

[3 seconds][Customer] : Hello.

[5 seconds][Agent] : Hello and good afternoon there. My name is Long. I'm calling from one choice. Am I speaking to, is that Melina? Meliana, Yeah. Hey there, Melia. Is it Meli Melina or Meliana? Sorry.

[13 seconds][Customer] : Yes, yes, Liana.

[19 seconds][Agent] : Oh, Meliana, Yeah, I'm just calling here as we've received an online expression in regards to that enquiry that you've made there for life insurance. I'm basically here just to take you through a bit of extra information here on our policies.

[29 seconds][Customer] : Yeah, OK.

[34 seconds][Agent] : Uh, we'll go through some pricing and I'll also just answer any questions you may have in the meantime as well.

[40 seconds][Customer] : OK.

[40 seconds][Agent] : OK, lovely. Now, just so I can assist you further here, Mariana, I do have to confirm a few more details of yourself.

[48 seconds][Customer] : OK.

[48 seconds][Agent] : OK, so I've got your surname here and as is it, uh, by any color? Yeah, thank you. Your date of birth, that's the 12th of the 6th, 1992. Yep. Cool. And can I just confirm here that you are a female New Zealand resident currently residing in New Zealand?

[54 seconds][Customer] : Yes, yeah, yes.

[1 minutes 7 seconds][Agent] : Yep. OK. Thank you very much. Just on that note, I'll mention here, Mariana, that all our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK. OK. Cool. Now, umm, Maliana, thank you very much for, you know, just inquiring here, umm, so I can have a bit understanding of, you know, what sparked your interest. Are you new to life insurance or do you currently already have some cover in place? New.

[1 minutes 25 seconds][Customer] : OK, new to life insurance.

[1 minutes 42 seconds][Agent] : Yeah. OK. Yeah, no worries. It's completely fine. What? What sort of prompted your inquiry? What about you looking into life insurance?

[1 minutes 42 seconds][Customer] : Yeah, I'm not sure. Really.

[1 minutes 54 seconds][Agent] : OK, all right, well, umm, is it more just to like, you know, just at the end of the day with life insurance, it is something to, you know, help, umm, designs to provide financial protection for, you know, your family there for your loved ones.

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

[2 minutes 9 seconds][Agent] : Yeah.

[2 minutes 10 seconds][Customer] : Yes.

[2 minutes 10 seconds][Agent] : I, I'm assuming you've got, you've got kids there.

[2 minutes 13 seconds][Customer] : No, I want to. No. Yes.

[2 minutes 14 seconds][Agent] : No, but you're planning to leave that money behind for someone there in that case, Yeah, yeah. OK. So, yeah, TH this one here, it's, it's designed to provide you financial protection for your loved ones. Umm, this is through a lump sum payment if, uh, payment if you were to pass away.

[2 minutes 32 seconds][Customer] : OK.

[2 minutes 31 seconds][Agent] : OK, now, now this benefit here could be used to help maintain, you know, their lifestyle by helping them pay off things like, you know, mortgages, loans and, you know, any other cost involved in basically raising a family. OK, now it's it's here just to give you that Peace of Mind that, you know, something ever happened to you, then your family would have that financial security there.

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

[2 minutes 56 seconds][Agent] : OK, yeah.

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

[2 minutes 58 seconds][Agent] : Now I'll mention here, umm Mariana, that you can nominate up to five beneficiaries to receive this benefit amount. OK.

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

[3 minutes 6 seconds][Agent] : And on top of that, they can also request an advance payout of \$10,000. This is to help with things like funeral costs or any other final expenses at the time as well.

[3 minutes 15 seconds][Customer] : Yeah, OK.

[3 minutes 18 seconds][Agent] : OK, yeah. Now, umm, what we do for you here Miliana and we keep it pretty nice and simple for you as everything is done over the phone.

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

[3 minutes 27 seconds][Agent] : OK, Now there's there's no forms to fill in medical checks or blood tests to complete. What we do is we simply take you through our health and lifestyle questions, OK? As, uh, this will determine the pricing and terms of the policy. OK, cool. So, umm, we'll, we'll go through some pricing here together. I just wanted to check in with you, Maliana, is that, is that all pretty clear and straightforward? Yeah. Yeah. OK, cool. So we'll go through some pricing here together. Now, just to begin with, I need to ask you, have you had a cigarette in the last 12 months? No. OK. Thank you. One second here. And in regards to this one here, So is your income annual income 50K or more?

[3 minutes 43 seconds][Customer] : OK, Yes, yes, no, yes.

[4 minutes 17 seconds][Agent] : Yep. OK, thank you. Lovely. Now, keeping in mind here, so you can choose cover from a minimum of \$100,000, OK, up to a maximum of \$2,000,000 OK, Now with that being said, umm, we could look at different benefit amounts until we find a level of cover that's, you know, suitable and most com, uh, most importantly affordable for yourself.

[4 minutes 30 seconds][Customer] : OK, OK.

[4 minutes 42 seconds][Agent] : OK, so So what benefit amount would you like me to quote you on for today? He doesn't like he looks, has like an unusual looking space, but he's ultra attractive.

[4 minutes 57 seconds][Customer] : We'll try 400.

[4 minutes 59 seconds][Agent] : 400 Yep OK, cool. So let's look at 400,000. OK, cool. So, uh one second, Yep. So Emiliana for \$400,000 worth of cover, uh, you'd be looking at paying an indicative premium of \$12.79 per fortnight. OK, How does that sound there? How does that sound there in terms of, you know, affordability for you?

[5 minutes 22 seconds][Customer] : OK, that sounds good.

[5 minutes 28 seconds][Agent] : Sounds good. OK, we can look at 4000. Did you want to look at any other amounts?

[5 minutes 30 seconds][Customer] : Yeah, try 7.

[5 minutes 37 seconds][Agent] : 700? Yeah.

[5 minutes 39 seconds][Customer] : Yes, please.

[5 minutes 40 seconds][Agent] : OK, so let's look at 700,000. OK, so for \$700,000 worth of, uh, life cover, you'd be looking at paying an indicative premium of \$22.39 per fortnight. OK. How does that sound?

[5 minutes 55 seconds][Customer] : That sounds good.

[5 minutes 56 seconds][Agent] : That sounds good. So are you leaning more towards the 700,000?

[5 minutes 58 seconds][Customer] : Yeah, Yes.

[6 minutes 3 seconds][Agent] : Yeah. OK, cool. So we can look at \$700,000 worth of cover here for you. OK. Now Miliana, the next step here is just to go through the health and lifestyle questions, OK. As the final premium and terms of the policy is dependent on the outcome of your application, which we'll go through together now.

[6 minutes 15 seconds][Customer] : OK, OK, OK.

[6 minutes 24 seconds][Agent] : OK, lovely. Now before we go into the the questions here, umm, I have to quickly read you a pre underwriting disclosure statement, umm, which I'll need your a clear, your clear understanding of. So it'll just be a yes or no.

[6 minutes 38 seconds][Customer] : Oh.

[6 minutes 38 seconds][Agent] : OK, so Miliana that reads. Please be aware all calls are recorded for quality and monitoring purposes. Now 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 other service providers for the purpose of administering your policy or handling claims. Now privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. Now I also need to inform you about your duty of disclosure.

So before you enter into a life insurance contract, you have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. Now, you do not need to tell us things that we already know or should be known as an insurer or which reduces the risk. We sure you have this duty until the time we enter into the contract. If you fail to disclose a 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. So, Miliana, do you understand this yes or no? Yep. OK, thank you. Umm, sorry, I just wanted to mention once again that all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. So Mariana, we'll we'll continue here with the application, OK, Now we'll go through these questions. They are just a simple yes or no answer.

[7 minutes 51 seconds][Customer] : Yes, OK.

[8 minutes 15 seconds][Agent] : OK, so to begin with, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, Yes or no?

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

[8 minutes 26 seconds][Agent] : OK, yeah, thank you. Now, have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following? So stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina. Yes or no lung disorder excluding asthma, sleep apnea or pneumonia. Yes or no Cancer or leukemia, excluding skin cancer, anxiety, depression or stress requiring medical treatment, or any other mental health disorder? Have you been diagnosed with a terminal illness, murder, neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication or received treatment or counseling for drug or alcohol consumption?

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

[9 minutes 36 seconds][Agent] : No. Awesome. Now the next section here is in relation to your height and weight. OK, so Miliana, please be aware that I am required to obtain a confident single

figure measurement for each in order to continue with the application.

[9 minutes 53 seconds][Customer] : OK.

[9 minutes 53 seconds][Agent] : Now the system does not allow me to enter any approximate figures, words or height and weight ranges. OK, so to begin with here, Miliana, what is your exact height? We can do that in either centimeters or feet and inches. 164 centimeters.

[9 minutes 59 seconds][Customer] : Yeah, 164 centimetre, yes.

[10 minutes 13 seconds][Agent] : Yep. OK, thank you. And what is your exact weight? 92.5 OK, thank you. Sorry. So that was 9092.5 KGS.

[10 minutes 18 seconds][Customer] : 92.5, yes.

[10 minutes 29 seconds][Agent] : Yep. OK, OK, lovely. Now, have you, have you experienced any unexplained weight loss of more than 5 KG in the last 12 months? Yes or no? Yes. OK. How much? So? Yeah. So have you. How much weight have you lost? 9 kilos. OK, Yeah. Did you consult a health professional regarding your weight loss? No. What investigations or treatments? What uh, treatment was recommended for performance? Intimate fasting. Uh yeah.

[10 minutes 43 seconds][Customer] : Yes, 9 kilos Yes, no, and somewhat faster yes.

[11 minutes 21 seconds][Agent] : Intimate fasting? Yep. Was that just like a like a decision that you made there on your own? Oh, OK, cool. Umm, and that was just for like like weight loss there, correct. Oh, lovely. How how do you feel? How, how like how how do you feel in regards to Internet fasting? How long you been doing it for now? Three months. OK, and do you feel good? Like I, I've considered doing some Internet fasting myself as well.

[11 minutes 26 seconds][Customer] : Yes, yes, three months, Yeah, more, more energetic.

[11 minutes 51 seconds][Agent] : More energetic. Oh, OK, cool.

[11 minutes 52 seconds][Customer] : Yeah, so later.

[11 minutes 54 seconds][Agent] : All right, yeah, OK, now that's really good to hear. Umm, and it's so it's just like you just don't eat throughout the whole day and then, umm, at night you just, that's when you have dinner. You just eat everything. Yeah, alright. 11 in the afternoon.

[12 minutes 7 seconds][Customer] : Like at 1:00, Yeah, one, one in the afternoon.

[12 minutes 15 seconds][Agent] : Oh, OK, cool.

[12 minutes 15 seconds][Customer] : So I don't.

[12 minutes 17 seconds][Agent] : Yeah.

[12 minutes 16 seconds][Customer] : So yeah, I had my lunch, Yeah.

[12 minutes 17 seconds][Agent] : So you don't eat throughout the whole morning and then at one 1:00 PM, that's when, umm, yeah, OK, no worries. Umm Now with that, if you have had these investigations, what were the results? So that's, that's just asking. So if you have had, uh, if you have had these investigations, what were the results? Intermediate. Sorry, one second.

[12 minutes 38 seconds][Customer] : Pardon, sorry, What's the use of that?

[12 minutes 59 seconds][Agent] : Yeah, one second. Let me look in that was into is it intermittent, Correct.

[12 minutes 59 seconds][Customer] : Sorry, yes.

[13 minutes 10 seconds][Agent] : OK, one second here. Intermittent fasting. OK, bear with me one second. Bear with me one second here. Umm, uh, Mariana. So. So it's basically just asking, has it worked? Yeah, it has. OK, OK, alright. So one second here so and, and just in regards to that one, so that you said that was happening you you started intimate fasting in the last was it 3 months Yeah and and how much, how many kilos have you lost since then? 9 kilos.

[13 minutes 41 seconds][Customer] : Yes, yes, yes, yes, 99, yes.

[14 minutes 4 seconds][Agent] : OK, alright, uh. OK, so I've written here, started fasting 3 months ago, was a decision made on her own and has now since lost 9 kilos. Is that correct? Yeah. OK.

[14 minutes 48 seconds][Customer] : Yes, Yeah.

[14 minutes 50 seconds][Agent] : And yeah, awesome. We'll go through the next questions here. So does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no? No, to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV, which causes AIDS? Yes or no? Do you have definite plans to travel or reside outside of New Zealand, IE booked or will be booking travel within the next 12

months?

[15 minutes 14 seconds][Customer] : No, no, wait, what was the question?

[15 minutes 38 seconds][Agent] : Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months?

[15 minutes 37 seconds][Customer] : Sorry, no.

[15 minutes 48 seconds][Agent] : OK thank you. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? No. OK, thank you. OK, now this is just in regards to your medical history here. So have you ever had symptoms of been diagnosed with or treated before or intend to seek medical advice for any of the following? So diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no Chest pain, high cholesterol or high blood pressure. Tumor, mole or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal pet or cervical smear? Thyroid condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder, or pancreas. Hepatitis or any disorder of the liver.

[16 minutes 1 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[17 minutes 9 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or or paralysis. Bladder or urinary tract disorder. Kidney disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[17 minutes 17 seconds][Customer] : No, no, no, no, no.

[17 minutes 36 seconds][Agent] : OK, thank you. OK. Now, other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests, or biopsy Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? OK, thank you. To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Nope. OK, 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?

[18 minutes 1 seconds][Customer] : No, no, no, no.

[18 minutes 48 seconds][Agent] : No. OK, just the last question here. So other than one off events, so guest certificate and vouchers umm so do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[19 minutes 23 seconds][Customer] : Hey I have a question please.

[19 minutes 26 seconds][Agent] : So other than one off events, So gift certificate and vouchers, do you engage in or intend to get to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? No OK, lovely. Thank you. Alright, so awesome. So we have completed the form here. OK, Now in reference to your health and lifestyle answers, I'll just mention here, umm, it was, it was based on what you disclosed, uh, in regards to the intimates and fasting that you did there. Umm, your Your application needs to be referred to the underwriter for assessment.

[19 minutes 54 seconds][Customer] : No, OK, Yeah, OK, OK.

[20 minutes 24 seconds][Agent] : OK now if you are approved this policy will cover you for death due to any cause OK except suicide in the 1st 13 months.

[20 minutes 36 seconds][Customer] : Yeah.

[20 minutes 36 seconds][Agent] : OK now there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, what we'll do for you here is we'll pay that benefit amount to you in CLO, uh, in full just to help you get some of those, you know, umm, medical costs cover covered and also just to ensure you do receive the best care possible at that time. Work to come.

[21 minutes][Customer] : Yeah, OK.

[21 minutes 5 seconds][Agent] : OK, yeah, awesome. Now, umm, I'll just mention here, 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 your benefit amount will increase by 5% with associated increases in premium. Now you can opt out of this indexation each year.

[21 minutes 17 seconds][Customer] : Yeah, OK.

[21 minutes 30 seconds][Agent] : OK, now umm, with that being said, uh, in regards to the premium here we were looking at a once again that was \$700,000 worth of cover. OK, that came to a fortnightly premium of \$22.39. OK, umm, is that, is that still sounding affordable to yourself there?

[21 minutes 44 seconds][Customer] : Yeah, Yeah, yes.

[21 minutes 55 seconds][Agent] : Yeah. OK, So what I can do here is umm, in regards to getting you organized is I can collect your payment details and read you a declaration so umm, I can get this assessed by the underwr underwriter. Are you happy to proceed with that one?

[22 minutes 13 seconds][Customer] : Umm wait what? What What do I need? Like is it bank account or?

[22 minutes 18 seconds][Agent] : Yeah, so you have the option here where in regards to payment, umm, you have the option where you can either choose, uh, direct debit, so bank account number or you can also do Visa MasterCard. But in regards to the payment, what we do, we don't actually collect a, any payments today. We select the day that's, you know, suited to you best. That can be, you know, any time this week, next week, or even the week after. OK, so yeah, with that one there, umm, like I said, what I'll do is I, I can collect your payment details and reach your declaration, umm, so that I can get this assessed by the underwriter. Are you happy to proceed with that one there?

[22 minutes 42 seconds][Customer] : Yeah, OK. Yeah, sure.

[22 minutes 57 seconds][Agent] : Yeah. OK, cool. So while the application is being says you will be covered for accidental death which pays out if death was due to a direct result of an accident. OK, cover under this last until the insurer makes a decision on your application for 30 days from today, whichever is earlier, OK.

[23 minutes 10 seconds][Customer] : Yeah, OK.

[23 minutes 20 seconds][Agent] : Now, the commencement of your cover will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now and we'll send you out all your policy information to your e-mail and postal address. Yeah. OK, cool. All right. Lovely. So just to proceed from here, umm, bear with me one second, uh. All right, so Yep, like I said, we don't, we don't collect any payment today. OK, Now, uh, Mariana, I've got your e-mail here in as, uh, is that M vain uhvainikola1225@gmail.com?

[23 minutes 38 seconds][Customer] : Oh yes, oh, that's right.

[24 minutes 8 seconds][Agent] : Yeah. OK, so we can send everything else to your e-mail there as well.

[24 minutes 13 seconds][Customer] : OK, OK.

[24 minutes 12 seconds][Agent] : OK, what we'll also have to grab is just your home address so we can send you out all this information to your to your home address. OK, so I'll start off by grabbing, ah, your your post code for the home address.

[24 minutes 21 seconds][Customer] : Umm, wait, hold on, I have to look it up because I don't know.

[24 minutes 33 seconds][Agent] : OK, I can, I can find that for you there. What was your, your address line?

[24 minutes 36 seconds][Customer] : Oh, oh, OK. Umm, 18 Helms Place.

[24 minutes 41 seconds][Agent] : OK, one second here 18 hounds place.

[24 minutes 46 seconds][Customer] : Yes, it's Helms Ms.

[24 minutes 44 seconds][Agent] : Did you say is that HOUNDS HEL and oh Helms? OK, sorry Helms place, is that in Minarella? Yep. Cool. And I've got the post code there as 2102. Would that be correct?

[25 minutes 4 seconds][Customer] : Yes, yeah.

[25 minutes 12 seconds][Agent] : Yep. OK. So Minarella 18 Helms OK, cool. And that's the same as the postal address. So where you get all your mail sent out to, is that correct? Yep, awesome. Yep. Now, umm, Mariana, like I said, we don't collect any payment today.

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

[25 minutes 31 seconds][Agent] : Uh, what we do is we, we select a day that's, you know, suited to you best. So, umm, that can be any time this week, next week or even the week after that. What day did you prefer? We can align that with the payday there as well.

[25 minutes 49 seconds][Customer] : Tuesday next week.

[25 minutes 51 seconds][Agent] : Tuesday next week, yeah. So I've got that as the 10th, Yeah. So, so I've got that as the 10th of December 2024. And then from then on it will be every fortnight on Tuesday.

[25 minutes 56 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 7 seconds][Agent] : OK.

[26 minutes 9 seconds][Customer] : OK.

[26 minutes 9 seconds][Agent] : Yeah OK, awesome. Now just to proceed from here. So in terms of payment, umm, we don't collect any uh uh, in terms of payment method, you have the option where you can choose direct debit or visa MasterCard.

[26 minutes 28 seconds][Customer] : I'm sorry.

[26 minutes 24 seconds][Agent] : Which option were you, you know more more comfortable with direct debit yeah no worries. We can do direct debit for you here.

[26 minutes 29 seconds][Customer] : Do it OK.

[26 minutes 33 seconds][Agent] : OK, umm, so for for direct debit, uh, we will just need your account number and account name. OK, so so for the account name, was there under your full name? Was that Meliana Vanicolo? M But would it be M Vanicolo? Yep.

[26 minutes 51 seconds][Customer] : Umm, just oh, it's umm, and I've got a middle name.

[27 minutes 4 seconds][Agent] : Middle name. OK, yeah.

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

[27 minutes 5 seconds][Agent] : What? What was the middle name there? Latu Yep.

[27 minutes 7 seconds][Customer] : Latu, LATU, Yeah, yes.

[27 minutes 15 seconds][Agent] : And then Panigolo OK Umm, did you want me to update your

profile, put your middle name there on as well?

[27 minutes 24 seconds][Customer] : Does it matter?

[27 minutes 21 seconds][Agent] : Or are you just happy with Mariana Panigolo And it doesn't matter as long as it's just you know, your we've got your full your name there. Are you OK with just are you OK with just your first name surname.

[27 minutes 33 seconds][Customer] : OK, Yeah, Yeah, that's that's fine.

[27 minutes 38 seconds][Agent] : Yeah OK. All right, cool. Umm now in terms of the account number, we can grab that on there as well.

[27 minutes 45 seconds][Customer] : OK, hold on.

[27 minutes 44 seconds][Agent] : Umm, I'm not too sure because, umm, we don't actually look after the funeral itself. So yeah. So whenever you're ready, probably you, you, you might be, umm, maybe have a chance to like funeral director about it or call a couple tickets. 06 Yep. 0225 091 2502 00 OK, I'll repeat that one back to you there. So that was 060225091 250200.

[28 minutes 7 seconds][Customer] : 06, 0225 091, 2502 00 Yes.

[28 minutes 38 seconds][Agent] : Yep. OK, awesome. Umm. Now on that note, we are just at the home stretch here in Liana. Uh, I do wanna say thank you very much for your time and patience with me today.

[28 minutes 48 seconds][Customer] : No, thank you.

[28 minutes 48 seconds][Agent] : What I have to do here now? No, that's all good. Uh, what I have to do now for you is just read it out, uh, a declaration, OK? This just highlights the, the key facts of our policies here. This will take me approximately 3 to 4 minutes to read. OK, so please bear with me.

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

[29 minutes 3 seconds][Agent] : And then just towards the end, I've got two more last questions for you to answer. Just a simple yes or no. And then once that's all completed, umm, we'll, we'll, we'll refer to the underwriter, uh, we'll have them check that out for you. And if everything is all good, then we'll have some cover in place for yourself. OK. All right, So Liliana, it just reads, Thank you. Miliana

Vanicolo, it is important you understand the following information.

[29 minutes 33 seconds][Customer] : Bye.

[29 minutes 27 seconds][Agent] : I will ask for your agreements, these terms at the end and your policy will not be enforced unless you agree to these terms in full. Now, one choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I will refer to as uh is GFS, to issue and arrange this insurance on its behalf. Now GFS is licensed by the Financial Markets Authority, UH to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life 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 just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Now, can you please confirm that you understand and agree to this Yes or no? Yep. The answer to the application questions and any related documents from the basis of your contractor insurance and then Pinnacle 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 have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[30 minutes 40 seconds][Customer] : Yes, yes.

[31 minutes 3 seconds][Agent] : Yeah. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services that you can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Miliana Vanicolo receives \$700,000 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 the first year of cover is \$22.39 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 is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you provided to us. And Best has rated Pinnacle with AB plus financial strength good and triple B minus insured credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. Now the policy documentation, uh, sorry, the, the policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product 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 watched the claim. So, uh, Mariana, I've got just these last two questions for you here now. OK, Umm, so the first question here just asks, do you understand and agree with the declaration? Yes or no? Yes, thank you. And then finally, this just refers to this call. But like I said, we will send everything out to, uh, your, your mail and to your e-mail address as well. OK? Uh, but 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?

[32 minutes 50 seconds][Customer] : Yes, yes.

[33 minutes 12 seconds][Agent] : Yep. OK, awesome. So I'll go ahead and accept this declaration here for you. Bear with me one second. OK, awesome. Cool. So, Yep, that's all completed there. OK, that's all completed for you. Now, like I said, uh, that one is going back to the underwriters, so they will review that one in full. OK, And if everything checks out, then we'll have that all ready in place for you. That's umm, they wanted to get more information. What I'll do here as well is I'll have to set another call back for you and just give you an update on uh, what, what they've come back to us for.

[33 minutes 37 seconds][Customer] : OK, OK.

[33 minutes 51 seconds][Agent] : OK, all right, cool. So lovely. Uh, and with that being said, uh Mariana, is there anything I can assist you? Anything else I can assist you with today? Uh, I'll wait. Actually, I think that's OK. Yeah. All right, cool. So, yeah, we'll, we'll come back to you in that case

and let you know the on what happened there.

[34 minutes 5 seconds][Customer] : No, that's all pretty much OK. OK.

[34 minutes 15 seconds][Agent] : OK, Uh, if it's approved or if it hasn't been approved, OK, Cool. Awesome. Well, Mariana, thank you very much for your time today. Uh, it was a pleasure speaking to you. I just wanted to say, umm, thank you for choosing one choice and welcome to the team.

[34 minutes 30 seconds][Customer] : Thank you so much.

[34 minutes 32 seconds][Agent] : OK, cool. All the best. I'll leave that with you.

[34 minutes 35 seconds][Customer] : Thank you.

[34 minutes 36 seconds][Agent] : Yeah, Bye.

[34 minutes 37 seconds][Customer] : Bye.