

[0 seconds][Agent] : Hi Charmaine, thank you very much for your patience. I've got my colleague Joe on the line here now. He's from our support team. He'll be happy to help umm, make sure your beneficiaries are nominated umm, for the new policy. And, uh, Joe, for reference, I've confirmed all the details on Charmaine's file, including umm, types of policy. OK, thank you. Thank you. Good afternoon. As as Dominic said, my name is Joe. So I just reconfirm he's confirmed either for your full name, date of birth address, contact mobile, no, no e-mail and obviously the policy type which is funeral cover.

[12 seconds][Customer] : Yes, yes, the junior cavities.

[37 seconds][Agent] : Thank you. Alright, so let's go the beneficiaries now. So let me just check. Let me just go on here. OK. And beneficiaries, so on the old policy, technically you've got Tracy and Robert as your beneficiaries.

[1 minutes 13 seconds][Customer] : Yes, that's correct.

[1 minutes 13 seconds][Agent] : So do you Washington, do you want those two on the new policy as well?

[1 minutes 18 seconds][Customer] : Yes, thank you very much.

[1 minutes 19 seconds][Agent] : Alright, let me call that up then and let's have a look. So I've got Tracy Bushby, 26th of the 8th 1981. That's your daughter with address of 22 Rundle St. Ararast, Victoria THR 3377.

[1 minutes 19 seconds][Customer] : Yes, yes, yes, that's correct.

[1 minutes 44 seconds][Agent] : Alright, let me add her on and the other one I have is Robert Conley, Maxwell Conley, Date of birth, third of the 7th 1968 with an address of 33 Mcgibbon, the Street, Ararat, Victoria 3377.

[2 minutes 3 seconds][Customer] : He lives with me, my son.

[2 minutes 5 seconds][Agent] : OK, well good. So I'll add him on as well. You wanna give them both fifty 5050% each.

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

[2 minutes 13 seconds][Agent] : Thank you.

[2 minutes 14 seconds][Customer] : Yes. Thank you very much.

[2 minutes 14 seconds][Agent] : Yep, Yep, done that as well. Just updating me out and just bear with me. Sorry. Let me just finalize this and we can discuss further. So I can confirm now your two children are your beneficiaries. Moving forward on your new policy, you what might happen is you may receive your original documents and it may still show no benefits listed. Don't worry, I can confirm in this call recording your children are your beneficiaries and if that's the case, you will get an updated policy schedules a couple of days later that you can swap out of your major paperwork at that stage. So don't worry. Umm, so I note also that you've selected your first payment to come out on the 28th of January. Umm, that's for \$113.87 fortnightly. I do note also that you had an older policy.

[3 minutes 12 seconds][Customer] : What was that, 187? Oh, yeah, sorry, sorry.

[3 minutes 12 seconds][Agent] : Umm, that's 100 and no, no, I said \$113.87 and I noticed with the older one it's you've got it coming out on the other cycle on the 21st of January, Janua the next one on 21st of January. So it's going on a different week. Do you still want it to be different weeks for both of them?

[3 minutes 38 seconds][Customer] : No, I want them both together. Things like I said to what's your name? I just put it to them.

[3 minutes 43 seconds][Agent] : Domi Dominic, Yeah, yeah, no, it's OK. So, OK. So just so you know, I can realign this now to match the. So you want the old policy to come out on the starting from the 28th of January, is that correct?

[3 minutes 56 seconds][Customer] : Yes, it was. It was the one I've just joined.

[3 minutes 59 seconds][Agent] : Correct. They will still be separate payments, but they'll both come on the same day.

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

[4 minutes 3 seconds][Agent] : You just need to be, you just need to be aware because we're moving it forward one week. Normally the pay cycle is for 14 days. This time around, this very first one will be a cover for 21 days and then after that, every fortnight after it'll be for the 14 days. So

that initial premium to realign it to the correct week and day will be \$49.95 and the fortnight later it will be back to normal at \$33.39. So you're happy for me to go ahead with that?

[4 minutes 37 seconds][Customer] : Yeah. So then all together I just paying 100 and \$147 a fortnight.

[4 minutes 43 seconds][Agent] : It will be. Oh, you will. The well the first one will be because I've now realigned it with the 28. So I'll tell you what that first one will be. So it's 4995 plus, uh, let me just check that initial one on the 28th will be between the two policies. You need to make sure, umm, plus UH113, 87. You'll need to make sure that initial Prem collection will be for \$163.82 between the two policies. And then after that, the fortnight later on the 11th of February, it'll be back to your normal price of \$33.39 for the old policy plus \$113.87 for the new policy will be \$147.26 between the two policies.

[5 minutes 43 seconds][Customer] : Yes, yes.

[5 minutes 42 seconds][Agent] : Alright, all done. Anything else I can help today?

[5 minutes 48 seconds][Customer] : No. But the children now get it when I die, don't they?

[5 minutes 52 seconds][Agent] : Well, yes, it's it's they're you're listed beneficiaries. So they're the only ones that can claim. Correct.

[5 minutes 58 seconds][Customer] : Yeah. Well, much appreciated for your help, Dominic. What's your name? Joe.

[6 minutes 4 seconds][Agent] : Joe Yes. Mm Hmm. You're welcome.

[6 minutes 6 seconds][Customer] : Much appreciated your help appreciate very much.

[6 minutes 14 seconds][Agent] : Fair enough, Edith. OK, that's that's good to hear. EE, if you have a good afternoon, All the best. Take care.

[6 minutes 10 seconds][Customer] : So now I can rest in case I'm not dying you too. And thank you very much for everything.

[6 minutes 26 seconds][Agent] : You're welcome. Bye.

[6 minutes 28 seconds][Customer] : Bye.