

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, Anna. It's Christina calling back from Montrose Insurance. How are you?

[8 seconds][Customer] : I'm good. Thank you.

[9 seconds][Agent] : That's good to hear. I was giving you a call back today about our conversation that we're having a couple of weeks ago about some life insurance for yourself. And I was, yeah, I was calling back today to be able to go through that with you. So I can do that for you. Can I please get you to confirm your full name and date of birth?

[19 seconds][Customer] : Yeah, I'm the man of 18/6/1970.

[33 seconds][Agent] : Thanks. And can I confirm that you are still currently residing in New Zealand? Thank you.

[39 seconds][Customer] : Oh, yes, Yeah, I'm citizen.

[41 seconds][Agent] : Thanks, IC. Sorry, what was that?

[41 seconds][Customer] : Yeah, I'm citizen.

[47 seconds][Agent] : Yes, but you are still currently residing or living in New Zealand, is that right?

[51 seconds][Customer] : Yeah.

[51 seconds][Agent] : OK, great. I'll let you know that all calls are recorded. Any advice to provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs which not transfer your personal circumstances. So we were talking about the last insurance. Now, I went through a couple of quotes with you and you mentioned to me, Anna, that you were looking at the life insurance because you do have six children, 8 grandkids, and you're thinking about the future and just being able to leave some money behind for them if anything happens to you. We looked at 400,000 was the cover and then we also had a look at 350,000 and 300,000. I don't think we actually got to those the other quotes, so I'm just going to bring them up now and remind you of the cost. OK, great. So just, uh, in regards to your smoking status, have you had a secret in the last 12 months?

[1 minutes 23 seconds][Customer] : Yeah, yeah, yeah, no.

[1 minutes 50 seconds][Agent] : OK, thank you. So initially we looked at the 400,000 and that was a

fortnightly premium of 80. Sorry, \$400,000 is a fortnightly premium of \$76.65.

[2 minutes 14 seconds][Customer] : How much is that one?

[2 minutes 6 seconds][Agent] : And then you wanted the quote on the 350,000 which is \$67.74 per fortnight, \$67.74 per fortnight. And the next one that you wanted to look at was 300,000 and that's a fortnightly premium of \$58.83. OK, So out of the the 300,000 and three 50,000, so any of those amounts suit you.

[2 minutes 40 seconds][Customer] : I think the and and once you once you decided they don't wanna go up if you know in the future, you know, like if I say like 3 Hun 300,000 and then later on like in a couple of years time and if I decided to change it to 400, that can be possible or no.

[2 minutes 40 seconds][Agent] : So you can, you can contact us and apply to increase the level of cover up until the age of 70 years old. It is subject to eligibility at that time.

[3 minutes 14 seconds][Customer] : OK, I see.

[3 minutes 19 seconds][Agent] : So we'll go through those questions with you again, OK. But at the moment with like you know, your budget and affordability is 300,000 more suitable? Is that more within your budget? OK. Well, we can keep it there at 300,000 and then if things change, you just give us a call in the future.

[3 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 44 seconds][Agent] : OK, great. So what I'll do then now for you is, I'm not sure if you remember, but when we spoke a couple of weeks ago, I mentioned to you that with the life and trying to go through some questions about your health and your lifestyle, which then confirms the final price and the terms of the policy. OK. So I'm going to bring up those questions now with you.

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

[4 minutes 6 seconds][Agent] : Thank you. OK, now and uh, before we go through the questions together, I do also have uh, a duty of disclosure to read. So it's a couple of paragraphs long. It reads, please do. Where all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will 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 breach to privacy.

[4 minutes 40 seconds][Customer] : Mm, hmm, yeah.

[4 minutes 50 seconds][Agent] : I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal surgery to provide to a sorry. You have a legal duty to provide to us any information you know or could recently 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. Do you have this, Judy? Until the time we enter into the part 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. Do you understand this? Thank you. OK. And then most of these questions will require yes or no answers from you. Are you a citizen or permanent resident of New Zealand or is citizen of Australia currently residing in New Zealand? Yes or no? Yep. And you're currently residing in New Zealand, right. OK, we'll answer yes to this whole question for you. OK, Thank you.

[5 minutes 39 seconds][Customer] : Yeah, Citizen New Zealand, yes, yeah, I'm in that note.

[6 minutes 12 seconds][Agent] : MM hmm.

[6 minutes 9 seconds][Customer] : If you de, if I decided to move to Australia like in three years time, what happened with the the contract?

[6 minutes 16 seconds][Agent] : Yeah. So you are welcome to continue with the life insurance with us, OK, as long as you continue to pay the premiums from a New Zealand bank account. OK. So the yes, so there's there's no lock in contract with us just so you know.

[6 minutes 46 seconds][Customer] : Yeah.

[6 minutes 37 seconds][Agent] : But then when it does come to yourself, if you do decide to move in the future to Australia, you can continue having the life insurance in place as long as you continue to pay the premiums from a New Zealand bank account.

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

[6 minutes 54 seconds][Agent] : OK.

[6 minutes 54 seconds][Customer] : Yeah, yeah.

[6 minutes 56 seconds][Agent] : Do you have definite plans to to go there or you just maybe thinking about it?

[7 minutes 1 seconds][Customer] : Thank you.

[7 minutes 2 seconds][Agent] : Yeah. OK.

[7 minutes 2 seconds][Customer] : And I, yeah, but not at the moment.

[7 minutes 6 seconds][Agent] : Yeah, that's OK. Of course. Well, yes, if that happens, that that's all good. We do provide cover 24/7, 7 days a week worldwide. OK.

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

[7 minutes 17 seconds][Agent] : And the next part of this, 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 we're not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver. OK Anxiety, depression or stress requiring medical treatment or any other mental health disorder. OK, Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

[7 minutes 34 seconds][Customer] : No, no, no, no, no, no, no, no.

[8 minutes 20 seconds][Agent] : And then the next section is in relation to your height and weight. Please be aware that I'm 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 please?

[8 minutes 40 seconds][Customer] : No.

[8 minutes 42 seconds][Agent] : So your your height. So I'm just asking you about your height and weight. What is your exact height? Yes, please. Yeah. So the last time you missed your height, you're 175 centimeters. Is that correct?

[8 minutes 48 seconds][Customer] : My height, 1.75 centimetres, yeah.

[8 minutes 59 seconds][Agent] : OK. And what is their exact weight? 85 kilograms.

[9 minutes 4 seconds][Customer] : 85 Beijing, Yeah.

[9 minutes 9 seconds][Agent] : OK, thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? More active? Yeah, that's it. What kind of competition?

[9 minutes 23 seconds][Customer] : I was 19 years, but then I, I'm doing, you know, training and, and, you know, we get, yeah, competition, Yeah, we get weight loss.

[9 minutes 45 seconds][Agent] : Oh, that's good.

[9 minutes 45 seconds][Customer] : Weight loss competition.

[9 minutes 48 seconds][Agent] : Yeah. OK, that's good that you're involved in that. So that would be explained weight loss, right, Because you're training and you are like trying to lose weight and you've been successful with that, which is really good.

[9 minutes 47 seconds][Customer] : Yeah, yes, yeah, yeah, I know.

[10 minutes 1 seconds][Agent] : I've been finding it so hard to lose weight over the last few months. Difficult.

[10 minutes 4 seconds][Customer] : I I'm not looking forward to this month and next month.

[10 minutes 11 seconds][Agent] : Well good on you for losing 5 though in the last 12 months.

[10 minutes 14 seconds][Customer] : Yeah.

[10 minutes 14 seconds][Agent] : These questions are actually asking about unexplained weight loss. So it says. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[10 minutes 22 seconds][Customer] : No, no.

[10 minutes 25 seconds][Agent] : Thank you. And then the next questions about your work. So does your work require to go underground? Work at heights above 20 meters, dive steps below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV

which causes AIDS? You have definite plans to travel or reside outside of New Zealand, IE booked or we'll be booking travel within the next 12 months. Oh, nice.

[10 minutes 46 seconds][Customer] : No, no, I'm booking to go to Fiji, but I don't think that will be.

[11 minutes 10 seconds][Agent] : Yeah, no, that's, that's part of it. Thank you for letting me know. So I'll answer yes, this question. The next question says which countries do you intend to travel to or reside in? So I'll put that in CD for you.

[11 minutes 10 seconds][Customer] : Yeah, yeah.

[11 minutes 21 seconds][Agent] : Is there anywhere else in the next 12 months?

[11 minutes 25 seconds][Customer] : Nah, that's New Zealand, Auckland and Dunedin coming up.

[11 minutes 32 seconds][Agent] : So it's Auckland, New Zealand. And what?

[11 minutes 35 seconds][Customer] : OK. And maybe Dunedin next year.

[11 minutes 39 seconds][Agent] : That's still in New Zealand though. Yes. That's OK.

[11 minutes 39 seconds][Customer] : Yeah, if I would in New Zealand, yeah.

[11 minutes 42 seconds][Agent] : Yeah. All good. That's fine. Have you been to Fiji before?

[11 minutes 45 seconds][Customer] : No, I hate Spain.

[11 minutes 47 seconds][Agent] : I have, OK. It is very, Yeah, I've been twice, actually 11 time I went with my mom was just me and her that went.

[11 minutes 49 seconds][Customer] : Oh yeah, Yeah.

[11 minutes 55 seconds][Agent] : The second time I went, my brother was actually getting married there.

[11 minutes 59 seconds][Customer] : Oh, wow.

[11 minutes 59 seconds][Agent] : So there's about 30 of us that went to new, went to Fiji from like different areas. And both times were both very beautiful. Like we had a good time both times we went.

[12 minutes 4 seconds][Customer] : Yeah, yeah, it's, yeah, It's quite popular in Beijing.

[12 minutes 10 seconds][Agent] : So hopefully it is.

[12 minutes 14 seconds][Customer] : Yeah.

[12 minutes 13 seconds][Agent] : Yeah, it is.

[12 minutes 15 seconds][Customer] : My daughter is already there. They left this morning.

[12 minutes 14 seconds][Agent] : Yeah, that's nice.

[12 minutes 18 seconds][Customer] : They just go one of your cousin's 20th birthday, so they went there for.

[12 minutes 25 seconds][Agent] : That's nice. It's good for the kids as well.

[12 minutes 23 seconds][Customer] : So yeah, yeah, yeah, yeah, yeah.

[12 minutes 28 seconds][Agent] : You mentioned you, you do have some grandkids. So it is, it's really nice for the the kids, the younger ones, you know, and, and they have like group activities and nannies which are really beautiful there as well. So, yeah, there's, there's lots to do for them, which is good, nice and relaxing for us adults.

[12 minutes 35 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. True.

[12 minutes 51 seconds][Agent] : And will you be overseas for longer than three consecutive months?

[12 minutes 57 seconds][Customer] : But can you say that part again?

[13 minutes][Agent] : Yeah, of course. Will you be overseas for longer than three consecutive months?

[13 minutes 5 seconds][Customer] : No, no, that's really only there four week. For seven days.

[13 minutes 6 seconds][Agent] : OK, OK, thank you. And do you have existing life insurance policies with other life insurance companies with a combined total Sumatroid of more than \$5 million? Thank you. Have you ever had symptoms of, been 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?

[13 minutes 11 seconds][Customer] : Yeah, No, yeah, that'd be this.

[13 minutes 42 seconds][Agent] : OK, so answer yes to this question for you for the diabetes. And then the next question asks type one or type 2 diabetes, yes or no.

[13 minutes 51 seconds][Customer] : That too. Yes, I am.

[13 minutes 52 seconds][Agent] : OK, so answer yes again for this question because it does ask about both.

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

[13 minutes 56 seconds][Agent] : And the next question asks is it type 1? So answer no to that one. OK, Yep. And is it type 2? So answer yes to this one. OK, thank you.

[14 minutes 1 seconds][Customer] : No, Yes, yes.

[14 minutes 8 seconds][Agent] : And have you also been diagnosed with high high blood pressure or high cholesterol? OK. And have you had any complications of your diabetes including the following diabetic coma, neuropathy, kidney disease, excluding kidney stones right now, parsley or vascular disease? OK, good to hear. And were you told by your doctor that your blood sugar has returned to within normal range the last time you had it checked?

[14 minutes 15 seconds][Customer] : No, no, up and down. That's why I was joining the the weight loss program just to.

[14 minutes 52 seconds][Agent] : It's a hell yeah, that's understandable. So this is the last time you had it checked. OK, so I understand it's been up and down, but this is the these questions about the last time you went to the doctor and the last time you had it checked with the doctor. OK, so it says were you told by your doctor that your blood sugar has returned to within normal range the last time you had it checked? Would that be yes or no? OK, thank you. OK, so that does bring us now to the end of this awesome last questions, Anna. So thank you so much for going through them with me. OK, now with the questions that you have answered, great uses that you have been approved. So congratulations to you.

[15 minutes 21 seconds][Customer] : No, no, thank you.

[15 minutes 40 seconds][Agent] : OK, that's OK. That has been a slight change to what we were discussing earlier, which I'll take you through now. So with the application, it has been approved subject to the following terms and conditions. So we are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. So with the policy for the 1st 12 months, you will be covered for accidental death only.

[16 minutes 12 seconds][Customer] : Oh yeah.

[16 minutes 7 seconds][Agent] : OK then after, uh, accidental death only, yeah. And then after 12 months you will be covered for death due to any cause, OK. However, suicide is not covered in the 1st 13 months of the policy and there's also a a terminally ill advanced payment which is included. So this part of the policy is designed to protect you while you're alive. So after holding your policy for 12 months, if you were diagnosed for 12 months or less to leave by a medical practitioner, we'll pay your claim in full. So that could then be used for your own medical costs or treatment.

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

[16 minutes 47 seconds][Agent] : But as I mentioned, it's designed to protect you while you're alive, so you can use that money anywhere that you want to. And then your beneficiaries, your kids, they can request the advanced payout of \$10,000 to help with funeral clustering, other final expenses that you might have.

[17 minutes 5 seconds][Customer] : Mm, Hmm.

[17 minutes 5 seconds][Agent] : OK. And then on a with the \$100,000 of life insurance, the fortnightly premium will be \$56.47.

[17 minutes 14 seconds][Customer] : OK.

[17 minutes 14 seconds][Agent] : OK and please do write your premium is set 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 2% with a say stated increases your premium. You could have added this indexation each year by contacting us.

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

[17 minutes 39 seconds][Agent] : So now that you mentioned to me earlier, umm, that your, your main concerns, uh, was looking at life insurance, thinking about the future and, and just being able to leave some money behind to your kids and also your grandkids, uh, just to be able to, to set them up and, umm, leave them some money to look after themselves and their own families. So because you have been approved, Anna, what I'll be able to do for you today is organize this policy for you over the phone and then have your policy documentation sent over to you for you to review with the

policy. It, it does provide you with a 30 day claim of court. So if you do decide, Anna, that the the policy is not suitable and then you decide to cancel within 30 days and you'll receive a full refund of your premium unless the claim has been made. OK. You also didn't have to.

[18 minutes 29 seconds][Customer] : OK, so you're gonna e-mail, you're gonna e-mail the policy to me to go through through and read.

[18 minutes 38 seconds][Agent] : So I can definitely send that over to you for you to read. Was there anything in particular that you're not sure about?

[18 minutes 46 seconds][Customer] : I mean, I, I didn't understand what you're saying, but sometimes I like to read it as well, just to go through which all the things that we were talking about.

[18 minutes 52 seconds][Agent] : Yeah, of course, definitely, Of course. I just thought I'd check in. And so just in case there was something that you would like me to go over, is there anything that you want me to to go over with you? You're OK, You understood everything.

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

[19 minutes 10 seconds][Agent] : OK, Well, I can definitely, definitely e-mail you over the information and that the policy that's not a problem at all. The other option, if you have, of course, I know that you are welcome to have this policy organized for yourself today over the phone. You don't have to make any upfront payments today. So you actually get to choose the payment date in advance that suits you, which also allows you time to be able to receive your documents and go over them as well before you pay anything upfront. How does that sound for you?

[19 minutes 41 seconds][Customer] : Yeah, they will. I think they will be. You know if I receive it and go through and then you start and start paying.

[19 minutes 51 seconds][Agent] : OK, so out of the two options, I mean I'm happy to send over the information to your e-mail address. The other option was to then start the cover and have the the document sent over to you as well. So which which option would you like to do? OK, that's fine.

[20 minutes 9 seconds][Customer] : We can start the cover and then.

[20 minutes 13 seconds][Agent] : So yeah, I will. I will have everything sent over to you, of course. I just thought I'd, I'd ask and confirm that with you. So let me just confirm some details then with you,

Anna. So the e-mail address thatidohaveforyouisapaongo@gmail.com, is that right?

[20 minutes 33 seconds][Customer] : Yeah. Yes, yeah. I'm sorry. Mrs.

[20 minutes 34 seconds][Agent] : And then your your title, your address is miss misses or miss
Sorry, miss MI double S Oh, misses MIS.

[20 minutes 51 seconds][Customer] : Mrs. Yeah.

[20 minutes 52 seconds][Agent] : OK, I got you. Thank you. All right. And I'll note down your address
so we can post out the documents. What's your post code? There is 2 two. And what suburb do you
live in? Yes, thank you, I've got it. And what's your address please?

[21 minutes 1 seconds][Customer] : And 5022 I'm in Elston Gro ELSCON Elston 59 Gautuku St.

[21 minutes 28 seconds][Agent] : OK. SO59.

[21 minutes 31 seconds][Customer] : Yeah, I'm nine. Kotuku.

[21 minutes 33 seconds][Agent] : And that's KOT.

[21 minutes 34 seconds][Customer] : KOTUKU.

[21 minutes 36 seconds][Agent] : OK. Yes, thank you. And is that the same as your postal address
where you get your mail? Thank you. And as I mentioned earlier to you, you don't have to make any
OUTFRONT payments today. So you do get to choose a payment that in advance that suits you,
Anna, we do generally cut the payment within the next 7 days. So what day is suitable for you for
the first payment?

[22 minutes 6 seconds][Customer] : Not next week, but the week after. It's more than seven days.

[22 minutes 9 seconds][Agent] : Yeah, that's OK. Don't worry, we can do that for you. It's just a
general statement that we tell our customers. But yeah, if you want that in two weeks time, I can
align it with what you what you want.

[22 minutes 26 seconds][Customer] : Tuesday morning.

[22 minutes 22 seconds][Agent] : What day in two weeks, Thursday. OK, so, so next Thursday will
be the 19th.

[22 minutes 33 seconds][Customer] : Yeah.

[22 minutes 32 seconds][Agent] : Is that what you're? Yeah. OK, 19th.

[22 minutes 37 seconds][Customer] : Oh, sorry.

[22 minutes 36 seconds][Agent] : And then it'll be every.

[22 minutes 38 seconds][Customer] : Hang on, hang on. I'll just have a look at my. I will be 26.

[22 minutes 41 seconds][Agent] : Yeah, unless it's the 26 that you're thinking about 26. OK, that's fine. That's a public holiday.

[22 minutes 56 seconds][Customer] : Yeah, they might, yeah. I'm not sure how they're gonna pay us. I think they will pay us, you know, on the other week.

[23 minutes 10 seconds][Agent] : OK.

[23 minutes 8 seconds][Customer] : But I I'm not sure yet, but definitely now.

[23 minutes 11 seconds][Agent] : Yeah, it's the same with us actually. We're getting paid earlier, so lucky us. But when it does as when it does come to the public holiday accounts like that for you, what I can do is I can either select the 24th, which is Tuesday, or I can select the 27th, which is Friday.

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

[23 minutes 29 seconds][Agent] : Do you want me to do Friday the 27th? OK, that's fine. And then it'll be every fortnight on Friday. Now if you do need that changed, Ana, to accommodate to Thursday, just give us a call, OK. And you can apply to have that that day change.

[23 minutes 33 seconds][Customer] : Friday, yeah, yeah, yeah. Is that a direct?

[23 minutes 49 seconds][Agent] : Yeah. So the the the payment would be automatically debited from your account, either a bank account or a credit card. How will you be paying? Yeah.

[23 minutes 48 seconds][Customer] : Direct or OK, I like automatic payment and direct yeah.

[24 minutes 2 seconds][Agent] : So it it would automatically, automatically be debited from your account.

[24 minutes 3 seconds][Customer] : Debit, yeah, yeah, OK.

[24 minutes 8 seconds][Agent] : Are you paying through a credit card or through a bank account? OK, thank you. And then what's the account name will that be? And Anna Piyongo.

[24 minutes 12 seconds][Customer] : It's going to my friends account, yes.

[24 minutes 21 seconds][Agent] : OK, thank you. And then, Anna, what I'll do now is collect your account number, please. Ah, yes, OK. Mm, hmm, yeah. Yeah.

[24 minutes 42 seconds][Customer] : I'm just going to go closer to the Hi-fi phone number is 01 0183 096154003.

[25 minutes 30 seconds][Agent] : Let me read that back to you as well, just so we're correct on the same page, so 010183096154003.

[25 minutes 43 seconds][Customer] : Yeah, that's right.

[25 minutes 45 seconds][Agent] : OK, great. And then a couple of questions about the bank details as well. And do you have authority to operate this bank account alone?

[25 minutes 53 seconds][Customer] : Yeah.

[25 minutes 54 seconds][Agent] : And do you need to jointly authorize debits?

[26 minutes 1 seconds][Customer] : What do you mean?

[26 minutes 3 seconds][Agent] : Yep. So this question is just simply asking do you need a permission to debit from this account with another person?

[26 minutes 10 seconds][Customer] : Yes, It's you, isn't it?

[26 minutes 12 seconds][Agent] : No, not not me. So this would be someone else. Like we automatically debit the money from your account on the the 27th, but this is asking do you need to ask someone else for permission to debit from the account?

[26 minutes 28 seconds][Customer] : No.

[26 minutes 29 seconds][Agent] : OK thank you. And have you canceled a direct debit of 30 for One Choice to Pinnacle Life as the initiator in the last nine months on the account you are providing?

[26 minutes 47 seconds][Customer] : I don't quite understand that question.

[26 minutes 50 seconds][Agent] : That's OK. I'll ask it again. This is about cancelling. So it's, it's simply it's just asking, have you cancelled a direct debit authority for one choice, which is the our brands with Pinnacle Life, which is the insurance. So Pinnacle Life is the initiator. So Pinnacle Life is the initiator in the last nine months on the account you're providing. Thank you. And are you happy to stop a direct debit authority without signing a form?

[27 minutes 4 seconds][Customer] : Oh, no, no, yes.

[27 minutes 24 seconds][Agent] : Thank you. And your greatest authority is subject to the terms and conditions relating to the bank account provided and a specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life. He is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Do you agree to this?

[27 minutes 48 seconds][Customer] : Yes.

[27 minutes 49 seconds][Agent] : OK, thank you. I do have a declaration to read out to you and then we'll be able to get your policy in place. It does read. Thank you. Anna Nyongo, 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 agree these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to you as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services New Zealand Limited, whom are referred 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 they 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 your specific financial needs or goals, or considering any other insurers, 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 you provide. Can you please confirm that you understand and agree to this?

[29 minutes 6 seconds][Customer] : Yes, yes, I understand and I agree.

[29 minutes 22 seconds][Agent] : Thank you. Anna. You asked the application questions and any related documents form the basis of your contract of insurance and planning cover lies upon the information you had provided. When assisting 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?

[29 minutes 44 seconds][Customer] : Yes.

[29 minutes 46 seconds][Agent] : Great. We may from time to time provide a first to you via the communication methods you have provided to us in relation to other products and services by agreeing to declaration. You can send to be contacted by us in relation to other products and services. You can opt out of this any time by contacting us. The accepted cover pays a lump sum benefit of the following and our Bianca receives \$100,000. In the event of life insurance, our benefit is not paid even a suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental deaths. Your cover ends on December 26th, 2044 at 12:00 AM. Your premium for the first year of cover is \$56.47 per fortnight. Your premium is stepped, which means it will be calculated each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and your your costs out of this, including your premium, is an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance to the authority you have provided to us. AM Best is rated Pinnacle with AB plus financial strength good and a triple B minus its share of credit rating with an outlook 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 an e-mail address will also be emailed to you today. It should perfectly consider these documents to ensure the products which needs you have a 30 day calling operation which may cancel your policy and any premium you may have paid will be refunded in full and it's your votes to claim now at the end of the declaration. Do you have two questions to ask Anna? Do you understand and agree with the declaration, yes or no? OK, And would you like any other information? Now, would you like me to read any part of the policy document to yes or no? OK, thank you. So I'll accept this declaration of behalf and put the policy in place you. So the documents will be emailed to and posted. OK.

[31 minutes 39 seconds][Customer] : Yes, No, Yeah.

[31 minutes 58 seconds][Agent] : Now with your beneficiary form, it will be included in that for you.

[32 minutes 2 seconds][Customer] : Thank you.

[32 minutes 2 seconds][Agent] : So you can choose up to five people and then you've got three options. You can e-mail that back to us, post it to us, or call us through the nomination over the phone. OK.

[32 minutes 11 seconds][Customer] : OK, Thank you.

[32 minutes 12 seconds][Agent] : But if you haven't, that's OK. Of course, if you have any questions about your policy, just give me a call and we'll be able to help you. Alright.

[32 minutes 20 seconds][Customer] : OK.

[32 minutes 20 seconds][Agent] : And I hope that you enjoy Fiji as well. When are you going away?

[32 minutes 24 seconds][Customer] : Under 27.

[32 minutes 26 seconds][Agent] : Oh, on the 27th. Oh, that's nice. You're spending New Years there. New Years Eve.

[32 minutes 30 seconds][Customer] : Yeah, come back on that too.

[32 minutes 31 seconds][Agent] : That's beautiful. That's a nice way to start the New year. Being in a different country with all of your family.

[32 minutes 35 seconds][Customer] : Yeah, yeah.

[32 minutes 39 seconds][Agent] : That's nice.

[32 minutes 39 seconds][Customer] : Just as to going.

[32 minutes 40 seconds][Agent] : Ah, just you two. OK, fair enough. So your your daughter's there now. And then she comes back and then you go. OK, fair enough.

[32 minutes 42 seconds][Customer] : Yeah, yeah, yeah, yeah. Thank you.

[32 minutes 51 seconds][Agent] : Still a nice way to to start the new year, though, even if it is just the two of you. A nice break.

[32 minutes 56 seconds][Customer] : Yeah, yeah. We've been working hard.

[32 minutes 57 seconds][Agent] : All right, All right, Anna, have a nice. Yes, I know, right? You've got to reward yourself at the end of it all.

[33 minutes 4 seconds][Customer] : Yeah. OK.

[33 minutes 5 seconds][Agent] : OK.

[33 minutes 5 seconds][Customer] : You have a good Christmas, too.

[33 minutes 6 seconds][Agent] : Yes, you too. Merry Christmas.

[33 minutes 9 seconds][Customer] : Yeah. OK.

[33 minutes 10 seconds][Agent] : Thank you. Bye.

[33 minutes 10 seconds][Customer] : Thank you. Bye.