

[2 seconds][Customer] : Hi there.

[4 seconds][Agent] : A good MO morning, it's Abraham calling from One Choice Life Insurance. How are you going today?

[10 seconds][Customer] : I'm well, thanks. How are you doing?

[12 seconds][Agent] : That's very good to hear. I'm not too bad at all. Thank you so much for asking.

[23 seconds][Customer] : That's OK.

[16 seconds][Agent] : I was just giving a call 'cause we had an expression of interest that was just placed over the weekend for some life insurance and we'll just see to give you a hint that enquiry, but I was asking W was it Zacharia Smith?

[30 seconds][Customer] : Yes, hello.

[33 seconds][Agent] : Yeah. Beautiful. And then just date of birth was the 9th of June 1975.

[39 seconds][Customer] : That's correct.

[40 seconds][Agent] : Beautiful. And just with residency in New Zealand, can I confirm that you are a male New Zealand resident currently residing in New Zealand?

[48 seconds][Customer] : Yep.

[47 seconds][Agent] : Yeah, perfect. And just with our calls, Please note that our calls are recorded. Any advice you provide is limited to the products we offer and this is to need to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances, but lovely, lovely to speak to you today. Just in terms of life insurance and just so I can have a bit of a better understanding, do you currently have some cover in place?

[1 minutes 4 seconds][Customer] : OK, no, I don't.

[1 minutes 16 seconds][Agent] : OK.

[1 minutes 30 seconds][Customer] : The latter. Yeah, more with leaving behind to the kids.

[1 minutes 18 seconds][Agent] : And just with the inquiry, just so I can have a bit of a better understanding, was it more to like cover a mortgage that might have sparked that interest or was this more to like provide that peace, survived the family and loved ones for the kids? Understandable. How many children did you have?

[1 minutes 35 seconds][Customer] : Yeah, 3.

[1 minutes 41 seconds][Agent] : Three. OK, that's alright. Well, I can definitely understand what sparked that interest in is all designed for those reasons there to provide that financial protection for them and it could help pay off any mortgages, any loans or other costs involved in raising family. But it's really designed there to provide that Peace of Mind if something happens to you. They have that financial security with the loved one side. You can nominate up to five people as a beneficiary or if you're just wanting to leave it to your three children, you have full control over that list.

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

[2 minutes 12 seconds][Agent] : We also have where your loved ones can request for an advanced payout of \$10,000 to help with the funeral costs and those expenses at the time. We also include a terminally ill advanced payout, which God forbid if this would ever happen, but if you were diagnosed with 12 months or less to leave by a medical practitioner, that's when we're going to pay your claim to in full whilst your life and it could help any further medical costs or just there to ensure you receive that best care possible. But it is a nice simple process in applying like we don't require to do any medical checks or complete any blood tests. We just have some health and lifestyle questions that determine the final pricing in the terms of the policy.

[2 minutes 51 seconds][Customer] : Right.

[2 minutes 51 seconds][Agent] : Zachariah Well, what we'll do is we'll go through a quote together. Look at some amounts I've just got asked. Have you had a cigarette in the last 12 months? That's all right. A very healthy choice. But you can choose from an amount based on your current income. Is yours more than \$50,000 annually?

[2 minutes 59 seconds][Customer] : No, no, sorry. That's amount just for.

[3 minutes 20 seconds][Agent] : Yes. So for the amount of cover we can offer, it is just based on your current annual income. Also, do you earn more than \$50,000 annually? Like yearly?

[3 minutes 31 seconds][Customer] : Yeah, RN double that.

[3 minutes 34 seconds][Agent] : Double that. That's OK, no problem at all. So for the amount of cover we can look at for yourself, it does range from \$100,000 being the starting amount, it goes up

in \$50,000 steps in between. So it goes like FIF, 152 hundred, 250 all the way up to that amount of.

So the maximum we could look at is \$1.5 million worth of cover, but.

[4 minutes 2 seconds][Customer] : Yeah, that's actually what I'm looking at, getting a cover.

[4 minutes 9 seconds][Agent] : The 1.5 million, yeah, no, that's OK. If you're looking at that amount of coverage. So, so far, this is the indicative estimated price.

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

[4 minutes 18 seconds][Agent] : The final pricing is determined through those health and lifestyle questions, but it says that \$186.89 a fortnight so far for \$1.5 million. I have a lovely to hear.

[4 minutes 30 seconds][Customer] : OK, that sounds good, but we have to go through the all questions. Yep, I'll get it.

[4 minutes 38 seconds][Agent] : Yeah, just those questions. It just determines it could stay at that same event or it could change, but we can definitely go through those together to get that final outcome. I just wanted to check with yourself. We have an additional coverage you can add on to the life insurance, but it's more for these insured events. It's for heart attack, cancer, stroke or if you were to undergo coronary bypass surgery. This one's called our serious illness cover and the way it's more designed is as a living benefit to help in any rehabilitation costs or even as an income replacement as you're recovering. But it would would it be something you're interested in adding on the life insurance or was it just life cover?

[5 minutes 17 seconds][Customer] : Probably at the later stage, but not now. Would that be possible?

[5 minutes 16 seconds][Agent] : You'd yeah that's OK in the future always subject to late yeah we can look into it in the future subject to legibility. It just has an age of legibility for that cover.

[5 minutes 35 seconds][Customer] : OK.

[5 minutes 30 seconds][Agent] : So as you're 49 right now we can definitely look at that cover for you just depends when you look into it in the future.

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

[5 minutes 37 seconds][Agent] : But I'll leave it as just a life insurance so far but I've got to read a

paragraph just in terms of the answers that you provide it just says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes should cover any other related services well. We'll share this with your insurer and make sure with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter to a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what term terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure You have this duty into the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. It just asks with a yes or no. Do you understand this? Yeah, no problem at all. And with most of these questions, they just require yes or no answers for them.

[6 minutes 50 seconds][Customer] : Yes, I am. OK, So I don't have to elaborate.

[6 minutes 58 seconds][Agent] : The first one, they they're mostly just yes or no. And if they do apply for you, it'll just be some further questions about the conditions. But the first one just says are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[7 minutes 4 seconds][Customer] : OK, Yes.

[7 minutes 18 seconds][Agent] : Yeah, beautiful. The next one's just going to ask about some medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following The first one's, stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina.

[7 minutes 39 seconds][Customer] : No.

[7 minutes 40 seconds][Agent] : No, that's OK. The next was lung disorder, excluding asthma, sleep apnea or pneumonia, cancer or leukaemia excluding skin cancer, kidney disorder, hepatitis or any

disorder of the liver. Anxiety, depression or stress require medical treatment or any of the mental health disorder.

[7 minutes 47 seconds][Customer] : No, no, no, no, no.

[8 minutes 9 seconds][Agent] : It's OK And this was Have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? That's OK. We'll move to the next section is in relation to your height and weight. Please be clear that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges.

[8 minutes 21 seconds][Customer] : No 1.75 centimetres.

[8 minutes 39 seconds][Agent] : But with that being said, what is your exact height in either centimeters or feet in inches 175 Thank you so much. And just with the weight side, what is your exact weight in either kilos, pounds or stones?

[8 minutes 57 seconds][Customer] : In kilos it would be 73.

[9 minutes 4 seconds][Agent] : 73 kilos no problem at all without with your weight. Have you experienced any unexplained weight loss of kilograms in the last 12 minutes?

[9 minutes 6 seconds][Customer] : Yep, the diet to give them the the exact weight because it's actuated. It's like between 71 and 73.

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

[9 minutes 26 seconds][Customer] : OK, let's throw it in the middle.

[9 minutes 21 seconds][Agent] : It is the one that like that you're most confident on with that one, were you confident was 73 or 71?

[9 minutes 27 seconds][Customer] : Then let's make it 72.

[9 minutes 30 seconds][Agent] : That's OK.

[9 minutes 35 seconds][Customer] : Yes?

[9 minutes 31 seconds][Agent] : So just confirming that exactly 72 kilograms, no problem at all. And just with your weight, have you experienced any unexplained weight loss of more than 5 kilos in the

last 12 months?

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

[9 minutes 45 seconds][Agent] : No, that's OK, no problems with the next one, it's just going to ask about some work duties. So does your work require a quality to go underground, work at heights above 20 metres, start to depth below 40 metres, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[10 minutes 4 seconds][Customer] : No, it doesn't.

[10 minutes 6 seconds][Agent] : No, that's OK. And to the best of your knowledge, are you infected with or are you in a higher risk category for contracting HIV which causes AIDS? No, that's OK, we'll travel. Do you have definite plans to travel or reside outside of New Zealand? Are you booked or be booking travel within the next 12 months?

[10 minutes 15 seconds][Customer] : No, no I don't.

[10 minutes 26 seconds][Agent] : That's alright. Or do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? That's OK, we'll keep moving on through this is just that further medical history section. Just again asking, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following The first one's diabetes, raised blood sugar, impaired glucose tolerant, so impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

[10 minutes 35 seconds][Customer] : No, OK, no, no.

[11 minutes 5 seconds][Agent] : That's OK Tumour, mole or cysts, including skin cancer, sunspots or Melanoma.

[11 minutes 11 seconds][Customer] : No.

[11 minutes 12 seconds][Agent] : And have you ever had an abnormal PSA test or an enlarged prostate?

[11 minutes 17 seconds][Customer] : Have I ever had a abnormal?

[11 minutes 19 seconds][Agent] : So abnormal PSA test that stands for prostate specific antigen and is a screening test for prostate cancer or an enlarged prostate.

[11 minutes 29 seconds][Customer] : No.

[11 minutes 31 seconds][Agent] : No, that's OK. I'll just answer no to that whole question. Is that correct? Was that no to the whole question? So sorry.

[11 minutes 37 seconds][Customer] : Sorry, that's correct.

[11 minutes 47 seconds][Agent] : Yeah, no problem at all. And the next was gonna ask about thyroid condition or neurological symptoms such as dizziness or fainting.

[12 minutes][Customer] : None.

[11 minutes 55 seconds][Agent] : No, that's OK. That'll be no no to the whole question. Sorry, that was that was correct. No, no, to that whole question.

[12 minutes 17 seconds][Customer] : No, to the whole question.

[12 minutes 19 seconds][Agent] : No. Yep. No, no problem. And the next was disorder of the stomach, bowel, goldbladder or pancreas.

[12 minutes 18 seconds][Customer] : Yeah, just hold on one second.

[12 minutes 25 seconds][Agent] : No rush. No rush, no rush. Oh, so sorry. Was that to me?

[12 minutes 29 seconds][Customer] : Yes, Yes, please.

[12 minutes 32 seconds][Agent] : Sorry, yeah, I I can hold on. No rush at all.

[12 minutes 38 seconds][Customer] : No, it's fine. You can go ahead.

[12 minutes 40 seconds][Agent] : OK, so, so, so the next was asking about disorder of the stomach, bowel, gallbladder painters.

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

[12 minutes 50 seconds][Agent] : Yes or no? No problem. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abusive prescription medication, or received medical advice or counselling for alcohol consumption.

[12 minutes 54 seconds][Customer] : No, no, no, no, no.

[13 minutes 12 seconds][Agent] : Ladder or urinary tract disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma. That's OK. There's only five more from here. But this is other than what you've already told me about. In the past three years, have you sought medical

advice or treatment by medical practitioner specialists? Well, are you waiting results for any medical tests or investigations such as? They're not limited to any surgeries, X-rays, scans, blood tests, or biopsy.

[13 minutes 24 seconds][Customer] : No, no I'm not.

[13 minutes 47 seconds][Agent] : OK. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're kindly experiencing within the next two weeks? That's all right. This one's a family history question. We're only going to reference immediate family, which are father, mother, brother or sister. But to the best of your knowledge, have any of your immediate family, living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[13 minutes 56 seconds][Customer] : No, no.

[14 minutes 18 seconds][Agent] : That's alright. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60? No problem and the last is other than one of the events gift certificate slash vouchers. Do you engage in or intend to engage in any of the following aviation other than as affair paying passenger on a recognised airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 metres, cable wreck diving or any other hazardous activity.

[14 minutes 29 seconds][Customer] : No, well, no.

[14 minutes 57 seconds][Agent] : That's OK. We need, I'm very scared of heights, but everyone does have their preference.

[15 minutes][Customer] : There's an extreme sports, eh?

[15 minutes 3 seconds][Agent] : That's very extreme. That's OK. But with that application and as well with yourself, it sounds like you're keeping yourself nice and healthy. It's always beautiful to you this but want to congratulate you. That application has been approved for the life insurance policy and it's going to cover you for death due to any cause except suicide in the 1st 13 months as well.

[15 minutes 4 seconds][Customer] : Yeah, yes, OK.

[15 minutes 24 seconds][Agent] : We have that terminally ill advanced payment that's included in

your cover, which if you were diagnosed with 12 months or less delivered by a medical practitioner, is when we pay that claim to in full. Then again, that could help for any further medical costs or just to ensure you receive that best care possible. And all of your loved ones and beneficiaries, they're still able to request a funeral advance payout of \$10,000 just with the premium side. So please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year benefit amount will increase by 5% with associated increases in premium.

[15 minutes 33 seconds][Customer] : Yeah, OK, Yeah, OK. Understand that.

[16 minutes 3 seconds][Agent] : You can opt out of this indexation each year, but within that pricing, within that pricing side, a great, great news is that still stays at \$186.89 a fortnight for the \$1.5 million worth of coverage.

[16 minutes 20 seconds][Customer] : That sounds good.

[16 minutes 20 seconds][Agent] : And no problem with that.

[16 minutes 27 seconds][Customer] : No I don't. Would there?

[16 minutes 23 seconds][Agent] : As you mentioned, you didn't have any coverage in place at the moment and we're wanting to leave that for that financial.

[16 minutes 29 seconds][Customer] : Would there be a an issue if a WH when buying a property and they would then expect the bank thing to issue cover from a different provider? Would that become a problem? Yes.

[16 minutes 48 seconds][Agent] : Like if like you had a property that you were gonna like, buy for and yeah.

[16 minutes 54 seconds][Customer] : And then the bank would insist that I have life cover. Would that change things? Would I have to notify you? Would I?

[17 minutes 5 seconds][Agent] : Like with with our policy, if you had this in place, like in if a bank or broker was to ask if you have life insurance, it's in like if you had this in place, that's 1.5 million. If you went to another life insurance and sort out another cover, it's all entirely up to you if you'd like to take out another cover. But we don't take into consideration if you have a policy in place, this is it's

individual policy.

[17 minutes 30 seconds][Customer] : OK, Right.

[17 minutes 29 seconds][Agent] : So it's entirely up to you within that pricing and coverage. What we could do is mention it did sound like a suitable amount we could get you covered from today and also send out these documents to your home address and e-mail address for you to sit down and review. The policy does give a 30 day cooling off.

[17 minutes 56 seconds][Customer] : Yeah.

[17 minutes 51 seconds][Agent] : And that's if you ever decide it's no longer suitable for you or can't within 30 days, then you receive a full refund of your premium unless a claim has been made. But within that cover we can get you covered from today but no payments have to start to a day that would suit you. You could choose whether it'd be in like a week's time as well.

[18 minutes 8 seconds][Customer] : I would love to, but I'd like to sit down with my wife and, and just discuss things because I'd, I'd also like her to apply for cover. So I would just like to give it a breakdown and, and kind of let us see what what the benefits are and I'll take it from there. Would it be possible to get cover from tomorrow? I just, yeah, I just need to chat to her tonight.

[18 minutes 18 seconds][Agent] : Yeah, yeah, yeah, that's definitely understandable. I have some ways surrounding like, I'll give you the option. So like you can definitely do that.

[18 minutes 57 seconds][Customer] : Yeah.

[18 minutes 47 seconds][Agent] : If you wanted to sit down and review, we do have a way where like with the policy, if it was like just wanting to discuss over those benefits and features, we could get you still like covered from today. Like you can select a day in the future for any payment to come out, but then have that time to review, speak to her. And even if you thought it wasn't suitable, you can always call us back and apply to have it cancelled. But just with herself, she's gonna have to just go through that same process you've gone through, just those questions that she goes through.

[19 minutes 6 seconds][Customer] : OK, OK.

[19 minutes 18 seconds][Agent] : And then we can definitely look at a cover for her as well. But did did that sound like a suitable option?

[19 minutes 27 seconds][Customer] : Yeah, yes, it does.

[19 minutes 29 seconds][Agent] : Yeah, Yeah, it's OK. You can select any day that suits like it could be in two weeks time, 3 weeks time, or even in the start of the new year, 24th. That's OK.

[19 minutes 37 seconds][Customer] : Yeah, it would have to be on the 24th, the day before Christmas. Yeah, that's the next payday.

[19 minutes 43 seconds][Agent] : No, that's OK. You can choose the 24th or even if you wanted the 7th of January, you can choose that as well. It's all entirely up to you.

[19 minutes 53 seconds][Customer] : No, the 24th is fine, I just wanted to coincide with those paydays.

[19 minutes 57 seconds][Agent] : No problem at all. I will.

[19 minutes 58 seconds][Customer] : The fortnightly payments.

[20 minutes][Agent] : No problem. We'll select that one for you, but get you covered. From today, we're going to send these documents out to the home address as well.

[20 minutes 4 seconds][Customer] : Yep, 9810.

[20 minutes 7 seconds][Agent] : What was your postal code just to start off with 9810 and just which suburb that was in?

[20 minutes 18 seconds][Customer] : Dean, Gary.

[20 minutes 21 seconds][Agent] : Glengarry beautiful.

[20 minutes 25 seconds][Customer] : 163 Margaret St.

[20 minutes 22 seconds][Agent] : And just in the Cargill, the home address, Margaret St. And is that where your post is as well? The postal address?

[20 minutes 33 seconds][Customer] : That's exactly where it goes.

[20 minutes 35 seconds][Agent] : Yep. Perfect. And as a postal address, there's a title. I'm assuming you best refer Mr. Smith. There's a title.

[20 minutes 34 seconds][Customer] : Yeah, that's correct.

[20 minutes 43 seconds][Agent] : And so. So was I pronouncing your name correctly? Was it Zacharya?

[20 minutes 46 seconds][Customer] : You're close. You're close.

[20 minutes 50 seconds][Agent] : How was it pronounced? I don't want to mispronounce it. So sorry.

[20 minutes 51 seconds][Customer] : They're better than most.

[20 minutes 52 seconds][Agent] : I'm glad to hear. How was it pronounced exactly? I don't want to mispronounce it for you.

[20 minutes 59 seconds][Customer] : No, don't worry about that.

[21 minutes 2 seconds][Agent] : That's OK.

[21 minutes 1 seconds][Customer] : We'll probably never speak again.

[21 minutes 2 seconds][Agent] : Yeah, understandable. Well, I've got here ZAKAREA and then surname Smith.

[21 minutes 11 seconds][Customer] : Correct?

[21 minutes 11 seconds][Agent] : Date of birth was the 9th of June 1975. Best friend of contact 0224563664.

[21 minutes 15 seconds][Customer] : Yep, correct.

[21 minutes 21 seconds][Agent] : And then e-mail was just ZAKARIY a.smith01@gmail.com.

[21 minutes 28 seconds][Customer] : That's correct.

[21 minutes 29 seconds][Agent] : Beautiful. So I've got all that right in the profile. Again, just going to select that day being the 24th. But we have two ways that you can set up payments for the policy. We have both via direct debit. That one's like through an account number and an account name. Or if you're wanting this to come out through like a Visa credit card, We also have an option if you'd like it to come out of a card. But how would you like to to set it up?

[21 minutes 54 seconds][Customer] : I've got a Visa debit card that that will come off from. What do you need from me? Yep, Yep.

[22 minutes 1 seconds][Agent] : Yeah, if if you'd like to use, I would just have to note down just the payment method, whether you wanted it to come out of that card or if you wanted a direct debit, we can do that as well.

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

[22 minutes 11 seconds][Agent] : It's entirely up to you card.

[22 minutes 13 seconds][Customer] : I come up with a debit, my debit card, Yeah.

[22 minutes 18 seconds][Agent] : That's OK. Well, for security purposes, while obtaining your card details, the call recording will stop and we'll recommence after they've collected your details.

[23 minutes 18 seconds][Customer] : The.

[23 minutes 26 seconds][Agent] : Call recording Please be advised that the call recording has now resumed for quality and monitoring purposes. I'm just at the final stage. It's just that final declaration. It covers all the key details about the insurance, but it has a couple of yes or no questions. Just want to do a bit of a recap. So with the hard copy, it takes 5 to 10 business days to get to your home address. But with the e-mail copy, you should get it within 15 minutes time. But it just reads thank you Zachary Smith, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you've agreed to these terms in full. One Choice Life insurance is issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed for the Financial Markets Authority to provide a financial advice service. The advice you have provided to you is limited to assisting you to make a decision about whether One Choice Life if insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other insurers, products or services. We have verified that you want to stay in the colour and that you consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to happen Any advice you provide just with a yes or no. Can you please confirm that you understand and agree to this?

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

[24 minutes 56 seconds][Agent] : Lovely. Your answer to the application questions and any related documents form the basis of your contract of insurance in particular relies upon the information you

have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure?

[25 minutes 15 seconds][Customer] : Yes.

[25 minutes 16 seconds][Agent] : Thank you. By agreeing to this declaration, you can send to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pay is a lump sum benefit amount of Zacharias Smith receives \$1.5 million in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for your first year of cover is \$186.89 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this included in your premium with an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the Authority have provided to us a investor's rated Pinnacle with the B plus financial strength good and triple B minus issue a credit rating with an outlook as stable. You can read more about these ratings on our website and then your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address, also be emailed to you today. You should carefully consider these documents. Ensure the product meets and needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged the claim. But I do appreciate your time through that declaration. It just has two questions to get it in place. Just for this or no. Do you understand and agree with the declaration? No problem at all. And just while we're on the phone together right now, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no?

[26 minutes 45 seconds][Customer] : Yes, no, it's all good. I'll get it in the e-mail.

[26 minutes 59 seconds][Agent] : No, no problem at all. Again, that should come within 15 minutes time for you, but just wanted to check with yourself. So that's the life insurance in place. We do also

have an income protection insurance policy that is more designed.

[27 minutes 14 seconds][Customer] : I've got one with already in place with work.

[27 minutes 18 seconds][Agent] : Oh, you already have one in place.

[27 minutes 20 seconds][Customer] : Yes.

[27 minutes 19 seconds][Agent] : OK, that's OK. Just wanted to check there. We do as well have that, but in the future you can always look into that as well. But that's all in place for you. Was there anything else I could assist with you today?

[27 minutes 26 seconds][Customer] : OK, no, you've been wonderful. Thank you so so very much.

[27 minutes 36 seconds][Agent] : Appreciate it so much.

[27 minutes 37 seconds][Customer] : No problem.

[27 minutes 37 seconds][Agent] : We're open from 8:00 AM to 8:00 PM Monday to Friday.

[27 minutes 46 seconds][Customer] : Did you say 8 to 8?

[27 minutes 40 seconds][Agent] : So you have any questions about the policy or further information, always feel free to contact us and with your lovely 88 from Monday to Friday.

[27 minutes 50 seconds][Customer] : OK.

[27 minutes 50 seconds][Agent] : And if you wanted to and if you had a few moments, we could add your lovely beneficiaries on the policy. But there's no rush at all. If you'd like to do it at a later time, you can do that as well.

[28 minutes 2 seconds][Customer] : Yeah, I think I'll, I'll do it at a later time.

[28 minutes 5 seconds][Agent] : No rush, no problem. Well, I hope you have a great rest of your weekend and a great Christmas. It was lovely to speak to you today.

[28 minutes 9 seconds][Customer] : Thank you so much. I hope you do too.

[28 minutes 12 seconds][Agent] : Appreciate it. Thank you. Take care.

[28 minutes 14 seconds][Customer] : OK, bye. Bye.