

[3 seconds][Agent] : Hello, welcome to One Choice. You're speaking with Jane here. How can I help you today?

[9 seconds][Customer] : Good afternoon. Yeah, I'm just filling up some some forms about inquiries, requesting for some codes for life insurance.

[16 seconds][Agent] : 021246036205700 right, right. OK, so so you're interested in to looking at life insurance with us, is that right? Want to know a bit more about?

[27 seconds][Customer] : Yes, yes, please.

[29 seconds][Agent] : Yeah, not a problem. I can definitely help you with this and so I can further assist you. Can I first confirm your first and last name please? Yep. And your date of birth. OK. And how do I spell your last name please? Awesome, thank you. And also confirming that you are female New Zealand residents currently residing in New Zealand.

[37 seconds][Customer] : Bettylyn Padilla B 15/07/1969 P For Peter ADI Double LA Yes.

[1 minutes 4 seconds][Agent] : Beautiful. Thank you for that. And just Please note that while calls are recorded, any advice to 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 you don't need any. Alright. So thank you, Betty. Betty Lane. Is that how your name is Elaine?

[1 minutes 21 seconds][Customer] : OK Yeah, yeah.

[1 minutes 26 seconds][Agent] : Thank you.

[1 minutes 26 seconds][Customer] : Or Betty.

[1 minutes 28 seconds][Agent] : OK, Betty, great. Thank you for confirming that, Betty. And also sorry, just I, I know that you've told me your date of birth. Just want to confirm that once again. Is that OK just so I can.

[1 minutes 29 seconds][Customer] : Yeah, yeah.

[1 minutes 39 seconds][Agent] : Yeah. What is your date of birth?

[1 minutes 41 seconds][Customer] : Fif, 15 July of 1969.

[1 minutes 45 seconds][Agent] : 16. OK, thank you. OK. So Betty, just so I can have a better

understanding of what actually sparked your interest today at looking at a life insurance?

[1 minutes 57 seconds][Customer] : Yeah, to be honest, we have a life existing life insurance. But with this, you know, the reality like it's getting up. I I mean growing up as you grow older, I mean as your age, grow up and it will go up as well until you barely can afford anymore. Yeah. I think that's that's common knowledge to everyone. So I am just trying to take some options.

[2 minutes 28 seconds][Agent] : OK. Right. So just seeing what's the best out there for you. So is that mainly that you're looking for pricing or is there any specific features you're after as well?

[2 minutes 29 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 42 seconds][Agent] : Right, OK. I see.

[2 minutes 38 seconds][Customer] : Pricing and what are the benefits that we can you know of that insurance?

[2 minutes 46 seconds][Agent] : And OK. So with your current life cover, how much are you paying at the moment?

[2 minutes 55 seconds][Customer] : It's that for myself, I guess this is for both of us, but for myself it's 152 something.

[3 minutes 7 seconds][Agent] : OK. For a month or a fortnight, fortnight. OK. And for how much benefit amount are you covered?

[3 minutes 5 seconds][Customer] : I think for a fortnight, like I think it's 490-8000.

[3 minutes 22 seconds][Agent] : 490-8000, So 498,000, you're covered. So around 500,000. OK, no problem.

[3 minutes 30 seconds][Customer] : Yes, Yeah, yeah, I don't like that.

[3 minutes 34 seconds][Agent] : OK, I see.

[3 minutes 44 seconds][Customer] : Hmm. Mm.

[3 minutes 34 seconds][Agent] : And so you're just wanting to see what you can get better, umm, with the pricing and also obviously for that financial protection for your loved ones in case anything happens to you as well. Is that right?

[3 minutes 46 seconds][Customer] : Yes. Plus we do have a mortgage, things like that. So that's

what started with when we took out our mortgage and everything like that. It's just started with like 50,000 and then it went up to almost five. Yeah, 500.

[4 minutes 8 seconds][Agent] : I the terms and conditions of the bank account. Mm hmm.

[4 minutes 1 seconds][Customer] : But the premium is getting high and we, we just like to revisit if this is still within, I mean within our financial capability to maintain this or not, things like that.

[4 minutes 14 seconds][Agent] : Are you gonna drop where are you gonna direct debit? Understand. And so when you say, umm, with the, the mortgage, you're, you're obviously wanting to have this cover your current mortgage. And yeah, so how, how much do you have left for your mortgage to pay off?

[4 minutes 24 seconds][Customer] : Alright, yes, it's 200 or less than 200.

[4 minutes 34 seconds][Agent] : OK, 200 a thousand less than 200 a thousand.

[4 minutes 37 seconds][Customer] : Yes, yes.

[4 minutes 37 seconds][Agent] : OK, that's good to hear. That's getting, you know, less and less as you, you know, pay off. And so for, for this cover with your, sorry, your current one, is it mainly just for life cover or is there any other covers that's included?

[4 minutes 55 seconds][Customer] : There are some benefits like when you are redundant, when you get sick, things like that. And yeah, it's, it's just like minimal like, and they are extended period of one month, those basic things, 30 days, 30 days.

[5 minutes 15 seconds][Agent] : Did you say stand period of how many months, 24 months that that?

[5 minutes 24 seconds][Customer] : What what do you mean by stand like, umm, you start like for example, if you get sick and you cannot work, so you will restart your saving the amount after one month, things like that.

[5 minutes 39 seconds][Agent] : Oh, OK.

[5 minutes 38 seconds][Customer] : Is that I'm not sure about the terms.

[5 minutes 40 seconds][Agent] : So is that, is that like an income protection that you're talking about here?

[5 minutes 44 seconds][Customer] : Yeah, I think so. Sorry.

[5 minutes 45 seconds][Agent] : Oh, oh, OK. Right. Because just so you know, umm, this is obviously separate products. So this is the cover that, umm, if you're looking for life cover, that's different to umm with that income protection where you have that, uh, like to protect your income. So it's different.

[6 minutes 3 seconds][Customer] : Oh, OK. Mm hmm.

[6 minutes 5 seconds][Agent] : OK, So this is purely just life cover and it's designed to provide you that piece of mind if you're looking for that, umm, you know, to help with the financial umm, heart for your loved ones as you were to pass away. So see it as a, you know, death benefit. Is that what you're after?

[6 minutes 24 seconds][Customer] : Yeah, Yeah. I just want to see options like like what I've seen. So if if this insurance is just for when you you pass away and you have something or what if you are diagnosed with terminal illness or things like that, are you not covered?

[6 minutes 42 seconds][Agent] : Yes.

[6 minutes 53 seconds][Customer] : Oh, OK.

[6 minutes 42 seconds][Agent] : So I can tell you about more after we go through so some of the application questions in order to determine the final terms of the policy, but just to yeah, so we'll, I'll let you know a bit more about it. So just for now I'm just having a bit of understanding from, you know, to help you to guide you through what our cover is.

[7 minutes 5 seconds][Customer] : Mm hmm.

[7 minutes 4 seconds][Agent] : And so that's why I'm asking these questions.

[7 minutes 10 seconds][Customer] : Mm hmm.

[7 minutes 6 seconds][Agent] : So how, how long have you had your current cover for H how long have you have your like current life cover?

[7 minutes 16 seconds][Customer] : MMM MMM. So hang on two thousand 1515 years.

[7 minutes 22 seconds][Agent] : Just think, wow, that's a long time. OK, right, right.

[7 minutes 24 seconds][Customer] : Mm hmm, yeah, that's it. Since we started having it, we started

with just few, few dollars and up to hundreds.

[7 minutes 26 seconds][Agent] : And so yeah, right, right. And you obviously increase your benefit amount as well during the year.

[7 minutes 34 seconds][Customer] : Yeah, uh, I think it's just, we just keep receiving, you know, this is your premium and your cover will be like that.

[7 minutes 56 seconds][Agent] : Mm hmm.

[7 minutes 47 seconds][Customer] : It will just go coincide with everything and we will just, you know, keep receiving those communication and we'll just keep paying until I realize, oh, this is too much. Yeah.

[8 minutes 1 seconds][Agent] : OK, right. Understand. Well, just so you know, with our cover, the benefit is, you know what, if you were to pass away, this benefit could be used to help your loved ones to such as helping them pay off a mortgage or loan or any other cost involved in raising a family. So basically it's fair to give you that Peace of Mind. If something happened to you, your family would have that financial security. And so you can nominate up to five beneficiaries to receive this benefit amount. So it's all up to your control of who you wanted to. And Speaking of beneficiary, who do you want to actually leave this behind to?

[8 minutes 17 seconds][Customer] : Mm hmm mm hmm mm hmm mm hmm sorry.

[8 minutes 41 seconds][Agent] : What type of premium for? So who do you want to leave this money behind to?

[8 minutes 50 seconds][Customer] : Oh, to my husband and my daughter.

[8 minutes 54 seconds][Agent] : OK, so to your, umm, husband and daughter. No worries. That's it.

[8 minutes 55 seconds][Customer] : Yeah, yeah.

[8 minutes 58 seconds][Agent] : So you know you have that control of who you want to choose up to five.

[9 minutes 3 seconds][Customer] : Oh, OK.

[9 minutes 3 seconds][Agent] : Umm, OK yeah. OK, so just give me and daughter. OK Nice. OK, So, yes, so you have that, umm, the option, uh, the, you know, the umm, nomination up to five

beneficiaries and they can also request an advance payout of \$10,000 to help with funeral costs or any other final expenses at the time. And there is a terminally ill advanced payouts included in the cover also.

[9 minutes 31 seconds][Customer] : OK, OK, OK. Mm hmm.

[9 minutes 36 seconds][Agent] : So what you're asking before, so there is a terminally ill advanced umm pay payouts in this cover. OK.

[9 minutes 42 seconds][Customer] : Mm, hmm. Mm hmm.

[9 minutes 44 seconds][Agent] : And we like to keep it nice and simple for you as everything is done over the phone so you don't have to fill in any forms or medical medical checks or blood test to complete. We simply take you through this house and lifestyle questions as this will determine the final pricing in terms of the policy. Alright so to begin with, just to ask you what's your preferred umm title? Is it Miss, Mrs. or Miss? Hello.

[10 minutes 16 seconds][Customer] : Hello, Mrs.

[10 minutes 19 seconds][Agent] : Can you hear me? Yeah. Sorry. So was that a Miss Mrs. or Miss?

[10 minutes 20 seconds][Customer] : Yeah, Yeah, I can hear you, Mrs.

[10 minutes 28 seconds][Agent] : Miss Mrs.

[10 minutes 31 seconds][Customer] : Oh, yeah.

[10 minutes 32 seconds][Agent] : Sorry, The call is not very clear.

[10 minutes 34 seconds][Customer] : Oh, sorry. Yeah.

[10 minutes 34 seconds][Agent] : That's why thank you. So Mrs. OK, so Mrs. OK and umm, the next question is have you had a cigarette in the last 12 months? Yes or no? Oh, that's so good. You don't smoke. Not only is it, umm, good for your house in the long term, but you're saving yourself a lot of money as well.

[10 minutes 47 seconds][Customer] : N no, I thought it's never yes.

[10 minutes 57 seconds][Agent] : So get on, umm, get on you for doing that. Good choice. Awesome. And umm, no problem. And so, umm, now is your current annual income 50K or more?

[11 minutes 3 seconds][Customer] : Thank you and more.

[11 minutes 13 seconds][Agent] : OK, thank you. And so keep in mind that you can choose cover anywhere between the minimum of \$100,000 to the maximum of \$750,000. So it goes, so it goes up in between 50,000 increments, 100 hundred 5200 all the way up to 750,000.

[11 minutes 25 seconds][Customer] : OK, OK.

[11 minutes 35 seconds][Agent] : And So what amount would you like to look at for us to start off with 210 1000, that's 200, that's 210,000, your pen and your Fort 9339400 thousand.

[11 minutes 42 seconds][Customer] : MMM, OK, 400, yeah.

[11 minutes 49 seconds][Agent] : Yeah, let's have a look at that for you. Yeah. So if you're looking at a live cover of 400,000 benefit amount, umm, the payment, the indicative payment you are looking at is \$85.23 per fortnight. How does that sound? Yeah, per fortnight.

[12 minutes 8 seconds][Customer] : \$85.23 eighty, \$5.23 a fortnight.

[12 minutes 15 seconds][Agent] : Yeah, per fortnight for 400,000 life cover. Yeah. How does that sound? Yes, sounds good.

[12 minutes 17 seconds][Customer] : Oh yeah, sounds great.

[12 minutes 22 seconds][Agent] : Awesome. OK, so now let's go through the, you know, house and lifestyle questions as this will determine the final pricing and the terms of the policy. So yeah, it's dependent on the outcome of your application. So let's go through that. OK.

[12 minutes 48 seconds][Customer] : Mm hmm.

[12 minutes 42 seconds][Agent] : And just so you know, I just need to let you know about this pre underwriting disclosure beforehand and OK. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes they should cover and other related services. We will share this with your insurer and they share it 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 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. 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 the duty until the time we enter into the contract. If you fail to disclose a matter or you make a false statement and answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this? Yes or no? Thank you. Awesome. So now the first section of the application is about the residence. So ask are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Awesome. And currently residing in New Zealand.

[14 minutes 3 seconds][Customer] : Yes, uh, citizen of New Zealand and currently residing in New Zealand, Yes.

[14 minutes 29 seconds][Agent] : Yeah, perfect. Thank you. And our next question is to do with a pre qualifying medical history. So just a clear yes or no answer for each of them.

[14 minutes 38 seconds][Customer] : Mm Hmm.

[14 minutes 38 seconds][Agent] : I'll let you know if there's any further questions, umm, after. So, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? 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 requiring medical treatment, or any other mental health disorder.

[15 minutes 3 seconds][Customer] : No, no, no, no, no, no, no.

[15 minutes 37 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? Thank you. So now the next section is in relation to your height and weight. So please be aware that I am required to obtain a confident 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. So what is your exact height? 411, so 4 feet 11 inches.

[15 minutes 52 seconds][Customer] : No 4/11 yes.

[16 minutes 22 seconds][Agent] : OK, thank you. Now what is the exact weight?

[16 minutes 29 seconds][Customer] : Just give me a second. I am now in my bathroom.

[16 minutes 33 seconds][Agent] : That's OK. Take your time. Now, besides sending out the doc and with the policy documents that are coming out your way. Yeah, Yeah, I'm here. 62SI621 51. Did you say, yeah, 61 .9, so 61.9 KG, is that correct? OK, perfect. Thank you. Awesome. Now the next question is, have you experienced any unexplained weight loss of more than 5 KG in the last 12 months?

[16 minutes 49 seconds][Customer] : 9 Hello Yeah, it's 61.9 kilogram no 61661 yeah .9 yes, yes, no, no.

[17 minutes 39 seconds][Agent] : Now OK, so so this next section is to do with the occupation. It might not relate to you, but we just have to ask every umm customer this. So does your work require you to go underground? Work at heights above 20 meters, dive to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? 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? Do you have existing life insurance policies with other life insurance companies with a combined total sum? Sorry, with a combined total sum assured of more than \$5,000,000.

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

[18 minutes 46 seconds][Agent] : All right now, as I mentioned, yeah, the policy documents will be emailed out. Awesome. Now this this next section is to do with the medical history. So it says have you ever had symptoms of being diagnosed with or treated for or intend to seek medical or intend to seek medical advice for any of the following diabetes Raise blood sugar, impaired glucose tolerance or impaired fasting glucose? Yeah, that's OK. So I'll just say the question from start again. So have you ever had symptoms of So have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose? So you have pre diabetes, not diabetes. OK, so so

so pre diabetes, is that right? Did I hear that correct?

[19 minutes 20 seconds][Customer] : Can you say it again that pre diabetes so I'm having that, but no medica medication is no Yes, pre diabetes yes.

[20 minutes 7 seconds][Agent] : OK, OK. Is it type one or type 2 diabetes?

[20 minutes 14 seconds][Customer] : I think is it type 2, the one that you don't need insulin?

[20 minutes 19 seconds][Agent] : OK, so type 2.

[20 minutes 21 seconds][Customer] : Yeah, Type 2, I think. Yeah.

[20 minutes 26 seconds][Agent] : OK. So, so, so you're prediabetic or are you do are you type 2 diabetes?

[20 minutes 35 seconds][Customer] : No, it's just I think when I had my baby I just had the special diabetes and since then I've been monitored for going to diabetic, but I my sugar is going up but it's not diabetes yet.

[20 minutes 52 seconds][Agent] : So, so you're not so you're not type one or type 2 diabetes yet. OK. So it's a no for that. OK.

[20 minutes 53 seconds][Customer] : So the no, no, OK.

[21 minutes 1 seconds][Agent] : So impaired, so following to that question, impaired fasting glucose, impaired glucose tolerance, raise blood sugar or are you a prediabetic?

[21 minutes 15 seconds][Customer] : Three diabetes, I think.

[21 minutes 16 seconds][Agent] : Yeah, So it's a yes for that. Thank you OK, prediabetic now next part to the same section chest pain high cholesterol or high blood pressure.

[21 minutes 32 seconds][Customer] : Yes.

[21 minutes 33 seconds][Agent] : OK, so fall into that BA Based on your response there, please answer yes or no for each of the following Chest pain, high cholesterol.

[21 minutes 44 seconds][Customer] : No, yes.

[21 minutes 49 seconds][Agent] : OK, have you ever had a sorry, have you ever had a cholesterol blood test with a result greater than or equal to 7.0 millimoles per liter?

[22 minutes 5 seconds][Customer] : Oh, I'm not sure about that.

[22 minutes 8 seconds][Agent] : OK, so don't know. You don't know. OK, that's OK.

[22 minutes 10 seconds][Customer] : I don't know.

[22 minutes 11 seconds][Agent] : No, fine. No, that's fine. Umm, so have you been advised to take all? Are you taking medication?

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

[22 minutes 23 seconds][Agent] : OK, Was this treatment, was this treatment first prescribed within the last three months?

[22 minutes 32 seconds][Customer] : Yes.

[22 minutes 34 seconds][Agent] : OK was this treatment first? So it was prescribed within the last three months.

[22 minutes 44 seconds][Customer] : Cholesterol.

[22 minutes 42 seconds][Agent] : The umm, the the treatment.

[22 minutes 46 seconds][Customer] : Yes.

[22 minutes 47 seconds][Agent] : OK, cool. Thank you. OK, so thank you so much for answering the, umm, all the questions. So what I can see here is that we have an outcome here. So I'll let you know what it says. And so first of all, congratulations. I can see that your application has been approved subject to the following terms and conditions.

[23 minutes 9 seconds][Customer] : Mm hmm.

[23 minutes 9 seconds][Agent] : So Betty, umm, we are able to offer you a benefit amount of \$50,000 up to \$100,000 with a policy term of 20 years. So for the 1st 12 months you will be covered for accidental death only and then after 12 months you'll be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy and there is a terminally ill advanced payment included in the cover. So after holding the policy for 12 months, if you were for sorry, if you were diagnosed with 12 months or less to live by medical practitioner while you're still living, we will pay the full benefit amount to you to ensure that you receive that BSK possible during that time, OK. And so also letting you know that your beneficiaries will still be able to request a funeral advance payout of \$10,000, OK. And so with the benefit amount of 50 up to 100,000, what

amount would you like to look at? So there's 5075 thousand 100,000. Sorry, 100,000.

[24 minutes 28 seconds][Customer] : 100,000 Yeah.

[24 minutes 30 seconds][Agent] : OK, let's have a look at that. So for 100,000 of life cover, you're looking at a payment of \$62.09 cents per fortnight.

[24 minutes 44 seconds][Customer] : Yeah.

[24 minutes 44 seconds][Agent] : How does that sound?

[24 minutes 45 seconds][Customer] : Mm. Hmm.

[24 minutes 48 seconds][Agent] : Yeah, \$62.09 cents per fortnight. So a week you're looking at just on the \$32 a week, \$31.00 and 045 cents a week. How does that sound in terms of suitability? Sounds good.

[24 minutes 48 seconds][Customer] : Yeah, yeah, yeah, that's good.

[25 minutes 6 seconds][Agent] : Awesome.

[25 minutes 6 seconds][Customer] : Yeah.

[25 minutes 7 seconds][Agent] : Great.

[25 minutes 17 seconds][Customer] : Hmm. Mm.

[25 minutes 8 seconds][Agent] : So just umm, also letting you know that please be aware that your premium is stepped, which means it will generally increase each year and in addition, this policy has automatic indexation which means each year your benefit amount will increase by 2% with associated increases in premium. Although you can opt out of this indexation each year. So you have a choice if you wanna opt out or not.

[25 minutes 36 seconds][Customer] : Oh, OK. So you can opt out.

[25 minutes 36 seconds][Agent] : OK, yeah, if you want to, yeah.

[25 minutes 41 seconds][Customer] : So if you sorry, so if you opt out it will not increase, it will just remain 100,000.

[25 minutes 42 seconds][Agent] : So Yep, certainly correct. If you don't want to have the indexation to you know, increase, then your your benefit amount will stay without increasing. Yeah, correct.

[26 minutes 2 seconds][Customer] : OK, alright.

[26 minutes 4 seconds][Agent] : And you can always choose to, you know, come back again if you decide you want that increase again. So it's, it's actually a choice.

[26 minutes 13 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 12 seconds][Agent] : Alright, awesome. And so yeah. So if you like the sound of the umm premium at umm, you know, \$62.00 and there are \$0.09 per fortnight for the 100,000 of life cover and also the features that I've said what I can do for you for the next step is I can get you immediately covered over the phone today and I'll be able to send you the umm the policy documentation that's tailored to you so you can sit down, you know, and review that on your own time. And the policy gives you a 30 day cooling off. So if you know, if if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made. All right. And So what we'd now do is you know, we'll last. What's your preferred payment method? There is two options. One is the direct debit and the other one is a debit card or credit card, whichever is easier for you. And you're not required to make a payment today. So you get to choose when the most suitable first collection date to be. And so when would when would be most suitable for you?

[27 minutes 23 seconds][Customer] : No, I am sorry, but I am just thinking that I, if I will take this insurance, I need to, you know, be with my, I mean, I have to just like what we're having now.

[27 minutes 32 seconds][Agent] : Hmm hmm.

[27 minutes 39 seconds][Customer] : It's both of us, my husband and I.

[27 minutes 42 seconds][Agent] : Hmm.

[27 minutes 42 seconds][Customer] : So if I will sign up for an this insurance, I want my husband to be accessed as well.

[27 minutes 53 seconds][Agent] : OK, so are you saying you want your C, your husband to also be on this cover as well?

[27 minutes 50 seconds][Customer] : And from there, we will decide, no, no, my, I have. I want my husband to to have an insurance as well. You know what I mean?

[28 minutes 6 seconds][Agent] : Oh, OK, OK.

[28 minutes 7 seconds][Customer] : Yes. Mm, Hmm.

[28 minutes 7 seconds][Agent] : Right, right, right. Understand, understand. Well, just so you know, because a life Co umm, cover can't have a joint cover. However, if your husband wants to cover, we can, umm, you know, if he wants to do that, can apply for a separate cover for himself so that he can also be insured for life cover.

[28 minutes 25 seconds][Customer] : Yeah, Yeah.

[28 minutes 25 seconds][Agent] : So this one would just be for you. Yeah.

[28 minutes 26 seconds][Customer] : That's what, Yeah, that's what we want.

[28 minutes 30 seconds][Agent] : MMM.

[28 minutes 29 seconds][Customer] : Like in the event that something happened to him, I have. I am his beneficiary. And something happened to me. I am. I mean, I don't know what I'm talking about, but you know what I mean.

[28 minutes 45 seconds][Agent] : Yeah, I know. I understand what you mean. Yeah, yeah, I definitely understand.

[28 minutes 48 seconds][Customer] : Yeah.

[28 minutes 49 seconds][Agent] : Yep, I unders.

[28 minutes 49 seconds][Customer] : So every time, with every effort that I mean with every like this insurance that I would like to take out, we would like to have the both of us. So both of us will be covered in the event that something happened to any one of us.

[29 minutes 5 seconds][Agent] : Yeah, I understand.

[29 minutes 5 seconds][Customer] : Yeah, I am OK with this. Whatever I receive. I mean, what, what I got or from you, because I'm looking at it, it's a bit it how do I, how do I say it?

[29 minutes 24 seconds][Agent] : Hmm. Hmm. OK. So, so you're so just trying to understand the situation. So the sound of the pricing is good to you, but you just want your husband to also get covered as well to be able to decide, is that what you're saying?

[29 minutes 20 seconds][Customer] : It meets our budget at the moment, but I want him to be assessed first and then from there, umm, we will decide, yes.

[29 minutes 46 seconds][Agent] : OK, I understand. Umm, So Betty, umm, like I said, would this cover because umm, it's not a joint cover. So this is purely for you and we can also organize. Umm, you know the policy, I'm sorry, organize to talk to your husband about his life cover and go through the questions like what we did today to see what he will be eligible for. Umm, But for now, if you would like to get yourself, like right now, we're just talking about yourself to cover because we can't, umm, do I cover without talking to the customer.

[30 minutes 23 seconds][Customer] : Mm hmm.

[30 minutes 19 seconds][Agent] : So because you're on the line here today and if you like the sound of what we've gone through with the features and as you want that Peace of Mind for your husband and your daughter, umm, to get that cover, we can do that immediately today for you. And like I said, umm, you know, we'll send out the policy documentation that's tailored to you so that you can actually sit down with the hard copy of the, umm, you know, documents in your hand and also the electronic copy as well so that you can review this at your own time. And like I said, if you decide for whatever reason you wanna cancel this, umm, because you changed your mind, you can always just give us a call and apply to have that canceled. OK. And all we do is yeah. So we all we do is just kind of put down what's your preferred payment method and no money will be get umm, taken out from you today. You get to choose when the most suitable first collection date to be. Does that make sense? Yeah.

[30 minutes 59 seconds][Customer] : Oh, OK, OK, Yep.

[31 minutes 13 seconds][Agent] : So would you be happy for me to do that for you?

[31 minutes 17 seconds][Customer] : Oh yes, yes.

[31 minutes 19 seconds][Agent] : OK, No problem. So when would be most suitable for you? When is the day that's most suitable for the first collection?

[31 minutes 30 seconds][Customer] : Umm, umm, maybe next week.

[31 minutes 33 seconds][Agent] : Next week? Yep. Not a problem. Which day? Next week?

[31 minutes 37 seconds][Customer] : Monday Mm hmm.

[31 minutes 38 seconds][Agent] : Next Monday. Yep. So the 9th of December. OK, OK, cool. And so

it'll be every fortnight on Monday, OK?

[31 minutes 46 seconds][Customer] : Oh hang on. Sorry. Can can you, can we do it? Thursday. Sorry. December.

[31 minutes 50 seconds][Agent] : Yeah, that's OK.

[31 minutes 55 seconds][Customer] : December. Yep. December 12th.

[31 minutes 52 seconds][Agent] : So Thursday will be 12th of December, so if fortnight on Thursday.

[31 minutes 59 seconds][Customer] : Mm Hmm.

[31 minutes 58 seconds][Agent] : OK, I'll put that in. Awesome. And I'll just pop down your address so that we can also send the policy documentation to you through post. So what is your address? Starting off with the post code? Yeah.

[32 minutes 11 seconds][Customer] : 761027 Chambers Ave.

[32 minutes 19 seconds][Agent] : Chambers. How do I spell that? 27? Oh, Chambers. Sorry. Oh, sorry, I heard something different. Yeah. 27 Chambers Ave. Is that right? Ave. Yeah. Cool. And it's in wood End. Is that the suburb? OK, cool. And is this the same as your postal address?

[32 minutes 21 seconds][Customer] : Chambers CHA MB ERS yes, Yep yes, yes.

[32 minutes 45 seconds][Agent] : Perfect. Awesome. And what payment method do you prefer? Direct debit or debit card or credit card?

[32 minutes 54 seconds][Customer] : Direct debit.

[32 minutes 56 seconds][Agent] : Correct. Debit. Yep, not a problem. So just let me know once you're ready with the account number, I'll just pop that down for you so that we can get that ready for you.

[33 minutes 7 seconds][Customer] : Oh my in my in my phone. Just give me a second.

[33 minutes 16 seconds][Agent] : No one.

[33 minutes 22 seconds][Customer] : OK, I just want to write it 030576 237-3100. Hello there. Yeah.

[33 minutes 51 seconds][Agent] : Yep, hello, Yep, 02.

[33 minutes 53 seconds][Customer] : 02 zero. I think I got the wrong number. Oh, sorry.

[34 minutes 4 seconds][Agent] : That's OK. Take your time.

[34 minutes 12 seconds][Customer] : OK, 02, can you hear me? Yeah, 1248, 0084, 2:06 and 002.

[34 minutes 16 seconds][Agent] : Yep, I can hear you 02 12:48 0084 2:06 002. Thank you. I'll just read it back to you. So it's correct. So the number is 021248 0084206 and that suffix is 002 OK and what is the account name under? Who's the account name under?

[34 minutes 54 seconds][Customer] : Yes umm, I see. I think it's phone number. Oh, it's a joint. My husband and I, Bethelin Padilla and Alan Padilla.

[35 minutes 8 seconds][Agent] : So the the OK, so so the name of the account is and Allan.

[35 minutes 21 seconds][Customer] : Yes. ALLANA Double LAN.

[35 minutes 20 seconds][Agent] : So Allan, Alan Allan a a double LAN. OK, thank you Allan. And then same last name, Padilla. Padilla.

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

[35 minutes 36 seconds][Agent] : Awesome. So this is the joint account. So I'll just ask that you have authority to debit on this joint account. OK, Thank you. And I'll ask you the following direct debit or sorry questions related to that account that you provided to me. So do you have authority to operate this bank account alone?

[35 minutes 43 seconds][Customer] : Yes, Yes.

[35 minutes 58 seconds][Agent] : Thank you. Do you need to jointly authorize debits? So do you need? Thank you. Have you canceled a direct debit authority for one choice with Pinnacle Life as an initiator as initiated in the last nine months on the account you're providing? And lastly, are you happy to set up a direct debit authority without signing a form?

[36 minutes 3 seconds][Customer] : No, no, Yes.

[36 minutes 28 seconds][Agent] : Thank you. And so in order to proceed, I do need to read the following declaration and I'll need your confirmation at the end. So it says you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is initiated for one choice to direct divot this account in accordance with these terms and conditions, yes or no? Thank you. Awesome. So now, Betty, I'll just ask umm for the e-mail address

so we can also send a copy to you as well. So it's the best e-mail, best column, a@yahoo.com. Is that the one?

[36 minutes 36 seconds][Customer] : OK, Yes, yes, yes, yes.

[37 minutes 18 seconds][Agent] : OK, not a problem. And so now we do the final declaration. It is a bit of a lengthy one, but obviously we need your full understanding and I'll try my best to make it as smooth and clear as possible. OK. So thank you, Betty Lane Padilla, it is important to 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 agree to these terms in full. One Choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle.

[37 minutes 55 seconds][Customer] : Mm hmm.

[37 minutes 54 seconds][Agent] : Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority 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. While providing this advice, we have not considered your 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. Can you please confirm that you understand and agree to this Yes or no?

[39 minutes][Customer] : Ye, yes.

[39 minutes 3 seconds][Agent] : Thank you. Your answer to the application questions and any and any related documents form the basis of your contract of insurance and 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.

[39 minutes 32 seconds][Customer] : Yes.

[39 minutes 22 seconds][Agent] : Can you please confirm you have answered all of our questions in accordance with our Sorry in accordance with your duty of disclosure, Yes or no Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent 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 Secret Cover pays a lump sum benefit amount of the following. BT Lien Padilla receives \$100,000 in the event of life insurance. In the event of life insurance, a benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the event of suicide, sorry, in the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on December 11th, 2044, 12:00 AM. Your premium for the first year of cover is \$62.09 cents per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year. The sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 12% and 53% percent of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. 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 meets your needs. You have a 30 day cooling off. Through which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Do you understand and agree with the declaration? Yes or no?

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

[41 minutes 55 seconds][Agent] : Thank you. And lastly, 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? Thank you. Awesome. So Betty, I'll set this separation on behalf of you now. And thank you so much for choosing one choice with us. So welcome forward to the family. And now, umm, that's all completed and your

documents will be with you shortly. OK, so the policy documentation, umm, will also have the beneficiary form included. And so if you want to umm, you know, send it back to us, you can either post it or umm, you know, e-mail back to us or even easier, just give us a ring and we'll be able to help you add those beneficiaries, all right.

[42 minutes 5 seconds][Customer] : MMM, no, OK, OK, alright.

[42 minutes 40 seconds][Agent] : And, and if you need any of our assistance, just so you know, our number is on the umm, on the policy documentation. So we have a care team, support team and also claims team. And if you need any of these help, just, you know, give us a ring, we'll be more than happy to further assist you.

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

[42 minutes 57 seconds][Agent] : All right, beautiful now.

[42 minutes 58 seconds][Customer] : Yep, thank you.

[43 minutes][Agent] : No worries, Betty. It's been a pleasure, you know, to assist you today and also getting to talk to you as well. So is there anything else I could assist and help today?

[43 minutes 11 seconds][Customer] : Not today, but I would just advise my husband to arrange and have he can meet like you know assess like this as well and when it away with him then he can also have that one.

[43 minutes 26 seconds][Agent] : Yeah, for sure. So is he, is he available today by any chance or is he, is there like a time I can arrange so I can give him a call so that we can do the same for him and see that he can get covered as well?

[43 minutes 41 seconds][Customer] : No, no, he's at work at the moment. At the moment.

[43 minutes 43 seconds][Agent] : Hmm, Right, right.

[43 minutes 43 seconds][Customer] : And umm, yeah, I'm not sure what time he he wants to be cold or he can just rain if he wants to.

[43 minutes 51 seconds][Agent] : Yeah, yeah, sure.

[43 minutes 52 seconds][Customer] : Mm Hmm.

[43 minutes 52 seconds][Agent] : Our number, like, like I said, is on the policy documentation that

you can call on or otherwise on our website for him to give us a ring. And if you, umm, if, if he wants to talk with me, I'm Jay.

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

[44 minutes 3 seconds][Agent] : I'm the only Jay here, so I'll be more than happy to help him as well.

[44 minutes 7 seconds][Customer] : OK. OK. Alright then. Yeah. Thank you so much.

[44 minutes 7 seconds][Agent] : Yeah, Jay, no problem, no worries. Well, thank you again for umm, your time Betty, and I hope you enjoy the rest of your day and umm yeah, and take good care of yourself as well.

[44 minutes 20 seconds][Customer] : OK, alright. You too, Jane.

[44 minutes 19 seconds][Agent] : Alright, thank you. Cheers.

[44 minutes 23 seconds][Customer] : OK, bye.

[44 minutes 24 seconds][Agent] : Have a good one.

[44 minutes 26 seconds][Customer] : You too. Bye. Bye.

[44 minutes 25 seconds][Agent] : Bye, bye. Bye bye.