all good.

[7 minutes 12 seconds][Customer] : I'll just keep Elsie. I'll come back.

[7 minutes 14 seconds][Agent] : OK, that's all right. Can I get your cousin's details then?

[7 minutes 13 seconds][Customer] : Chelsea it is. Bradley.

[7 minutes 23 seconds][Agent] : Bradley? Yep.

[7 minutes 26 seconds][Customer] : Hold on, do I even have his date of birth?

[7 minutes 34 seconds][Agent] : CU double ry IE OK. And his date of birth, please.

[7 minutes 30 seconds][Customer] : Yeah, it's Bradley Curry, CU Double Rie, 8th of the 1st, 1979.

[7 minutes 46 seconds][Agent] : 79. Yep. OK. And your auntie say hold as well. I said that you're looking for.

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

[8 minutes 6 seconds][Agent] : Can I get her first name? Yep.

[8 minutes 8 seconds][Customer] : Rose, Rosemary Rosemarie.

[8 minutes 16 seconds][Agent] : And her name? Surname Curry as well. Vespa. OK. And her date of birth please.

[8 minutes 19 seconds][Customer] : November 25th of the Third, 1958.

[8 minutes 30 seconds][Agent] : 1958 OK, All right. OK. Just need about 30 seconds or so here. Gary, bear with me.

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

[9 minutes 27 seconds][Agent] : And just to confirm the amount you're looking for for everyone, we can offer anywhere from \$3000 up to 15,000. So what amount of cover were you wanting to look at for everyone? OK, No worries. So 10,000 for each person. OK. OK, so I'll help you with Bradley's quotes first. So for Bradley, his one is going to be fortnight will be \$17.32.

[9 minutes 36 seconds][Customer] : \$10,000 Yep, Yep. Hold on \$17.32.

[10 minutes 23 seconds][Agent] : Yep, that's right. That's for for Bradley. For Tom, his one is going to be \$12.68. And then for Rosemary, her one is going to be \$33.54.

[10 minutes 35 seconds][Customer] : Yep, \$33.54.

[10 minutes 50 seconds][Agent] : Yeah, that's right.

[10 minutes 54 seconds][Customer] : Yep. Can I put them policies in place?

[10 minutes 58 seconds][Agent] : Yeah, of course you can definitely do that.

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

[11 minutes][Agent] : So we'll just need to go through them individually and then we can get all organised. OK, well bear with me for just a moment. And were you able to find Elsie's date of birth by transfer, Kerry?

[11 minutes 48 seconds][Customer] : Hold on, it's February 3rd of February 1998. Yeah, it's the 3rd of February 1998.

[12 minutes 21 seconds][Agent] : 3rd of February 1998. Third of Feb 1998. OK, let's put that into the system. One SEC. And you said her else you sent him is Besta Smith as well. Just Smith. OK, sorry, just Smith. All right, so let me get a quote for her too, and what amount of coverage you want to look

at for her.

[12 minutes 50 seconds][Customer] : No, Smith the same.

[13 minutes 20 seconds][Agent] : Same amount. OK? All right, so for 10 grand for Elsie, her premium every fortnight, it's going to work out to be \$10.82.

[13 minutes 36 seconds][Customer] : Yep.

[13 minutes 37 seconds][Agent] : OK. So I'll just add it all up together for you so that you know what the title is.

[13 minutes 45 seconds][Customer] : Yeah, I've got the total.

[13 minutes 41 seconds][Agent] : Sorry, $1082 + 1732 + 1268 + 3354$ totaling to for all those four members that you've mentioned, the total is \$74.36 per fortnight. Would that would that be manageable? OK, So I'll just want to cover the benefits in terms of the policy as well with you just before we set it up. Umm, with the funeral insurance, it is guaranteed acceptance. So no medicals are needed of any kind. That's why you can do it for them. Umm, now everything I explained, now all the benefits, this is gonna apply to everybody. So it's the same set of benefits and features to everybody because it's the same policy for everyone.

[14 minutes 2 seconds][Customer] : Yep, Yep, Yep.

[14 minutes 26 seconds][Agent] : They're just, the only thing is they're gonna be under their own individual covers. So just in regards to the benefits that's included and the terms, the first thing would be once we cover them, they will be insured straight away. But for the 1st 12 months to cover, we will insure them for an for an accidental death and an accidental serious injury only. And then after the first 12 months, they'll then be covered for death due to any cause. OK, so again, once insured for the 1st 12 months of the policy, they'll be covered for an accidental death and an accidental serious injury only, and then after the first 12 months they will then be covered for death due to any cause. If they do pass away in an accident though, we would then pay out triple what they're covered for. So just as an example, if they've got covered for the 10 grand, if they pass in an accident, we then pay out 30,000.

[15 minutes 7 seconds][Customer] : Yep, Yep.

[15 minutes 14 seconds][Agent] : In addition to this, there's a terminal illness benefit which is included as part of the cover. What this means is that after holding the policy for 12 months, if they were diag, if they were first diagnosed with the terminal illness, so it's 12 months or less to live. And if that is by a medical practitioner, then whatever amount of money that they're covered for, we just pay them out that entire thing whilst they're still living so they can use the money however they want to.

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

[15 minutes 37 seconds][Agent] : And then with their policies, the each person will cover them all the way until they reach 100 years of age. But you would, they would. Oh, if you're paying for it, this obviously applies to you. You would only need to pay for the cover until they reach the age of 85. So obviously you're onto being the eldest. As soon as she reaches the age of 85, you stop paying for her. And then same thing respectively for each person. Once each person reaches 85 years of age, you stop paying completely. But we do cover each person up until they reach 100 years of age. Does that make sense?

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

[16 minutes 9 seconds][Agent] : Great. And with your premium, Sir, this applies to everybody. Your premium is a level premium and you may pay more in total premiums over the life of the policy than the benefit amounts. OK. Now those are the main benefits included there. Just in terms of how the cover works for everyone's policy, there is a cooling off. As well, right, that they've got. But what I'm going to, what I'm going to say now here, Gary applies to everybody's cover that you're setting this up for. Just please be aware this insurance does not have a savings or investment element. So if you do cancel and it's outside of the 30 days of the cooling off. Then your cover will stop and you'll not receive anything back afterwards. OK, OK. And the last thing that I wanted to mention is there is an option built into the cover where when each person reaches the age of 85, there is an option that they get. So this is something that they can use if they want to, where what they can do is they may elect to end their policy and they can cash out of it 75% of what they were insured for, right. So that's only that's something they can use if they want to. If they, if they choose not to, you know,

obviously they don't need to worry about it, but it's an option that each person is going to get when they reach when they reach the age of 85. So they can use it at that point or any time after. That's called the only cash out option. And it's only something that they can use should they decide that they went through.

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

[17 minutes 31 seconds][Agent] : OK, does all that make sense?

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

[17 minutes 33 seconds][Agent] : OK, easy. So I'll just start off with we can start up with Rose. I've got her at the top of my list here, so we'll set it up for her first. Make sure the process here that I'll let you know of in regards to how we set it up. I'll just get the account details. We'll choose a payment date. I'll then read out the declaration, dirty declaration just takes about two minutes or so, and we'll just repeat that process for everybody. So that's why I just wanted to explain the cover first because it's just going to be the same. The cover is the same for everybody. So that way we don't have to, I don't have to explain it to you again. Uh, but you've understood everything I've explained in regards to how the cover works and all the benefits and features and everything.

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

[18 minutes 10 seconds][Agent] : OK, awesome. All right, bear with me for just one moment. I'm just going to get Rose's policy over my screen first. Should just take me about two minutes to get this up.

[18 minutes 29 seconds][Customer] : So see how I have a policy with you. Can I use that credit card details or do I need to give all that details to you again?

[18 minutes 31 seconds][Agent] : Yeah, I'll need to grab your details again, Gary, because your details are encrypted into the system through security.

[18 minutes 43 seconds][Customer] : OK.

[18 minutes 43 seconds][Agent] : Once it's in the system, we can't see it anymore. So for security reasons, we ask you to provide it every time.

[18 minutes 49 seconds][Customer] : Yes, that's fine.

[18 minutes 52 seconds][Agent] : Thank you. And for for Rosemary Vista, can I please confirm that

she's an Australian resident and female? OK, thank you.

[18 minutes 58 seconds][Customer] : Yes Gary is it. It's the same as mine.

[19 minutes 1 seconds][Agent] : What's the e-mail address that you'd like me to put on her profile? Yep_5 at hotmail.com. OK, so gary_5@hotmail.com, And what's the best contact number that you want to put on her profile? 04130 413020729 OK, OK. And what's the residential and postal address that you want me to put on her profile? OK. If you wouldn't mind just spelling Cameron for me, if that's OK.

[19 minutes 8 seconds][Customer] : Gary, GA Double ry all lowercase_the number 5 at hotmail.com I'll put my number 0413 Oh yeah 0413020 729 8 Cameron St., Cameron St.

[20 minutes 12 seconds][Agent] : Yep, Yep. 2464. Yep. OK, no worries. And you're happy with that as both the preferred residential and postal address as well.

[20 minutes 16 seconds][Customer] : Yamba NSW 2464 Yes.

[20 minutes 37 seconds][Agent] : OK, thank you. And that address, is that also your address too?

[20 minutes 42 seconds][Customer] : No, I'm a diff. I'm just give an address.

[20 minutes 44 seconds][Agent] : You're you're different. OK. Yep, that's fine. No worries. OK, Gary, how do I spell your surname again?

[20 minutes 46 seconds][Customer] : Yeah, that's VVES. Yeah.

[21 minutes 8 seconds][Agent] : Is it just the SVSPR and then- Smith- Smith. Thanks. And just your date of birth. One more time, please.

[21 minutes 13 seconds][Customer] : VSP- Smith, 26th of the 6th, 1993.

[21 minutes 24 seconds][Agent] : It's the 26th of June 1993.

[21 minutes 30 seconds][Customer] : Yes.

[21 minutes 31 seconds][Agent] : OK. And I'll just confirm your address, please.

[21 minutes 35 seconds][Customer] : 5 Robinson St., Yamba, NSW 3464.

[21 minutes 40 seconds][Agent] : Robin 5 Robinson St. OK Robinson BROBINSON.

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

[21 minutes 46 seconds][Agent] : OK. All right, and just to confirm again for each person, you can

choose anywhere from 3000 up to 15,000, but you again you want 10,000 for each person just to confirm. OK, sure. And Rosemarie is an Australian resident and female as well. OK. All right. So first thing, let's grab the payment date first there, Gary, and then we can put the payment details in afterwards. As a business, we do generally collect payment within the next 7 days. Is it in the next 7 days that would be more suitable for you?

[22 minutes 24 seconds][Customer] : Yes, yes, no. The 21st would be the next payment date. Yep.

[22 minutes 48 seconds][Agent] : 21st OK, so next Friday and every fortnight after, that's fine with you as well.

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

[22 minutes 54 seconds][Agent] : OK. And are we using your BSP and account number for this? Or are you using a debit card? BSP and account? Perfect.

[22 minutes 59 seconds][Customer] : Might be BSB and account number 633 Yep.

[23 minutes 2 seconds][Agent] : When you're ready, I'll get the BSP number first, please, 633 000. Yep. And the account number 18425 2 454 OK 184252450.

[23 minutes 9 seconds][Customer] : 000 184 252450 Yep.

[23 minutes 26 seconds][Agent] : OK. And that's in a savings account in your name, Gary.

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

[23 minutes 30 seconds][Agent] : OK, thank you. Just keep those account details handy, please, If you don't mind. I'm. I'm just going to need to get it again when we do each person's cover.

[23 minutes 37 seconds][Customer] : Yep, that's fine.

[23 minutes 38 seconds][Agent] : All right, sorry. I'll read the declaration for registry now. And then once we've done that, we'll move on to the next person. So just to recap, resume is going to be covered for \$10,000. Her premium is going to be \$33.54 per fortnight. Can I confirm that that's going to be suitable and affordable for you and you're happy for us to use your account details to pay for her cover as well?

[23 minutes 54 seconds][Customer] : Yep, Yep.

[24 minutes][Agent] : OK, great declaration reads out as follows. It says thank you Raspberry Vespa,

It is important that you understand the following information. I will ask for your agreements these times at the end and your policy will not be enforced unless you agree to these times in full. Real funeral cover is issued by Hanover Life RE of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services, trading as real insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance, and Hanover relies upon the accuracy of the information that you've provided when assessing your application. Hanover set a target market determination for this product, which describes the type consumers this product is designed for, and distribution practices are consistent with this determination and you can obtain a copy on our website now. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. We may from time to time provide this to you by the communication methods that you provided to us in relation to other products and services. By agreeing to this declaration, you can send to us. So again, by grant, we may from time to time provide this to you by the communication methods that you provided to us in relation to other products and services. By agreeing to this declaration, you can send to us to contact you for this purpose until you're done. You cannot guide this at any time by contacting us. You've agreed to take out a single wheel funeral cover with the following cover so Rosemary Vespa is covered for \$10,000. The event of death in the case of death is accidental or if you suffer defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover with death by any cause of diagnosis of the terminal illness cover thereafter accidental service and recover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amounts. If you take up this other cash flow option, you'll no longer have a right to claim another policy for that life insured. This policy does not have a savings or investment

components that cover and prior to age 85 that benefit is payable and there's no refund or premiums after the cooling off. If choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums after the life insurance 85th birthday. The bonus covers are not payable if you take the early cash out option cover for each life insured ending the day prior to the 100th birthday. We'll then pay the funeral benefit and bonus cover for the life insured at this point. So your total premium for your first shift cover is \$33.54 per fortnight. Your premium is designed to stay the same year on year and will only change if it out to your cover or the insurer. Just the premium rates applying to your policy. You may pay more in premiums than the benefit amount over the life of the policy. Now including your premium is the amount payable to real insurance of between 28% and 49.5%. So again included in your premiums and amount payable to real insurance of between 28% and 49.5% calculated on a level basis over the life of the policy. Your premium will be Deborah nominated bank account in the name of Gary Vista Smith which will authorize to debit provided to us now. We may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices that we require to provide to you in writing. If you prefer to receive these only by mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSC by mail. If you provide us with an e-mail address, your policy schedule will also be emailed to you today. You should care to consider these documents to ensure the product meets your needs. And you do have a 30 day cooling off. During which may cancel your policy. And any premium that you may have paid will be refunded in full unless you've lodged a claim. And we do have a complaints process which you can access at any time by contacting us. Full details of this available online and in the documentation that we're sending you. So for Rosemary's cover here, Gary, I just got to confirm with you now. Do you understand and agree with the declaration that I've just read to you? Yes, I know.

[27 minutes 55 seconds][Customer] : Yes.

[27 minutes 56 seconds][Agent] : OK, great. So everyone's done. Now before we move on to the next person, I just want to ask you, would you like any other information about the insurance? So

would you like any other information about the insurance now or would you like me to read any part of the PDS to you over the phone?

[28 minutes 9 seconds][Customer] : Any. I don't really care.

[28 minutes 8 seconds][Agent] : Yes, I know as in like I'm going to be sending you everything now. I'm going to get all the documents emailed and post it through.

[28 minutes 24 seconds][Customer] : No.

[28 minutes 18 seconds][Agent] : But before we move on to the next person and do this, would you like any other information about the insurance right now or would you like me to read any part of the PDS to you?

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

[28 minutes 27 seconds][Agent] : OK, no worries. So everyone's done. Give me just 30 seconds if you don't mind. I'll hope everything the next person they can do Tom's one next.

[28 minutes 36 seconds][Customer] : Yep.

[28 minutes 39 seconds][Agent] : And I, and I mentioned this before, but I'll just mention it again. So what I say now applies to everybody. It applies to Rosemary's cover that we just set up. It also applies to Tom's to, uh, to Thomas's, to Bradley's and Elsie's as well. So for everyone, your premium is a level premium and you may pay more in total premiums over the life of the policy than the benefit amount. OK.

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

[28 minutes 59 seconds][Agent] : All right, Just bear with me for one SEC, please.

[30 minutes 4 seconds][Customer] : Mobile Yep.

[30 minutes 7 seconds][Agent] : Gary on Tom, on Thomas's profile, what's the e-mail address you want to put on his profile?

[30 minutes 14 seconds][Customer] : Yep, same number for.

[30 minutes 13 seconds][Agent] : Do you want me to put? Do you want me to put your e-mail address in thomassprofileaswellsogary_5@hotmail.com OK? AND, what about the contact number do?

[30 minutes 19 seconds][Customer] : Yep, same number for all of them, and same e-mail address for all of them.

[30 minutes 25 seconds][Agent] : You want to use the same number you gave me before, 0413020729 for all of them. OK, No worries. And what about the residential and postal address that you want me to put on Thomas's profile? What do you want me to list there?

[30 minutes 40 seconds][Customer] : He's he's got the same dress as me.

[30 minutes 44 seconds][Agent] : 5 Rob. OK. 5 Robinson St. Yamburg, NSW 2464.

[30 minutes 42 seconds][Customer] : 5 Robinson St., Yeah.

[30 minutes 49 seconds][Agent] : OK, sure. And can I please confirm that Thomas is an Australian resident and male? OK. Thank you.

[31 minutes 9 seconds][Customer] : Yeah, Becky, if you come back here, yeah, let me know then. Yeah. Yeah. Go on then.

[31 minutes 40 seconds][Agent] : OK. And I'll just need to get the account details, please there, Gary, just the BSP and account number again. Yep, 000, 184, 252, 450, OK. And again, that's in a savings account in your name, Gary.

[31 minutes 44 seconds][Customer] : Yep, 633000 the account number is 184 252 450 Yep.

[32 minutes 6 seconds][Agent] : OK, now let's choose the payment date. As a business, we do generally click payment within the next 7 days. So is there a day in the next 7 days that would be more suitable for you?

[32 minutes 14 seconds][Customer] : The same day, 21st.

[32 minutes 16 seconds][Agent] : Perfect. And every fortnight after? That's fine. OK, so first time, the next Friday, every two weeks thereafter. OK, easy. So for Gary, I'm sorry for Thomas. Hey Gary Thomas, Thomas is going to be covered for \$10,000. Umm, his fortnightly premium is \$12.68 per fortnight. Will that be suitable and affordable for you? OK. And Thomas is an Australian resident in Mail.

[32 minutes 26 seconds][Customer] : Yep, yes, Yep.

[32 minutes 44 seconds][Agent] : OK, I'll read Tom's declaration through and then I'll I'll ask your

acceptance at the end. Same what I did for Rosemary. So Tom's declaration rates out as follows. It says thank you Thomas Best for Smith. It is important that you understand the following information. I will ask your agreements these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life RE of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance to issue and arrange this insurance on its behalf. Your answers to the application questions, any relate Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information that you provided when assessing your application. Hanover has set a target market determination for this product, which describes the time consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover, and other related services.

[33 minutes 39 seconds][Customer] : Right now.

[33 minutes 37 seconds][Agent] : We will share this with your SO again, we collect your. We collect your personal information to provide. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with us. Sorry Tom, are you care for me to continue reading?

[33 minutes 53 seconds][Customer] : Yes, yes it does.

[33 minutes 56 seconds][Agent] : OK, Yeah, so we'll we will share this with your insurer and make sure it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy Policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. We may from time to time provided this to you by the communication methods that you provided to us in relation to other products and services. By agreeing to this declaration. You can send to us to contact you for this purpose until you opt out. You can opt out of this anytime by contacting us. You've agreed to take it a single wheel funeral cover with the following cover so Thomas Vester Smith is covered for \$10,000. The event of death in the case of death is accidental or if you suffer defined accidental serious injury, the benefit

amount will triple. Cover is the accidental death only for the 1st 12 months of cover with death by any cause of diagnosis of the terminal illness covered thereafter accidental series and recovered for each life insured under age 75 starts immediately and ends on the policy anniversary following new life insured 75th birthday. Once the life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash adduction, you'll no longer have the right to claim under the policy for that life insured. This policy does not have a savings or investment component, so cover ends prior to age 85. The benefit is payable and there's no refund or premiums after the cooling off. If you choose to reach obtained covered beyond the age 85, you will be you will be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums after the life insured 35th birthday. The bonus cover is not payable if you take the only cash out option cover for each. Cover for each life insurance ends in the day prior to the 100 prior to the 100th birthday. We'll then pay the funeral benefit and bonus cover for the life insurance. At this point your total premium for your first year covers \$12.68 per fortnight. The premium is designed to stay the same year on year and will only change if you're out to your cover or the insurer address the premium makes applying to your policy. You may pay more in premiums and may benefit amount over the life of the policy, including in your premium, with an amount payable to real insurance of between 28% and 49.5% calculated on a level basis over the life of the policy. Your premium will be debited from the nominated banking account in the name of Thomas Besser Smith, which you'll authorise to debit from that provided to us. Now, we may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices that we reco, and this will include any legal notices that we require to provide you in writing. If you prefer to receive these only by mail, you can't take communication preference at any time now, we'll send you a welcome pack including your policy schedule, PDS and FSG by mail. If you've provided us with an e-mail address, your policy schedule will also be emailed to you today. You should have to consider these documents to ensure the product meets your needs and you do have a 30 day cooling off. During which you may cancel your policy and any premium that you may have paid will be refunded in full unless you've lodged a

claim. And we do have a complaints process which you can access at any time by contacting us. Full details of this are available online and in the documentation that we're sending you. So all I need to ask yourself lastly, Tom, to get this organized now is for this is going to be for Tom. So again, we do have a complaints process, but you can access at any time by contacting us. Full details of this are available online and in the documentation that we're sending you. So I'm just going to ask you now, do you understand and agree with the declaration that I've just read to you? Yes, Honor.

[36 minutes 56 seconds][Customer] : Yes.

[36 minutes 57 seconds][Agent] : OK. 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 over the phone? Yes, Honor.

[37 minutes 5 seconds][Customer] : No.

[37 minutes 6 seconds][Agent] : OK. All right, so times once done again. I just need about 30 seconds and we'll move over to Bradley's one next.

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

[38 minutes 16 seconds][Agent] : Gary, what's the residential and postal address that you want me that you want me to put on Bradley's profile?

[38 minutes 22 seconds][Customer] : Oh, **** wasn't it? Wasn't it great? Just put his mother's address down 8 Camryn St.

[38 minutes 32 seconds][Agent] : OK Yep. 8 Camden St. Yamba, NSW 2464. OK. Do you want me to put that down as a preferred residential and postal address on this profile?

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

[38 minutes 43 seconds][Agent] : OK, sure. No worries. And again, the best contact number that you want me to use in this profile is is your number 0413020729. And you want me to use your e-mail address as garyandmisko5@hotmail.com. Is that fine package?

[38 minutes 55 seconds][Customer] : Yes, yes, that's fine.

[39 minutes][Agent] : Sure. OK. And I'll just need to confirm the account details again, please. Just starting with the BSP number whenever you're ready. Yep, 000633000 Yep.

[39 minutes 9 seconds][Customer] : 633 000 The account number is 184252 450.

[39 minutes 16 seconds][Agent] : 4 50 450 OK. And again, that's in a savings account in your name, Gary.

[39 minutes 29 seconds][Customer] : Yes.

[39 minutes 30 seconds][Agent] : OK, OK. Now in regards to the payment date, as a business, we do generally collect payment within the next 7 days.

[39 minutes 46 seconds][Customer] : The 21st.

[39 minutes 41 seconds][Agent] : We do ask you to retain the next seven days that would be more suitable for you, OK, And every fortnight thereafter as well.

[39 minutes 49 seconds][Customer] : Yep, Yep.

[39 minutes 50 seconds][Agent] : OK, So I'll just confirm here that we're covering Bradley for \$10,000 and you're happy for us to use your account details to pay for his policy as well, OK. So he'll his premium is going to be \$17.32 per fortnight, with the first payment next Friday and every two weeks after. Every two weeks afterwards. Umm, I guess so, total premium being \$17.32 every two weeks, will that be suitable and affordable for you there Gary? OK, and can I confirm that Bradley is an Australian resident and male?

[40 minutes 15 seconds][Customer] : Yep, that's fine, yes.

[40 minutes 22 seconds][Agent] : Great. Alright, I'll read his declaration out now. It says Thank you. Bradley Curry, It is important that you understand the following information. A last few agreement to these terms at the end in your policy will not be enforced unless you created these terms in full. Real funeral coverage issued by Hannibal Ifari of US Religion Limited. Hannibal has an arrangement with Greenstone Financial Services trading as real insurance to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents from the basis of your contract of insurance and Hannibal relies upon the accuracy of the information that you provided when assessing your application. Kind of a set of 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 and you can obtain a copy on our website. We collect

your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your. Sorry Gary, are you happy for me to keep ready?

[41 minutes 20 seconds][Customer] : Yeah, Kate Brady.

[41 minutes 21 seconds][Agent] : Yeah. So we'll we will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy that we made from time to time. Provided this to you by the communication methods that you provided to us in relation to other products and services. By agreeing to this declaration. You can send to us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You've agreed to take out a single real funeral cover with the following cover, but the cover is coverage for \$10,000 in event of Bradley Curry is covered for \$10,000 in event of death. In the case of death is accidental or if you suffer defined accidental serious injury, the benefit amount will triple. Cover is the accidental death only for the 1st 12 months of cover with death by any cause of diagnosis of a terminal illness covered thereafter. Accidental serious injury covered for each life insured. Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amounts. If you take up this early cash option, you'll no longer have the right to claim under the policy for that life insured. This policy does not have the savings or investment components of cutter and prior to age 85, no benefit is payable and there's no refunded premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to an additional you will you will be entitled to an additional 25% of bonus covered from that date and you'll not be required to pay any further premiums after the life insurance 85th birthday. The bonus coverage is not payable if you take the early short option. Cover for is life insured ends in the day prior to the 100th birthday. We'll then pay the funeral benefit and bonus cover for the life insured. At this point

your total premium to your first shift covers \$17.32 per fortnight. Your premium is designed to stay the same year on year and we'll only change if they out to your cover or the insurer. Just the premium rates applying to your policy. You may pay more in premiums than the benefit amount over the life of the policy, including your premiums and amount payable to real insurance of between 28% and 49.5% calculated on a level basis over the life of the policy. Ukraine will be debited from the nominated bank again and the name of Gary Vista Smith, which will authorise to debit from and provided to us. We may provide written communications to you by the e-mail address you provided to us and this will include any legal notices that we're required to provide to you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time and we'll send you a welcome pack including your policy schedule, PDS and FST by mail. If you provide us with an e-mail address, your policy schedule will also be emailed to you today. Should carefully consider these documents to ensure the product meets your needs and you do have a 30 day cooling off. During which you may cancel your policy, see any premium that you may have paid will be refunded in full unless you've lodged a claim. And we do have the complaints process which you can access at any time by contacting us. Full, full details of this are available online and in the documentation that we're sending you Now, Gary, just to get Bradley's cover set up. Now, I'm just going to ask you lastly, do you understand and agree with the declaration that I've just read you yes or no?

[44 minutes 9 seconds][Customer] : Yes.

[44 minutes 10 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 over the phone? Yes or no?

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

[44 minutes 17 seconds][Agent] : OK, great. So right, this one's done. So I'm just going to move over to Elsie's and then we'll get every and then that would be everyone completed. Just again, I need about 30 seconds please. All right, on Elsie's profile here, Gary, what's the residential and postal address that you want me to put on her profile?

[45 minutes 32 seconds][Customer] : 5 Robinson St.

[45 minutes 35 seconds][Agent] : Five. OK, so same address as your address. 5 Robinson St. Yemba, NSW 2464. And you're happy to be able to set both as a residential and postal address?

[45 minutes 38 seconds][Customer] : Yep, Yep, Yep.

[45 minutes 47 seconds][Agent] : OK.

[45 minutes 55 seconds][Customer] : Yes.

[45 minutes 49 seconds][Agent] : And are you happy for us to copy your e-mail address onto her profile as gary_5@hotmail.com are? You happy for us to use your best contact number on her profile 0413020729, OK? I, SEE alright. And. I'll Just confirm the payment details again please, just. Starting with the BSP NUMBER to begin with 633, 000, Yep, And. The account number please, 84, 252, 450 And again, would that be in a savings account in your name, Gary.

[46 minutes 1 seconds][Customer] : Yep 633 000 184252450 Yes.

[46 minutes 34 seconds][Agent] : OK. And in regards to the payment date, again as a business we do, we do generally collect payment within the next set. So as a business, we do generally collect payment within the next 7 days. So we ask, is there a day in the next 7 days that would be more suitable for you? OK, so first payment next Friday and then would you like it to be two weeks after that?

[46 minutes 51 seconds][Customer] : 21st Yep.

[46 minutes 58 seconds][Agent] : OK, easy done.

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

[46 minutes 59 seconds][Agent] : And again, you're happy for us to use your account details to pay for Elsie's cover, OK, right. So it should be covered here to \$10,000. Her fortnightly premium is \$10.82 per fortnight. Would that be affordable for you? And can I confirm that Elsie is an Australian resident and female? Perfect. Alright, I'll read the declaration through and then everything will be done.

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

[47 minutes 20 seconds][Agent] : It says here, thank you LC Smith. Is it said thank you LC Smith. It is important that you understand the following information. I will ask you claiming for these terms at

the end and your policy will not be enforced unless you created these terms in full. Real funeral cover is issued by Hannibal Ifari of Australasia Limited. Hannibal has an arrangement with Greenstone Financial Services trading as real insurance to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of the contract. From the basis of the contract of insurance and Hannibal relies upon the accuracy of the information that you've provided when assessing your application. Hannibal set of target market determination for Hannibal set of target market determination for this product, which describes the time consumers this product is designed for and distribution practices are consistent with this determination and you can obtain out in our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure it with the other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and collect your information and what your complaints about breaches of privacy. We may from time to time provide this to you by the communication methods that you provided to us in relation to other products and services. By going to this declaration, you can send to us to contact. By going to this declaration, you can send to us to contact you for this purpose. Until you're done, you can opt out this anytime by contacting us. You have a great stack at a single wheel funeral cover with the following cover. FC Smith is covered for \$10,000 in the event of death. In the case of death is accidental. If you suffer defined accidental serious injury the benefit amount will triple cover. So again Elsie Smith is covered for \$10,000. An event of death in the case of death is accidental. If you suffer to find accidental serious injury the benefit amount will triple Cover is for accidental death only for the 1st 12 months of cover with death by any cause of diagnosis of a terminal illness cover Thereafter Accidental serious Injury Cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit of If you take up this early cash that option, you'll no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment component

so cover and prior to age 85, no benefit is payable and there's no refund to premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums. After the life insureds 85th birthday. The bonus cover is not paid. The bonus cover is not payable. If you take the early cash out option, cover for each life insured end of the day prior to the 100th birthday will then pay the few benefit and bonus cover for the life insurance. At this point your total premium for your first shift cover is \$10.82 per fortnight. Your premium is designed to stay the same year on year and will only change if it out to your cover or the insurer. Just the premium rates applying to your policy. You may pay more in premiums than the benefit amount of the life of the policy, including your premiums and amount payable to real insurance of between 28% and 49.5% calculated on a level basis of the life of the policy. Your premium will be debited from the nominated bank account in the name of Gary Vester Smith, which you'll authorise today before provided to us. Now, we may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices that we're required to provide you in writing. If you prefer to receive these only by mail, you can update your communication preference at any time. And we will send you a welcome pack including policy schedule, PDS and FSG by mail if you provide us. So again, we will send you a welcome pack including your policy schedule, PDS and FSG by mail if you provide us. So again, we will send you a welcome pack including your policy schedule, PDS and FSG by mail if you provide us. So again, we will send you a welcome pack including your policy, these documents to ensure the product meets your needs and you do have a 30 day cooling off. During which you may cancel your policy and any premium that you may have paid will be refunded in full once you've alleged a claim. And we do have the complaints process, but you can access any time by contacting us. Full details of this are available online and in the documentation that we're sending you. So Gary, just to get Elsie's cover set up now, I'll just ask you, do you understand and agree with the declaration that I've just read you yes or no?

[51 minutes 2 seconds][Customer] : OK. But yeah, can you repeat that last question?

[51 minutes 4 seconds][Agent] : Did did you hear everything I just read out to you, Gary?

[51 minutes 7 seconds][Customer] : Yep, Yep.

[51 minutes 8 seconds][Agent] : OK, All right. So the last question I just read out was to get Elsie's cover set up. So you did hear the full declaration I read out to you, right? OK. So the last thing I needed to ask was do you understand and agree with the declaration that I've just read to you, yes or no?

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

[51 minutes 23 seconds][Agent] : OK. All right, that's done for her. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you over the phone? Yes or no?

[51 minutes 30 seconds][Customer] : No.

[51 minutes 31 seconds][Agent] : OK. All right, that's well done. Sir Rose.

[51 minutes 38 seconds][Customer] : OK. Thank you for that.

[51 minutes 33 seconds][Agent] : Rosemary is covered, Thomas is covered, Bradley is covered and LLC, all four of your family and those are all done. That's not a worries. If you have any further questions, please just call in whatever he needs, OK. But I hope you enjoy the rest of your afternoon.

[51 minutes 45 seconds][Customer] : Yep, you too. Bye.

[51 minutes 45 seconds][Agent] : All right, take care. Bye.