

[21 seconds][Customer] : Hello.

[23 seconds][Agent] : Good morning, GAIL. It's Ken from Real Insurance. Hey, don't I, GAIL?

[27 seconds][Customer] : Yeah. Not too bad. Thank you. How Are you sure?

[28 seconds][Agent] : Yeah, that's yeah, going well this morning. GAIL, we received your expression of interest online with regards to the funeral insurance and thanks for making the enquiry. Following up on that, what I'm going to explain the main features, go through some pricing. Any questions, let me know if you'll help. Just first to confirm, I'm seeing with GAIL Wood. Yep, thank you. And could I just get to confirm your date of birth?

[45 seconds][Customer] : Yep, Yep, this is 655.

[55 seconds][Agent] : Thank you. And Please note calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. And also confirm that you are an Australian resident.

[1 minutes 6 seconds][Customer] : That's right.

[1 minutes 7 seconds][Agent] : That's right. OK. Thank you. And once again, thanks for making inquiries Real. And what's prompted you to look into funeral insurance?

[1 minutes 15 seconds][Customer] : Oh, I've been thinking for of it for a while.

[1 minutes 16 seconds][Agent] : Thank you for for a while, just haven't got an answer.

[1 minutes 18 seconds][Customer] : Just haven't got around to it, that's all.

[1 minutes 19 seconds][Agent] : Yeah, getting older and normal stuff.

[1 minutes 19 seconds][Customer] : No, no particular reason, just yeah, well, getting older and normal stuff, I suppose.

[1 minutes 25 seconds][Agent] : Yeah. Nah, that sounds all good. So pretty much your age kind of triggered interest into looking further. So it's something being at the back of your mind and then you just thought, OK, time to do something about it and you just smell it. So you can leave a bit of money to your loved ones, take care of those funeral expenses.

[1 minutes 34 seconds][Customer] : Yep, that's right, yes.

[1 minutes 40 seconds][Agent] : Perfect.

[1 minutes 41 seconds][Customer] : Yeah.

[1 minutes 41 seconds][Agent] : Yeah, Gary, you're exactly right. It's what this thing is, this real funeral insurance is designed to do, provide financial protection and cash benefit to your loved ones when you pass by. So then they can use these funds not only for funeral expenses, but also so any other final expenses like unpaid bills. Who who would be receiving this payout?

[2 minutes 3 seconds][Customer] : I've got two sons, so I'd probably leave it for both of them.

[2 minutes][Agent] : I've got two sons, so I probably like to provide them or make to them first. Yeah. Which one wants to?

[2 minutes 5 seconds][Customer] : All speak to them first and see which one wants to deal with it.

[2 minutes 9 seconds][Agent] : Yeah. Yeah. No, that sounds good. You can choose one of them or you can choose both your sons as your beneficiaries. But of course, like you said, you know, once you do, just let them know that you got the cover so they can call us in order to get make the claim. Because here really you can choose up to five beneficiaries if you want to.

[2 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[2 minutes 27 seconds][Agent] : And by the way, you've been meaning to do it, Is it something that you've looked into before or is it all quite new to you?

[2 minutes 34 seconds][Customer] : Not really.

[2 minutes 33 seconds][Agent] : Not really, just just family that have insurance. Yeah. Yeah, OK.

[2 minutes 35 seconds][Customer] : Just spoken to family members that have insurance and yeah, haven't really gone into it, No.

[2 minutes 41 seconds][Agent] : Yeah, no worries. I just want to get some pricing. Yeah. So if I can just out my budget and everything is true. Yep. Yeah.

[2 minutes 41 seconds][Customer] : And even at the moment I just want to get some pricing, so if I can sort of work out my budget and everything as to, you know, what I'm doing.

[2 minutes 50 seconds][Agent] : Did your family's pretty much say the same thing? You know, just they just got it there, so they got that money to their loved ones.

[2 minutes 55 seconds][Customer] : Yeah, pretty.

[2 minutes 56 seconds][Agent] : Yeah, yeah, yeah. It's pretty straightforward because that's pretty much what it does, because we don't get involved in the planning side of things. It's pretty much that cash amount there. Whatever that you choose, that will pay out in the event of the funeral. What's included now?

[2 minutes 56 seconds][Customer] : Yeah, yeah, yeah. And and how does that work? Does that get deposited into my account or does that get deposited into my son's account?

[3 minutes 9 seconds][Agent] : Death is due to an act get deposited into my account or does that get deposited into my son's account?

[3 minutes 19 seconds][Customer] : OK. Yep. That makes sense.

[3 minutes 16 seconds][Agent] : Yeah, look at generally their account because but but what what happens there is see that you're speaking with a a client's consultant. So the sooner they make the call the better. And generally there's a form some supporting documents that they'll need to see.

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

[3 minutes 31 seconds][Agent] : Once that's done, they'll be able to make that payment as promptly as possible, generally about 2448 hours. Yeah.

[3 minutes 37 seconds][Customer] : OK. Yeah, that's fine.

[3 minutes 37 seconds][Agent] : So it's pretty quick overall and if death is due to an accident, GAIL, we will be tripling that payout to sums.

[3 minutes 44 seconds][Customer] : Mm, hmm.

[3 minutes 44 seconds][Agent] : In addition, before the policy anniversary following your 70th birthday, if you were to suffer an accident or serious injuries such as quadriplegia or paraplegia, the benefit amount will also triple.

[3 minutes 53 seconds][Customer] : Yeah, OK.

[3 minutes 55 seconds][Agent] : And it's easy to apply. There are no medical checks and acceptance is guaranteed if you're an Australian resident aged between 18 and 79, which you certainly are.

[4 minutes 2 seconds][Customer] : Yeah, yeah, yeah. And in general, though, it's 12 months, isn't it?

[4 minutes 6 seconds][Agent] : And just so you know, GAIL, for the 12 months, isn't it like 12 months?

[4 minutes 9 seconds][Customer] : Like before a claim can be made? Is that right?

[4 minutes 11 seconds][Agent] : 4 claims can be made, not exactly partially, right?

[4 minutes 15 seconds][Customer] : Alright.

[4 minutes 15 seconds][Agent] : I'll just explain where for the 1st 12 months you will be covered for accidental death and accidental serious injury only.

[4 minutes 16 seconds][Customer] : Yeah, yeah, yes.

[4 minutes 23 seconds][Agent] : But after the first 12 months, you've been think if I just had a heart attack saying three months time.

[4 minutes 24 seconds][Customer] : I more or less think if I just had a heart attack saying three months time, that's not covered. Yeah, OK.

[4 minutes 28 seconds][Agent] : Mm hmm, that's not covered exactly right because that will be natural causes rather than accidental.

[4 minutes 31 seconds][Customer] : Yeah, yes, yeah. Yep, Yep.

[4 minutes 33 seconds][Agent] : So we do cover for accidental death and accidental serious injury only for the 1st 12 months, but after that point in time you'd then be covered for death due to any cause and that would include heart attacks.

[4 minutes 41 seconds][Customer] : Yes, Yep.

[4 minutes 42 seconds][Agent] : Natural causes or any cause of death you can think of will pay out. And in addition, there is a terminal illness benefit, meaning after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay your claim in full to help you with things like medical expenses.

[4 minutes 52 seconds][Customer] : Yeah, OK.

[5 minutes 2 seconds][Agent] : And through the \$15,000, this is the range of colour that you can choose from. I mind you're putting \$15,000. Is that the amount you'd like to have a look at first or there's a different amount that you'd like to?

[5 minutes 2 seconds][Customer] : Yep, yes, No, I'd like to look at that amount.

[5 minutes 13 seconds][Agent] : No, I'd like to look at that amount. Yep, certainly. Oh, OK. Sorry. Here.

[5 minutes 14 seconds][Customer] : I'm just going on my brother that passed away about 18 months or so ago.

[5 minutes 18 seconds][Agent] : That's OK.

[5 minutes 20 seconds][Customer] : That's OK.

[5 minutes 18 seconds][Agent] : That's pretty much what what it did.

[5 minutes 20 seconds][Customer] : That's pretty much what what it did custom in the end, Yeah.

[5 minutes 24 seconds][Agent] : Yeah. Oh, OK. So was that cremation or was it burial? Burial. Yeah, yeah.

[5 minutes 28 seconds][Customer] : No, it was burial, yeah.

[5 minutes 30 seconds][Agent] : No worries. Because burials. Yeah. I would go along with cremation. Yep.

[5 minutes 31 seconds][Customer] : And I'm thinking, yeah, I would go along cremation rather than burial for myself.

[5 minutes 36 seconds][Agent] : Oh, OK. Yep. Perfect. Because.

[5 minutes 38 seconds][Customer] : But who knows, I could be still here in five years time or whatever.

[5 minutes 39 seconds][Agent] : But who knows, I could be still here in five years time. Mm Hmm, yeah, mm hmm.

[5 minutes 41 seconds][Customer] : And if everything goes up, rather than muck around, I'd rather just go in and see what the what it will cost me per month for the 15,000 and look at it from there. I can always go back down.

[5 minutes 48 seconds][Agent] : But it will cost me two months because of 15,000. Yep, put it from there. I can always go back down. Yeah, definitely. Umm, So, umm, if you think it's too much, umm, I mean, you can apply to reduce that level cover.

[5 minutes 53 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 59 seconds][Agent] : And if you start off with a lower amount, but then later on you want more cover, you can get more cover because subject to eligibility.

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

[6 minutes 5 seconds][Agent] : One thing you can do, just keep the cover that you already have and apply for a second type of cover to make it equal the amount that you're looking for.

[6 minutes 11 seconds][Customer] : Does that change the waiting time or not?

[6 minutes 11 seconds][Agent] : Does that change the weighty time or on the new portion? Yes, on the new portion, but not on the old portion. Yeah.

[6 minutes 17 seconds][Customer] : That's yeah, yeah, yeah. I'm with you.

[6 minutes 19 seconds][Agent] : So just keep that in mind. Yeah. And according to the government's Money Smart website, private funerals typically cost somewhere in the regional \$4000 for basic cremation, up to \$15,000 for a more detailed burial service.

[6 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 31 seconds][Agent] : So from what you've seen from your own experience, you can probably see that burial option costs a little bit more than cremation option, but we'll we'll have a look at different amounts as well. So let's get onto getting this quote for 15. 15,000 is the most that you offer.

[6 minutes 43 seconds][Customer] : Well, I just know that 15,000 is the most that you offer, so I can work it from there.

[6 minutes 46 seconds][Agent] : Yep, I can work it from there. Yep, too expensive. Mm hmm.

[6 minutes 47 seconds][Customer] : If I think it's too expensive for me, I can go down.

[6 minutes 49 seconds][Agent] : Yeah, I can go down.

[6 minutes 50 seconds][Customer] : So I figured just go for the whole hog to begin with and see.

[6 minutes 50 seconds][Agent] : So if you can just go to the mm hmm to begin with and say yeah, no worries at all. So I'm just gonna get that quote for you right now. Let's see how we go from there. Now, just a couple of things to know here about the funeral insurance. Now your prints are level and

what that means is they are designed to stay the same as you get older. And GAIL, when you reach the age of 85, your prints will see. So you have nothing more to pay from that age. The policy will still keep going for you and you'd also automatically receive a 25% bonus cover and this will be applied to your benefit amount, which on \$15,000 that's going to give you an extra \$3750 of cover.

[6 minutes 57 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[7 minutes 34 seconds][Agent] : So then you have \$18,750 to leave to your sons and and there's also an early cash out option as well.

[7 minutes 49 seconds][Customer] : Yeah. OK.

[7 minutes 44 seconds][Agent] : So anytime after you reach 85 years of age, you can choose to end your cover and Dell, we'll pay you 75% of the funeral insurance benefit, which will be 11,000 at \$250 in this instance, if you went for that option.

[7 minutes 57 seconds][Customer] : OK.

[7 minutes 57 seconds][Agent] : OK, now just going back a little bit. Sure, I see you.

[7 minutes 58 seconds][Customer] : Now just go back a little bit because I can't quite hear you with the monthly premium.

[8 minutes 1 seconds][Agent] : Oh, OK, with the monthly premium mm hmm.

[8 minutes 4 seconds][Customer] : Did you say they don't once it's sorted out, the premiums don't go up? They say that all the time. Is that right?

[8 minutes 5 seconds][Agent] : You say they don't want to sort it out the premiums they don't they say that all the time. That is not to stay the same. However, it's not a a guarantee. Now just let me just explain to you how that works because if there are any changes for whatever reason, we will be notifying you. But it's a one of those commonly or frequently asked questions. Do the premiums rates increase?

[8 minutes 13 seconds][Customer] : Yeah, Yes, yes, yes, yes, yes, yes, yes.

[8 minutes 30 seconds][Agent] : Well, premiums are level many that designed to stay consistent year on year, but we'll change if coverage changed or we change the premium rates applied to a policy. So we may increase the premium rates apply to your policy, but only if we change the

premium rate applied to all funeral cover policy owners.

[8 minutes 46 seconds][Customer] : Yeah, yeah.

[8 minutes 46 seconds][Agent] : Now should that so should something like this happen, we will send written notice of any change to you at least 90 days before the effective date of the change.

[8 minutes 55 seconds][Customer] : But I would imagine it wouldn't be that much anyway.

[8 minutes 54 seconds][Agent] : So we keep, I would imagine it wouldn't be that much if you'd like. I haven't seen ever since this product has been launched, I haven't seen a change in premium, but just important to keep that in mind.

[8 minutes 57 seconds][Customer] : Yeah, yeah, yeah, yeah. That's fine.

[9 minutes 6 seconds][Agent] : Yeah, OK, good question. All right. Let's go back to this premium or by the way, do you have any other questions? No. OK.

[9 minutes 14 seconds][Customer] : No, that's pretty much covered I think.

[9 minutes 14 seconds][Agent] : MM hmm and \$15,000 I've got here \$61.81 a fortnight.

[9 minutes 23 seconds][Customer] : Yeah, it will be.

[9 minutes 24 seconds][Agent] : Is this affordable or is there another amount you'd like to have a look at? I'm on a pension office. Yep.

[9 minutes 27 seconds][Customer] : I'm on a pension obviously and there's also going to be a rise.

[9 minutes 29 seconds][Agent] : Mm hmm and there's also going to be a rise early October.

[9 minutes 32 seconds][Customer] : I think it's early October. So that covers pretty much 2/3 of it anyway.

[9 minutes 34 seconds][Agent] : Mm hmm, So that covers pretty much 2/3 of it anyway. MM hmm. OK.

[9 minutes 38 seconds][Customer] : So and an extra \$20 is not a problem for me.

[9 minutes 40 seconds][Agent] : And an extra \$20 is not a problem for me. Mm hmm. OK, perfect. Other than \$15,000 right now, would there be another amount that you'd also like to have a look at?

[9 minutes 50 seconds][Customer] : I don't know what do W sorry.

[9 minutes 51 seconds][Agent] : Sorry, what did you say? Roughly average of cremations? Yes.

[9 minutes 51 seconds][Customer] : What did you say roughly average of cremations are with a service. I I want one with a service not without.

[9 minutes 55 seconds][Agent] : So I want one with the service, not without. Oh, OK, let's just go back. Have a look because this is according to fina.com dot AU cost of the funeral, just more specifically cremations. Now this is what I've got here.

[10 minutes 2 seconds][Customer] : So, yeah, yeah.

[10 minutes 10 seconds][Agent] : Cremation service with Chapel service about \$1200. Cremation service at crematorium around \$600. And of course, WI with funerals, there's all these other components that go into it. But just going back to that money Smart website, the government's money smart website, private funerals typically cost someone in the region of \$4000 for a basic cremation, up to \$15,000 for more detailed burial service. So for example, if it does cost a lot less than the 15,000, then pretty much your sons can pretty much just keep whatever's remaining. Yeah.

[10 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, probably. I would imagine like a information with a service and everything, it's gonna be at least around ten, \$12,000 I would think.

[10 minutes 45 seconds][Agent] : So it's pretty pretty much I I would imagine like a a information with a service it's going to be at least around 1012 thousand 1012. Yeah, OK, I'll show you what it is for 12 yeah, same things will still apply.

[11 minutes][Customer] : Yeah, yeah, Yep, Yep.

[11 minutes 5 seconds][Agent] : So again, when you reach 85, that 25% bonus, that would give you an extra 3000, take it to \$15,000.

[11 minutes 13 seconds][Customer] : To the 15th, yeah.

[11 minutes 14 seconds][Agent] : Yeah. And at \$12,000, the premium here goes down to \$49.45 a fortnight.

[11 minutes 21 seconds][Customer] : OK, OK.

[11 minutes 23 seconds][Agent] : How's that sound? Yes.

[11 minutes 24 seconds][Customer] : Yes, that's about \$11.00 cheaper a fortnight.

[11 minutes 25 seconds][Agent] : That's about \$11.00 cheaper. Yeah.

[11 minutes 27 seconds][Customer] : Yeah, Yeah. OK.

[11 minutes 29 seconds][Agent] : And what now? Are you think 12 or do you think 15? Which one? I don't know. I need to think about a little. Yeah. Yeah. OK. And I might talk with my son.

[11 minutes 29 seconds][Customer] : Well, I, I don't know, I need to sort of think about a little bit probably, and I might talk with my sons and see what they think.

[11 minutes 39 seconds][Agent] : Yep. Perfect.

[11 minutes 41 seconds][Customer] : I mean, probably, yes.

[11 minutes 41 seconds][Agent] : I mean, probably, yes. Right. It's time if something happens that would, well, actually cover it.

[11 minutes 42 seconds][Customer] : Right at this time, if something happened to me, well, that would voluntarily cover it, but I gotta look it down the track a bit. Yeah.

[11 minutes 48 seconds][Agent] : Yeah, the 12,000 track a bit, yeah, yeah, OK, I'm looking at down the track a bit.

[11 minutes 50 seconds][Customer] : I mean, looking at down the track a bit, who knows the way things go up, you know, like I want to cover the wake and things like that as well.

[11 minutes 53 seconds][Agent] : Who knows the way things go like I want to cover the like and things like that. Yeah, yeah, no worries. And even if you start at let's say 12,000 and you want to reduce that amount, like we were saying earlier, you just give us a call to apply to reduce that.

[12 minutes][Customer] : So you know, Yeah, yeah.

[12 minutes 10 seconds][Agent] : But if you want 15 later on subject to eligibility, you can just keep what you have set up for 12,000 and apply for a second top. Yep.

[12 minutes 15 seconds][Customer] : If it's reduced, if I was to reduce it, which I doubt that very much, but if I was, then the waiting period is the same because I'm reducing it.

[12 minutes 17 seconds][Agent] : If I was to reduce, which I doubt that very much, but if I apply, Yep, then the waiting period is the same because I'm reducing it. It's only you're already served out.

[12 minutes 24 seconds][Customer] : It only changes if I increase it.

[12 minutes 27 seconds][Agent] : Yeah, Yeah.

[12 minutes 27 seconds][Customer] : That's right.

[12 minutes 28 seconds][Agent] : Because you're not, you're not starting a new policy. I increase exactly right. So you're not.

[12 minutes 28 seconds][Customer] : So it's only the portion that I increase that would be. Yeah, that's right.

[12 minutes 32 seconds][Agent] : So yeah, because when you reduce it, you've pretty much let's say you've spent more than 12 months, you pretty much it's the same policy that you've waited all that 12 months already.

[12 minutes 42 seconds][Customer] : That's right. Yeah.

[12 minutes 42 seconds][Agent] : So that that's fine. Yeah.

[12 minutes 44 seconds][Customer] : It would only be on the increase increased amount that I would have to then wait another 12 months on that amount.

[12 minutes 44 seconds][Agent] : So increased, increased amount that I would have to be paid another 12 months amount. Yeah, that's right.

[12 minutes 49 seconds][Customer] : Yeah, OK.

[12 minutes 50 seconds][Agent] : Because it will be a second top up. So going from 12 to 15.

[12 minutes 53 seconds][Customer] : Yes, Yes. Yeah.

[12 minutes 54 seconds][Agent] : And you applied for that \$3000 extra that that 12 month waiting period that we're talking about that would apply to \$3000 portion. OK.

[13 minutes][Customer] : Yeah, yeah, yeah, yeah, OK.

[13 minutes 3 seconds][Agent] : But if you serve that, that first 12 months for 12,000, no, it doesn't apply to that \$12,000 per portion. And overall, how does that sound? Is this all sounding OK to you so far?

[13 minutes 10 seconds][Customer] : Yeah, Yes, it does.

[13 minutes 14 seconds][Agent] : It does.

[13 minutes 14 seconds][Customer] : It sounds good.

[13 minutes 14 seconds][Agent] : It sounds good. Are you able to e-mail me these details? Perfect.

[13 minutes 15 seconds][Customer] : Are you able to e-mail me these details or not?

[13 minutes 18 seconds][Agent] : Not Yep, I can do that. I'm sitting here at the moment. Mm hmm. My granddaughter who's sick and I just uh huh. When I get home, Yep, you know, sort of have the piece to go through.

[13 minutes 19 seconds][Customer] : Yeah, that would be great because I'm sitting at the moment nursing my granddaughter who's sick and I just need to when I get home, you know, should have had the piece to go through it properly. But yes, it does all sound good.

[13 minutes 29 seconds][Agent] : Yeah, absolutely.

[13 minutes 30 seconds][Customer] : Yes. And I just want to talk with my sons.

[13 minutes 31 seconds][Agent] : I've got here Dale Wood talk with my son. Yep, perfect. That sounds good. So I got GAIL Wood 940 at at yahoo.com dot AU. So happy to send it out to you so you can have a read through talk about it with your sons.

[13 minutes 33 seconds][Customer] : Yep, Yep, Yep. OK.

[13 minutes 41 seconds][Agent] : And the other thing as well, GAIL, if it's all sounding good to you so far, what I can do for you is actually get all those policy documents posted out to you and also get you immediately covered with real insurance today because by doing it this way, I'll be able to get those post documents out to you. We can start nominating your son as beneficiaries. So when you get those documents, sit down and have a good look for it.

[14 minutes][Customer] : Yeah, yeah.

[14 minutes 4 seconds][Agent] : If you have any questions, my name and number will be undocked and I really don't want to commit to any. Oh, perfect.

[14 minutes 5 seconds][Customer] : Oh, I understand where you're coming from with all of that, but I really don't want to commit to anything today because.

[14 minutes 10 seconds][Agent] : OK. No worries. Do you like anyone? Mm, Hmm.

[14 minutes 11 seconds][Customer] : And like anybody, like you, like anyone, I'm going to also check with somebody else first.

[14 minutes 13 seconds][Agent] : I'm going to also check with somebody else. OK. I'll get a couple of quotes. Yep.

[14 minutes 15 seconds][Customer] : I'll, I'll get a couple of quotes, which is pretty much normal for anybody, I would think.

[14 minutes 17 seconds][Agent] : Which is pretty much normal for anybody, I think. Yeah, at the moment. I guess what you're saying. That's really good to me. Mm Hmm. I just want to be sure. Yep.

[14 minutes 20 seconds][Customer] : But at the moment, yes, what you're saying sounds really good to me, but I just want to be sure I don't.

[14 minutes 27 seconds][Agent] : No worries.

[14 minutes 27 seconds][Customer] : I wouldn't.

[14 minutes 27 seconds][Agent] : It wasn't.

[14 minutes 27 seconds][Customer] : You're the first company that I've spoken with.

[14 minutes 27 seconds][Agent] : You're the first company that I've spent with. Yep.

[14 minutes 30 seconds][Customer] : But if I'd spoken with somebody else first, I would have said the same thing to them.

[14 minutes 31 seconds][Agent] : But if I'd spoken with somebody else first, I would have said the same thing. Yeah, that's all right. You know, go through it with, you know, each one with my son.

[14 minutes 34 seconds][Customer] : And, you know, go through it with, you know, each one with my sons and just see what they think as well.

[14 minutes 39 seconds][Agent] : Just see what they think as well, OK, Yeah, it's all good. Now what I'm gonna do is I might send it out with a pre activation for one of them.

[14 minutes 40 seconds][Customer] : So yeah, yeah, yeah.

[14 minutes 49 seconds][Agent] : I'll consider that with the 12,000 amount because after talking to your sons and that you're happy to proceed by having that pre activation in there, at least you have the option to buy through the e-mail.

[14 minutes 59 seconds][Customer] : Oh, OK.

[14 minutes 58 seconds][Agent] : So I'm just gonna, yeah, I'm just gonna send out the 12,000

months through e-mail.

[15 minutes][Customer] : But if you send out the 12,000 months through the e-mail, I can change that to 15.

[15 minutes 3 seconds][Agent] : I can change that to 15. I can set it up for both, pre activation for both.

[15 minutes 8 seconds][Customer] : Yeah, I'm really probably at this stage more interested in the 15, I think.

[15 minutes 8 seconds][Agent] : Let me just check on my system here, probably more interested in the 15. OK, Yep. How about we'll just jump out of 12 because if you because I'll send it out for both, but you can choose which one that you prefer.

[15 minutes 13 seconds][Customer] : But yeah, because as as you say, if I start off with the 15 and if I change my mind and wanna lower it, well then I don't have the extra waiting period on that balance as well.

[15 minutes 19 seconds][Agent] : But if you've got any questions yeah, If I start off at the 15 mm hmm, and if I change my mind and wanna lower it mm hmm and I don't have the extra weight mm hmm on that yeah as well. No worries. Again, I just need to sit down and Yep, straight with it all work out my finances to be sure. 100% MM hmm. Fine with whatever I'm paying. MM hmm.

[15 minutes 27 seconds][Customer] : So again, I just need to sit down and get my head straight with it all, work out my finances to be sure 100% that I'm fine with whatever I'm paying and go from there.

[15 minutes 37 seconds][Agent] : And go. Yeah.

[15 minutes 39 seconds][Customer] : I don't think that's an issue.

[15 minutes 39 seconds][Agent] : I don't think that's an issue. Yeah.

[15 minutes 40 seconds][Customer] : That doesn't bother me. But yes, just something to think about.

[15 minutes 41 seconds][Agent] : But yeah, it's just something to think about. Yeah. No, absolutely. That's what I'm having to send it out to you so you can reach me. I'll.

[15 minutes 47 seconds][Customer] : Yeah, yeah, yeah.

[15 minutes 48 seconds][Agent] : I'll put a link to the PDS. I'll. My name and number will be there. If

you got any questions, just give me a call.

[15 minutes 51 seconds][Customer] : I was just going to say, is your.

[15 minutes 52 seconds][Agent] : Yeah.

[15 minutes 52 seconds][Customer] : Yeah.

[15 minutes 53 seconds][Agent] : I'd like your name and number. No worries.

[15 minutes 53 seconds][Customer] : I'd like your name and number to be on it because I, I mean, I'll be honest with you.

[15 minutes 55 seconds][Agent] : I mean, I'll be honest with you.

[15 minutes 57 seconds][Customer] : If I decide to go somewhere else, I will let you know that.

[15 minutes 57 seconds][Agent] : If I decide to go somewhere else, I will let you know.

[15 minutes 59 seconds][Customer] : Yeah.

[15 minutes 59 seconds][Agent] : Yeah. Thank you.

[16 minutes][Customer] : That's why I wanted your name and number.

[16 minutes][Agent] : I wanted your name and number.

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

[16 minutes 2 seconds][Agent] : Sounds good. I'll just grab your address because if you do personal line this, we've got the correct address which you send a welcome pack to. So I'll just put this all in here.

[16 minutes 8 seconds][Customer] : Yeah, yeah. 225.

[16 minutes 10 seconds][Agent] : What's your post code by the way to 250-2250?

[16 minutes 13 seconds][Customer] : Oh yeah. Point Clare.

[16 minutes 15 seconds][Agent] : And that would be what's the suburb point clear? Point clear. Oh, on the Central Coast. Yep, all good.

[16 minutes 22 seconds][Customer] : Yes. Yeah. 32B Wendy drive.

[16 minutes 23 seconds][Agent] : So Clare and the address in point clear 32B Wendy Drive. OK, B as in B for Bob.

[16 minutes 34 seconds][Customer] : That's right.

[16 minutes 35 seconds][Agent] : Yep, 32B Wendy drive.

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

[16 minutes 36 seconds][Agent] : Yep, that's perfect. And I'm just going to send out a pre activation. I should try it with the 12 and I'll do it for the 15 as well.

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

[16 minutes 43 seconds][Agent] : So once you're ready, you can just review what we've discussed today and once you're ready, you can activate it over e-mail.

[16 minutes 48 seconds][Customer] : And at this point, I'm not obligated to anything. Obviously. No.

[16 minutes 51 seconds][Agent] : No, no, this is uh, like, like you said, there's two options here.

[16 minutes 52 seconds][Customer] : Yep, Yep, yes, yes.

[16 minutes 55 seconds][Agent] : So umm 1 was to get the information there and the other one was what I just offered you there, which was umm de de covered and then, you know, read about it.

[17 minutes 3 seconds][Customer] : And then I can go online and activate and do all of that with if that's what I decide.

[17 minutes 4 seconds][Agent] : I can go online and activate Yeah yeah, You can do that yeah, that's fine.

[17 minutes 7 seconds][Customer] : Yeah, yeah, yeah, yeah. I was just going to ask you that too. Yes, because I prefer it to be obviously on my pension day.

[17 minutes 10 seconds][Agent] : And umm, you, you choose uh, your umm, you choose your umm, whi which day that you would like uh, for the first debit Yeah actually, yes, because I prefer it to be obviously a month interest day. Yeah, that's fine.

[17 minutes 21 seconds][Customer] : So yeah, Yep.

[17 minutes 22 seconds][Agent] : Happy to align it with pay dates.

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

[17 minutes 25 seconds][Agent] : So E even if like you, you chose today, it doesn't have to be today, but you say you chose next Wednesday, for example. That's perfect.

[17 minutes 32 seconds][Customer] : That's when it will come out.

[17 minutes 32 seconds][Agent] : Happy to accommodate for you.

[17 minutes 34 seconds][Customer] : Yes. Yeah. OK.

[17 minutes 34 seconds][Agent] : Yeah, but you, yeah, you get to choose.

[17 minutes 37 seconds][Customer] : Yeah. Good.

[17 minutes 36 seconds][Agent] : OK, let me just check on this e-mail Yeah, I can send that pre activation for the 12 and the 15th.

[17 minutes 41 seconds][Customer] : Yep. Alright. Bye. Bye. Yeah.

[17 minutes 41 seconds][Agent] : So you can just take that away, talk about it with your sons and decide yeah, as you said, either way. And just another thing as well with the funeral insurance. You may pay more total premiums out of the policy than the benefit amount, so please be aware this insurance does not have a savings or investment element. So if you cancel outside of 30 days, your card will stop and you're not receiving anything back unless you're eligible for and choose the early cash back offer. About 30 days. It's talking about the 30 day cooling off.

[18 minutes 8 seconds][Customer] : OK, Yeah, yeah.

[18 minutes 7 seconds][Agent] : That is attached to the policy once you take it out. If I decided to activate and then within the 30 days, I'll change my mind. I can cancel. Yeah.

[18 minutes 9 seconds][Customer] : If I, if I decided to activate and then within the 30 days I change my mind, I can cancel it out pretty much.

[18 minutes 17 seconds][Agent] : Give us a call.

[18 minutes 18 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 18 seconds][Agent] : Yeah, just call us and apply to cancel the cover. Yeah.

[18 minutes 21 seconds][Customer] : OK.

[18 minutes 20 seconds][Agent] : Yeah, it's pretty straightforward. But I've sent this two quotes to you now, so you should get this in the next half hour or so ago.

[18 minutes 22 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 27 seconds][Agent] : And yeah, just reach out if you've got any questions. Just on my end here. I'll make a note here to give you a call. But just generally, how much time do you think you

need to talk to your son's, work out your budget and come to a decision?

[18 minutes 38 seconds][Customer] : I, I probably won't be able to speak to one of them probably for about a week.

[18 minutes 39 seconds][Agent] : Probably, like one of them is probably for about a week. OK. Yep.

[18 minutes 43 seconds][Customer] : He's away working at the moment.

[18 minutes 44 seconds][Agent] : Mm, Hmm. So.

[18 minutes 44 seconds][Customer] : So, yeah, I've, I've.

[18 minutes 45 seconds][Agent] : Mm hmm, that's perfect 'cause I'm away next week anyway. So. OK, so then let's put it to the week after and if you want to give me a call then yeah.

[18 minutes 49 seconds][Customer] : OK, so then let's put it to the week after and if you want to give me a call then if I haven't contacted you, then that's fine.

[18 minutes 53 seconds][Agent] : If I haven't contacted you, then that's fine. Mm Hmm.

[18 minutes 56 seconds][Customer] : That's fine.

[18 minutes 57 seconds][Agent] : That sounds good. Was there a preferred day?

[18 minutes 57 seconds][Customer] : You can do that because I get really busy too. So I'm nice.

[18 minutes 59 seconds][Agent] : Like I get busy too, so at night. Yeah.

[19 minutes 1 seconds][Customer] : It's really hard. I mean, at the moment you've, you've got lucky.

[19 minutes 1 seconds][Agent] : Hard to be the same if you got lucky. Yeah, my granddaughter's asleep.

[19 minutes 3 seconds][Customer] : My granddaughter's asleep and sometimes if she's awake and she's a bit of a terror, it would be hard for me to talk to you.

[19 minutes 5 seconds][Agent] : Yeah, sometimes if she's awake and she's a terror, yeah, it would be hard for me to talk to you. Oh, oh, definitely. I know what you mean.

[19 minutes 10 seconds][Customer] : So there's no particular time.

[19 minutes 13 seconds][Agent] : Yeah, I know what you mean.

[19 minutes 13 seconds][Customer] : Yeah, There's no.

[19 minutes 13 seconds][Agent] : I've got two kids myself, so I know when you're looking after kids,

it's hard to concentrate. And.

[19 minutes 15 seconds][Customer] : Yeah, and she's only 10 months old, so. Yeah.

[19 minutes 18 seconds][Agent] : OK, OK, I I don't know.

[19 minutes 19 seconds][Customer] : And being sick. So I I don't know.

[19 minutes 19 seconds][Agent] : What time do you work till?

[19 minutes 23 seconds][Customer] : What time do you work till WH What are your hours?

[19 minutes 25 seconds][Agent] : What do you. It just varies a bit.

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

[19 minutes 27 seconds][Agent] : But generally when I return in in a fortnight style, it's generally 9:00 to 5:00.

[19 minutes 32 seconds][Customer] : OK. That's OK. Whatever suits you.

[19 minutes 32 seconds][Agent] : So I can make a note to give you a call around 10. Yeah. Yeah, that's fine.

[19 minutes 35 seconds][Customer] : Yeah, that's fine.

[19 minutes 35 seconds][Agent] : And if I, if I can't talk at that point, well, then I'll just let you know. Call back.

[19 minutes 36 seconds][Customer] : And if I, if I can't talk at that point, well, then I'll just let you know, call back in an hour.

[19 minutes 39 seconds][Agent] : Yeah. That's it. That's it.

[19 minutes 40 seconds][Customer] : That's just how it has to be. Yeah.

[19 minutes 42 seconds][Agent] : Sounds good. OK.

[19 minutes 42 seconds][Customer] : Yeah, yeah, that's.

[19 minutes 44 seconds][Agent] : And I'm sorry, I have forgotten your name. Ken. Ken.

[19 minutes 44 seconds][Customer] : And I'm sorry, I have forgotten your name, Ken.

[19 minutes 48 seconds][Agent] : Yep.

[19 minutes 48 seconds][Customer] : Thank you.

[19 minutes 49 seconds][Agent] : Thank you. Thanks, GAIL.

[19 minutes 49 seconds][Customer] : I'm not good at remembering that, but that's fine.

[19 minutes 50 seconds][Agent] : No worries. OK.

[19 minutes 52 seconds][Customer] : OK.

[19 minutes 52 seconds][Agent] : Well, I look forward to getting it. Yep. Now.

[19 minutes 52 seconds][Customer] : Well, I look forward to getting your e-mail and I'll go through it.

[19 minutes 54 seconds][Agent] : And I'll go through it.

[19 minutes 55 seconds][Customer] : And I said speak to my sons.

[19 minutes 55 seconds][Agent] : And I said speak to my son. Mm Hmm. And yes, if you haven't heard from me. MM hmm. Then by all means, when you come back to your holiday. MM hmm.

[19 minutes 56 seconds][Customer] : And yes, if you haven't heard from me, then by all means, when you come back from your holiday, then get in touch. Yeah.

[20 minutes 2 seconds][Agent] : And get in touch. Yeah. Will do. Thanks, GAIL.

[20 minutes 4 seconds][Customer] : OK. Great.

[20 minutes 4 seconds][Agent] : OK, enjoy the rest of your day.

[20 minutes 5 seconds][Customer] : Thank you very much for all your help.

[20 minutes 5 seconds][Agent] : Thank you very much for all your help. Thank you.

[20 minutes 7 seconds][Customer] : That's that's Yeah. You've been very helpful and have a good holiday.

[20 minutes 7 seconds][Agent] : Yes, you've been very helpful and have a good holiday. Yeah. Thank you. Thanks, Kyle. Bye. Bye. Thank you very much.

[20 minutes 11 seconds][Customer] : Thank you very much. Thank you. Bye.

[20 minutes 12 seconds][Agent] : Thank you. Bye.