

[14 seconds][Customer] : Hello.

[15 seconds][Agent] : Hi, good afternoon.

[18 seconds][Customer] : Hello.

[16 seconds][Agent] : Katie, it's Zora again calling from Real Insurance. How are you?

[20 seconds][Customer] : Good. Thanks.

[21 seconds][Agent] : Very good, I'm so sorry. I'm a little bit delayed, umm, it's just been a little busy here, so sorry about that.

[26 seconds][Customer] : Oh, that's OK.

[28 seconds][Agent] : So just before we talk about the policy with the life insurance again, I'll just let you know that all calls are recorded. Any advice I provide you is general in nature and may not be suitable to your situation. Can you if you could kindly confirm your first and last name for me this time? Perfect. And your date of birth? Beautiful. And Katie, you are a female and an Australian resident. Yes or no? Very good. Perfect. So have you been able to find out the exact height? OK. Were you far away from it?

[44 seconds][Customer] : Katie Broadhurst 18th of the 1st 83 Yes yes and or is it Yes 1.6.

[1 minutes 10 seconds][Agent] : 1.6 OK, perfect. So let's put that in. And Katie, I did read out your duty of case statement to remind you of being honest earlier, which you did agree to. So I'll just go straight into the application where we left the last time. OK? So give me one second while I just, uh, fix that. Thank you to your husband Dan, by the way, for helping you out with that.

[1 minutes 19 seconds][Customer] : Yep, OK, he showed me because this is 1.80. No, I am not 1.8.

[1 minutes 37 seconds][Agent] : What would you do without him, Katie?

[1 minutes 39 seconds][Customer] : I know I couldn't live without him.

[1 minutes 39 seconds][Agent] : So wonderful. Thank you to hear me again. So let me just jump straight into the application and give me one second. Yes. So based on the earlier measurements that you gave, your application was unsuccessful. So we are just going to start from where we live, so we could correct that.

[2 minutes][Customer] : OK.

[1 minutes 59 seconds][Agent] : OK, so give me a moment. OK, So, uh, I'll just go straight into that part of it. So it's saying the next section is in relation to your height and weight. 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. Now again, in meters or a few inches, what is your exact height?

[2 minutes 27 seconds][Customer] : Oh, So what do you get in centimeters down 1.600 and 6000 and 60?

[2 minutes 35 seconds][Agent] : Yeah. So that's 160.

[2 minutes 38 seconds][Customer] : Yeah.

[2 minutes 38 seconds][Agent] : Yeah. And what is that in? Just confirming the unit centimeters, did you say? Lovely. So I've changed that for you and I'll ask you again, what is your exact weight?

[2 minutes 41 seconds][Customer] : Centimeters, 50K.

[2 minutes 49 seconds][Agent] : Beautiful. So this time your application is going forward. So the next question is asking have you experienced any unexplained? I'll repeat, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Very good. And just confirming because that's correct, I've corrected that. So 160 centimeters is your exact height, 50 kilograms your exact weight. Both the numbers are correct.

[3 minutes 5 seconds][Customer] : No, yes.

[3 minutes 17 seconds][Agent] : Very good. To the best of your knowledge, are you infected with? Oh, sorry. And Katie, there's one thing I do have to ask you. I'm so sorry. Since the last time we went to your application this morning, has anything changed in terms of your health and life still on COVID? Very good. OK, let's go forward. To the best of your knowledge, are you infected with or are you in a high risk category for contracted HIV which causes AIDS? Do you work as or do you engage the services of a sex worker? Do you have definite plans to travel or reside outside of Australia that is booked or will be booking travel within the next 12 months?

[3 minutes 32 seconds][Customer] : No, no, no, no.

[4 minutes 1 seconds][Agent] : Perfect. If you do travel, Katie, in the future, remember anywhere in

the world 24/7 you are covered as long as you keep up with your payments. Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000?

[4 minutes 9 seconds][Customer] : Yeah, no.

[4 minutes 20 seconds][Agent] : Very good. So now we are going straight into your medical history now in.

[4 minutes 24 seconds][Customer] : OK. I just have to turn my car on. Sorry.

[4 minutes 27 seconds][Agent] : Yeah, yeah, go for it.

[4 minutes 26 seconds][Customer] : So you're coming through because we're we're just on our way to soccer training now. Yeah, I know. Now you need to be quiet.

[4 minutes 31 seconds][Agent] : Oh, yay, that's for your kids, right?

[4 minutes 35 seconds][Customer] : OK, Yes, yes.

[4 minutes 37 seconds][Agent] : OK, take your time. Let me know when you are back on the phone. Thank you.

[4 minutes 40 seconds][Customer] : OK. Gosh. OK.

[4 minutes 50 seconds][Agent] : Yeah, perfect.

[4 minutes 51 seconds][Customer] : Yeah, I've got you now.

[4 minutes 52 seconds][Agent] : Perfect. And you're OK for me to continue with the questions. You being in the car.

[4 minutes 56 seconds][Customer] : Yes. Yes.

[4 minutes 57 seconds][Agent] : Perfect. So you can in this. So now we are moving on to your medical history. Now in this section, uh, Katie, the main question for you will be have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? Again, just a yes or no please #1 cancer, tumor, mole, or cyst, including skin cancer, sunspots, Melanoma, or leukemia. And because you're driving Kitty, just letting you know that if you miss something or if you need me to repeat something, just tell me straight away, OK? Have you ever had an abnormal Pap smear?

[5 minutes 24 seconds][Customer] : No, OK, Yeah, no.

[5 minutes 38 seconds][Agent] : Stroke, chest pain, or heart conditions such as but not limited to heart attack. Sorry, I'll start again. Stroke, chest pain or heart conditions such as, but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Epilepsy, Motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[5 minutes 56 seconds][Customer] : Nigh, nigh, nigh, nigh, nigh nigh. Nigh, nigh. Nigh.

[6 minutes 41 seconds][Agent] : Any illegal drug use, abuse of prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma.

[7 minutes 8 seconds][Customer] : Nigh.

[7 minutes 9 seconds][Agent] : Very good. And just one question that I I just need to reconfirm you on. So stroke, chest pain or heart conditions such as but not limited to a heart attack and angina or high blood pressure. Yes or no? Very good. 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 the results of any medical tests or investigations? Yes or no?

[7 minutes 45 seconds][Customer] : No.

[7 minutes 46 seconds][Agent] : Very good. And just to just to confirm again, Katie, how how old is your youngest boy again? The younger boy, Yes. Perfect. Now there's just, there's, I'm actually going to put a yes to this question and I'll tell you why, uh, years ago when you spoke to us, you did disclose, uh, having flu, which is very part, which is, uh, which we do understand is, uh, it's, it's perfectly fine. It's won't impact your application anyway. It's just that because it's there on the file, we will put that in here. It won't impact anything at all. OK, so I'm just putting a yes here. Yes. So what happened? Yes. So years ago when you spoke to us, you did, umm, I think one of my colleagues,

they have rang you and you mentioned having a flu, which is perfectly fine. There is a list of different, yeah, common conditions and flu is actually on the list.

[8 minutes 17 seconds][Customer] : OK, sorry, what what was what was it that I oh flew OK.

[8 minutes 35 seconds][Agent] : So you don't have to answer any further questions. It's not impacting your outcome in any way, just means that because it's there, I'll just put it in the application. So in the future, if any complications happen, we know you told us about it and we documented that for you. OK, that's all.

[8 minutes 43 seconds][Customer] : OK, OK.

[8 minutes 49 seconds][Agent] : So I'll put a yes. And the next question is asking what condition required the medical examination or advice. So I have a long list here and on the list I do have flu. OK, I'll just disclose it for you. Is that OK with you?

[8 minutes 49 seconds][Customer] : Yeah, OK. Yep, that's fine.

[9 minutes 1 seconds][Agent] : Beautiful?

[9 minutes 1 seconds][Customer] : I'm just going to turn my car off.

[9 minutes 3 seconds][Agent] : Yeah, go for it. Let me know.

[9 minutes 8 seconds][Customer] : OK, I've got you again.

[9 minutes 9 seconds][Agent] : Perfect. So because flu is on the list, you don't have to answer any further questions. Let's move forward. 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? Yes or no?

[9 minutes 27 seconds][Customer] : No, Yep.

[9 minutes 28 seconds][Agent] : And we have, uh, two more, uh, sorry, three more questions to go. The next two questions will cover your family history, Katie. So I'm referring to your mom, your dad, your brothers and sisters only.

[9 minutes 40 seconds][Customer] : OK.

[9 minutes 40 seconds][Agent] : To the best. To the best of your knowledge, have any of your immediate family living or disease to ever been diagnosed with polycystic kidney disease,

Huntington's disease, or familial adenomatous polyposis? Yes or no? 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?

[9 minutes 54 seconds][Customer] : No, yeah, no, no, sorry. I think I'm my grandfather. But you don't need to know that far back, do you?

[10 minutes 15 seconds][Agent] : Sorry.

[10 minutes 17 seconds][Customer] : I was thinking of my grandfather, that you don't need to go that far back. No.

[10 minutes 19 seconds][Agent] : No, no, no, no, no.

[10 minutes 22 seconds][Customer] : So it's no.

[10 minutes 21 seconds][Agent] : I'm sorry to hear about him, but you don't have to disclose that. So I'll just read the question again so you can reconfirm your answer to the best of your knowledge. And yes, it's just your parents and siblings. So the question is, to the best, 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?

[10 minutes 24 seconds][Customer] : Yeah, yeah, no.

[10 minutes 45 seconds][Agent] : Perfect. And we have come to the last one. Other than one of events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than it's a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or Rick diving, or any other hazardous activity. Yes or no? Beautiful. I would have said that myself. I'm not at all.

[11 minutes 14 seconds][Customer] : No, no, me either.

[11 minutes 19 seconds][Agent] : Especially when you're a parent. Yeah. So there you go.

[11 minutes 23 seconds][Customer] : I thought that gives me anxiety thinking about it.

[11 minutes 27 seconds][Agent] : Umm, sorry, just let me put there. Sorry Katie. It's just that because it's a life insurance umm, just to confirm, umm, you know how with the last you just said as and it could be just a matter of speech, but just confirming. Do you have you ever been diagnosed

with anxiety?

[11 minutes 42 seconds][Customer] : No, no, sorry.

[11 minutes 43 seconds][Agent] : OK, not a problem. No, no, no. If it's a matter of speech from your end, OK, not a problem. So at any point in your life, have you ever been diagnosed with anxiety?

[11 minutes 47 seconds][Customer] : Yeah, no.

[11 minutes 53 seconds][Agent] : Very good, Thank you, just confirming that. Thank you. So Katie, uh, that was the end of the application and you have taken very good care of yourself. Your husband is taking very good care of you. No surprises. You have been approved and this is the, this is the best outcome Katie, because sometimes we see that there could be a change on the payment. Uh, so that hasn't happened for you. It's still showing the same amount, \$30.85 per for that. And what we did is we approved you for the 700,000. Now earlier this morning we did go through some options. So I wanted to ask you, do you want to leave it at the 700 or do you want to go a little bit lower or higher?

[12 minutes 27 seconds][Customer] : No, I think we'll do is 500.

[12 minutes 29 seconds][Agent] : Yeah, I'll drop it down then. So with the 500,000, it's a four, four nightly payment, \$22.03. Uh, that's every for that. And in the future, if you feel that you'd like a bit more, remember you can always apply to increase the level of coverage will be subject to your eligibility at the time of application.

[12 minutes 36 seconds][Customer] : Yeah, yeah, OK.

[12 minutes 46 seconds][Agent] : OK, Now what I'll do from here is very simple. We'll organize to get a copy of your policy documents emailed it to you, emailed to you tonight in the next 15 to 20 minutes.

[12 minutes 47 seconds][Customer] : Yeah, OK.

[12 minutes 57 seconds][Agent] : And you will also get a copy by post in the next two to five working days. When you receive these documents, umm, Katie, I want you to kindly sit with them, with your husband, with your family, read through it, make sure everything is all right. If there is any drama, please do get in touch. All the contact numbers will be there. And if everything is all right, once you

have read it and if everything is all right for you, the only thing you will need to kindly do is fill out the beneficiary form.

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

[13 minutes 23 seconds][Agent] : Remember, you can choose up to five people. So fill that form, sign it and when we receive it will put it on your file and say you have gone through everything and for whatever reason situation changes and you don't want to go ahead but with the policy anymore. Remember Katie, that's perfectly fine as well. The policy comes with a full 30 day cooling off. And we do provide a full refund unless the claim has been made.

[13 minutes 48 seconds][Customer] : OK, OK.

[13 minutes 48 seconds][Agent] : OK, And just to summarize from our discussion this morning, remember this is your life insurance, which means if you were to pass away, the money will go to your family. So they can look after the systems or if sorry, they can look after themselves. Or if there is any debts or any loans, whatever they want to do, they can, uh, use that money. OK? So it's a simple debt benefit. If you were to pass with the money will go to your beneficiaries.

[14 minutes 6 seconds][Customer] : Yeah, OK.

[14 minutes 10 seconds][Agent] : Now as I said earlier this morning, if you are accepted, which you have been, if you are accepted and once you decide to commence the policy, you will be covered immediately for a guest due to any calls. The only thing Katie not covered is suicide in the 1st 13 months.

[14 minutes 26 seconds][Customer] : Yeah.

[14 minutes 26 seconds][Agent] : Your terminally ill advanced payment will now be with you. Which means if you were diagnosed with 12 months or less to live by a medical practitioner, the entire money will be paid for your treatment to you. And you have your 10,000 funeral benefit attached in here that your beneficiaries can request in advance. And also remember, uh, your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium. And to remember, you can opt out of this automatic indexation each year. We



will, we will remind you of how your policy is changing in advance to your policy anniversary, So you can sit and go through it and get in touch. Now. You will be with us from today, but payment is something we let you decide. So you don't have to make any payments straight away.

[14 minutes 44 seconds][Customer] : OK, OK, OK.

[15 minutes 19 seconds][Agent] : You can choose a date that suits you in the future. So today is the 15th. I'm just, I have my calendar here, so I'll just help you here. So please pick a date that you want. As a business, we generally collect payment within the next 7 days, when in the next 7 days would be more suitable for you. Today is 15th and it's Wednesday.

[15 minutes 26 seconds][Customer] : Yes, OK.

[15 minutes 43 seconds][Agent] : Regardless, you'll be covered from today.

[15 minutes 43 seconds][Customer] : Well, I think you OK. Well, what if we do Friday?

[15 minutes 45 seconds][Agent] : It just means whatever is suitable for you this Friday. Yeah, that's fine. Not a problem. And we are going to set up a simple direct debit for a secure gateway Kitty. You can attach a card. You can also attach a BSP account. What do you want me to do for you? Do you want to put in a card or a BSP account? Either way, there is no surcharge. That's better. Yeah. And your name on the account is Katie Broadhost.

[15 minutes 51 seconds][Customer] : Yeah, yes, ASA, Yeah, yeah.

[16 minutes 18 seconds][Agent] : Yeah. And is this a savings or a check account, Katie? Yeah. Perfect. And what's the BSP number on that? I'm sure I could remember my BSP that quickly. Give me one second. Can you repeat that? Can you, can you tell me the number again? Sorry.

[16 minutes 22 seconds][Customer] : Savings account 641800 I have to do it for work 6418 double ZE 800.

[16 minutes 40 seconds][Agent] : Yeah, 800. And can I just confirm the bank here, it's IMB limited.

[16 minutes 48 seconds][Customer] : Yeah, that's it.

[16 minutes 49 seconds][Agent] : Yeah. And what's the account number? That's OK. Take your time. Take your time. No rush.

[16 minutes 52 seconds][Customer] : Oh gosh, I will have to look that up after I speak.

[16 minutes 58 seconds][Agent] : Are your boys on the field already?

[17 minutes 1 seconds][Customer] : Yeah, my youngest is.

[17 minutes 3 seconds][Agent] : OK.

[17 minutes 4 seconds][Customer] : Yeah.

[17 minutes 4 seconds][Agent] : I used to do the same. Yeah.

[17 minutes 5 seconds][Customer] : So after are you do this, I feel like all I do is drive my boys around for sport.

[17 minutes 12 seconds][Agent] : What were you saying? Katie? Sorry, I keep interrupting you. Go ahead.

[17 minutes 15 seconds][Customer] : No, that's alright. After I speak to you this morning, I thought Daniel needs to take it out as well. Doesn't he like insurance?

[17 minutes 23 seconds][Agent] : Yeah, if you want, I can give you the price for that. Is he there with you?

[17 minutes 27 seconds][Customer] : No, he's not.

[17 minutes 28 seconds][Agent] : OK. So whether you do it together or separately, whether you do it as a joint or you do it separately, the benefits, features and the pricing works out to be exactly the same. I'll get yours done and I'll send everything out for yours, and then I'll give you a price for then and then tell me what time is available so I can call him. OK.

[17 minutes 45 seconds][Customer] : Oh, OK.

[17 minutes 46 seconds][Agent] : Yeah, we can do that. Is he a bit?

[17 minutes 48 seconds][Customer] : So his will be the same.

[17 minutes 49 seconds][Agent] : Is he older than you?

[17 minutes 51 seconds][Customer] : Yeah, he's 43.

[17 minutes 53 seconds][Agent] : OK, so his premiums will be higher than yours. And also because he's a male, even if you choose the same amount, it'll be different. Is he is he home right now?

[18 minutes][Customer] : OK, Yes, he's home. He's on cooking duty.

[18 minutes 3 seconds][Agent] : OK, so after I he's cooking.

[18 minutes 7 seconds][Customer] : He's on cooking duty. Yeah.

[18 minutes 8 seconds][Agent] : Oh, and you're on socket duties. Oh, that's amazing. That's amazing.

[18 minutes 10 seconds][Customer] : Yeah, that's the deal. I'll do soccer if you cook dinner.

[18 minutes 15 seconds][Agent] : That's amazing. I'll get yours done Katie and then I'll take his number and I'll call him straight away. OK.

[18 minutes 21 seconds][Customer] : OK.

[18 minutes 21 seconds][Agent] : Is he, is he aware that you are looking into this for him also? So is this something you, is he aware that you are looking at the life insurance for both of you? Hmm. Hmm.

[18 minutes 28 seconds][Customer] : Yeah, I've kind, umm, I said that it was like I was inquiring today and then I said that you really need to as well.

[18 minutes 42 seconds][Agent] : OK.

[18 minutes 40 seconds][Customer] : And that's kind of where we where we left it.

[18 minutes 43 seconds][Agent] : Uh, OK, not a problem. Can you just give me one second? Katie? Let me just check something very quickly. I'll be right back. OK, Just stay for a minute.

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

[18 minutes 50 seconds][Agent] : I'll be back one second.

[18 minutes 52 seconds][Customer] : Yeah.

[18 minutes 52 seconds][Agent] : Thanks.

[18 minutes 52 seconds][Customer] : Thanks.

[19 minutes 42 seconds][Agent] : Hey Katie, yeah, thank you so much for waiting. Yeah, all good. Not a problem.

[19 minutes 44 seconds][Customer] : Yeah, OK.

[19 minutes 48 seconds][Agent] : Uh, I just want to double check something in your application. But yeah, everything is fine.

[19 minutes 58 seconds][Customer] : Yeah.

[19 minutes 51 seconds][Agent] : So what I'll do then is so you, from what you were saying, So you have, you've had a chat with them today earlier when he was measuring your height, is that when it happened? So is it something that he's aware of then that you are inquiring for him also?

[20 minutes][Customer] : Yes, yes, yeah, yeah.

[20 minutes 6 seconds][Agent] : OK, not a problem. So I'll have a chat with him and I'll explain the way I've explained to you. I'll just go through everything with him and see how we go, but I'll give you the price if you want. You can have a quick word with him first, or you can give me an indication of what you feel will be suitable. Umm. So let me get yours done first. So sorry. I think I was just waiting on the account number. Sorry. Go ahead.

[20 minutes 16 seconds][Customer] : OK, OK.

[20 minutes 29 seconds][Agent] : Yeah. Mm. Hmm. Is that it?

[20 minutes 27 seconds][Customer] : It's 200-4630 90.

[20 minutes 35 seconds][Agent] : 10 zero. Katie, let me just read this back to you. So it's a savings account in the name of Katie Broadhurst. And the BSP number is 641800 and the account number is 200463090. Wonderful. That's all I need.

[20 minutes 45 seconds][Customer] : Yep, Yep, Yep.

[20 minutes 52 seconds][Agent] : And Katie, for security purposes, can I please check with you that the bank details you have given me, it's yours and you're authorized to use it, is that right?

[21 minutes 1 seconds][Customer] : Yeah.

[21 minutes 2 seconds][Agent] : Beautiful.

[21 minutes 2 seconds][Customer] : Can I just change? I just realized I gave you this account. So it's Daniel and Katie Broadhurst.

[21 minutes 9 seconds][Agent] : All right, it's a joint one. Yeah. Give me a second. Dan. i.e. O Daniel and Katie Broadhurst.

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

[21 minutes 21 seconds][Agent] : OK, Because it's a joint account. I need to ask you once again, Katie, the bank, usually you have given it to yours and you're authorized to debit from this joint bank

account. Very good. That's all I need. Now, the last step with you, Katie, is to read out a verbal declaration, which is in your name. At the end, they'll be two simple questions and one in between, and we'll be all done and completed. And just before I read that out, I'll let you know. Again, all calls are recorded. Any advice they provide is general in nature and may not be suitable to your situation. On the policy documents, your name will appear as Misses Katie Broadhurst. Date of birth 18th of January 83, correct?

[21 minutes 30 seconds][Customer] : Yes, Yes.

[21 minutes 58 seconds][Agent] : Perfect. And once again you are a female and an Australian resident, yes or no?

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

[22 minutes 4 seconds][Agent] : Have you had a cigarette in the last 12 months? Very good. And because I changed the amount, so I'll just confirm for the half \$1,000,000 cover, which is \$500,000, a four nightly payment, \$22.03 will be affordable for you.

[22 minutes 8 seconds][Customer] : No, Yes.

[22 minutes 21 seconds][Agent] : Perfect. And just confirming again, I know you did, uh, let me know that you've never, uh, with, uh, the anxiety when you mentioned that. So just confirming again for the recording. Have you ever been diagnosed with anxiety?

[22 minutes 32 seconds][Customer] : No.

[22 minutes 33 seconds][Agent] : Very good. Perfect. Let's move ahead. So the declaration goes, thank you. Katie Broadhurst, it is important to 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 to these terms in full. Family life cover is issued by Family life cover is issued by Hanover Life. For your fascination Unlimited Home we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services Home. I will refer to as GFS Creating as real Insurance. To issue and arrange this insurance on its behalf, Hanover has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Kind of. Our has set a target market determination for this product, which describes

the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty? Sorry, I'll read that again. Can you please confirm you have answered all of our questions in accordance with your duty? Yes or no?

[24 minutes 1 seconds][Customer] : Yes.

[24 minutes 2 seconds][Agent] : Very good case. We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this decoration you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following. Katie Broadhurst receives \$500,000 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 premium for your first year of coverage \$22.03 per fortnight. Your premium is a stepped premium 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 each year. Included in your premium is an amount payable to GSS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Daniel and Katie Broadhurst, which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSG will be sent to you within 5 working days and if you have provided us with an e-mail address, your policy documentation will also be emailed to you. OK. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel the policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing cover and there may be other risks you should consider depending on your circumstances. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the

documentation we are sending you. Now before I get everything done for you, OK my last two questions I just need to clear yes or no please. Do you understand and agree with the declaration? I've just read you yes or no? Perfect. And the last one, Katie, would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no? Perfect. So yours is all done and completed, Kitty?

[26 minutes 32 seconds][Customer] : Yes, no, OK.

[26 minutes 46 seconds][Agent] : Yeah, we did it. We went a bit back and forth, but it's all done thanks to Dan also.

[26 minutes 52 seconds][Customer] : Yeah.

[26 minutes 51 seconds][Agent] : So yours is all done now, Kitty.

[26 minutes 54 seconds][Customer] : Thank you.

[26 minutes 54 seconds][Agent] : Uh, I wanted to ask you. You're welcome. I wanted to ask you, when I speak with them, do you authorize me to discuss the benefits, features, the pricings that we will discuss, uh, the application and it's outcome when I speak with your husband.

[27 minutes 7 seconds][Customer] : Yeah, yeah.

[27 minutes 8 seconds][Agent] : Beautiful. So please tell me what is Dan's date of birth? 26, yeah. And, uh, what's his first and last name?

[27 minutes 14 seconds][Customer] : 26th of the 3rd 79 Daniel Broadfest.

[27 minutes 34 seconds][Agent] : And he's a male Australian resident, OK. And has he had a cigarette in the last 12 months?

[27 minutes 37 seconds][Customer] : Yeah, no.

[27 minutes 47 seconds][Agent] : Just give me a second I'll just bring up the prices here OK, so because Dan is 43 uh his options are again from 100,000 and he can also go up to 1,000,000. How much do you want for him, Teddy?

[28 minutes 9 seconds][Customer] : I don't know, maybe How much is it for?

[28 minutes 12 seconds][Agent] : He actually, he will be able to yeah, he can decide, but uh just to give you the price I'll give you the price and then you can talk to him.

[28 minutes 20 seconds][Customer] : Yeah, yeah.

[28 minutes 23 seconds][Agent] : So do you want to tell it it's any you can choose anywhere from 100,000 up to 1,000,000 yes.

[28 minutes 29 seconds][Customer] : So if we go 500 again, how much?

[28 minutes 32 seconds][Agent] : So for your yes. So for your husband's 500,000, it will be \$37.42 per fortnight because he's a bit older than you are and also because he's a male. So, uh, the male population in general are prone to certain health conditions as compared to female and also with the female population have a higher life expectancy comparatively.

[28 minutes 41 seconds][Customer] : OK, Yeah. OK.

[28 minutes 53 seconds][Agent] : So that's why you see that one of these are some of the factors where you see the changes on the payments, the differences.

[28 minutes 59 seconds][Customer] : What about 400,000?

[29 minutes 1 seconds][Agent] : Yeah, if you drop it to 400,000, that'll come down to \$29.93 every fortnight.

[29 minutes 11 seconds][Customer] : OK, alright, well, let me.

[29 minutes 12 seconds][Agent] : Do you feel that's more realistic? Yes. Why don't you have a chat with them?

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

[29 minutes 18 seconds][Agent] : OK, umm, I'll send you. So your policy documents are coming through, but I what I'll also do is I'll send an e-mail with the price for Daniels, umm, for dance. Umm, do you want me to send you the one for the 400?

[29 minutes 28 seconds][Customer] : Yeah, yes, please.

[29 minutes 31 seconds][Agent] : OK. And you will see that your part of it is also showing. Uh, yours is already done. So don't worry about that. You can just refer to dance part of it. And then what I'll do is I'll send that e-mail out to you right now. So have a chat with him. So like you said, he's aware that you're inquiring it for yourself and for him. So, but have a chat with him tonight. I know he's still on duty. So let him get it sorted out and all that until you guys return.



[29 minutes 48 seconds][Customer] : Yeah, Yeah.

[29 minutes 55 seconds][Agent] : And tomorrow I'm actually doing a late shift myself, Katie. I'm also in NSW like I said earlier. So tomorrow I can give a call, same time. What time will Dan be, uh, home tomorrow with you? Thursday.

[30 minutes 7 seconds][Customer] : That's tomorrow, Thursday.

[30 minutes 10 seconds][Agent] : Yeah.

[30 minutes 10 seconds][Customer] : So he'll be home around the same time, like 4:00.

[30 minutes 14 seconds][Agent] : 4:00. OK, I'll give a call again at around the same time, around 4:30.

[30 minutes 15 seconds][Customer] : Yeah, yeah.

[30 minutes 18 seconds][Agent] : And, umm, do you want me to give you a call first or talk to him directly? OK.

[30 minutes 23 seconds][Customer] : No, you can talk to him because I'll be at tennis tomorrow afternoon.

[30 minutes 27 seconds][Agent] : Oh, yeah, it's your time tomorrow.

[30 minutes 29 seconds][Customer] : Yeah.

[30 minutes 29 seconds][Agent] : OK, OK, give.

[30 minutes 30 seconds][Customer] : No, that's for my eldest son.

[30 minutes 32 seconds][Agent] : Oh, it's for your eldest son. OK, no problem. All the bomb duties, right?

[30 minutes 34 seconds][Customer] : Yeah, Yeah.

[30 minutes 36 seconds][Agent] : It's, it's endless. So give me a second. Let me just go jump into. Can you just give me. I'll just put you on a quick hold. Katie, I'm just going to just, uh, set a call back with him, OK, And I'll grab his number. Just stay on the line. I'll be back. Thanks.

[30 minutes 48 seconds][Customer] : OK, OK.

[32 minutes 13 seconds][Agent] : Hey Kitty, thank you so much for holding Kitty.

[32 minutes 15 seconds][Customer] : Yeah, that's OK.

[32 minutes 16 seconds][Agent] : What was, umm, what was Daniel's date of birth again?

[32 minutes 20 seconds][Customer] : 26th of the 3rd, 79.

[32 minutes 22 seconds][Agent] : Perfect. Not a problem. Yeah, got it. So what I'll do is I'll set a call back.

[32 minutes 35 seconds][Customer] : Yeah, it's 0412. 21. Yeah.

[32 minutes 29 seconds][Agent] : Can you just umm uh, can you just give me his mobile number 0412 yeah 00.

[32 minutes 40 seconds][Customer] : 215, 004, Yeah.

[32 minutes 46 seconds][Agent] : So let me just repeat that all four 12215004 Very good. So if you could kindly let him know that I'll be reaching out to him directly at around 4:30.

[32 minutes 58 seconds][Customer] : Yeah.

[32 minutes 58 seconds][Agent] : Umm, And if you could also make sure he knows his weight and hide.

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

[33 minutes 2 seconds][Agent] : And then, yeah.

[33 minutes 7 seconds][Customer] : OK.

[33 minutes 3 seconds][Agent] : And the way I've explained to you, I'll just explain everything to him tomorrow and then if everything goes well, we'll get it sorted out for him, uh, with the banking part of it, if you he wants to, because it's a joint account. If you want, if he wants to use the same account, that's fine as well. Just make sure he has all the details so we can get it sorted out.

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

[33 minutes 20 seconds][Agent] : OK, so from my end, everything is all. So yours is all sorted out and will sort out then tomorrow.

[33 minutes 25 seconds][Customer] : Yeah. Great.

[33 minutes 25 seconds][Agent] : OK, perfect.

[33 minutes 26 seconds][Customer] : Thank you.

[33 minutes 27 seconds][Agent] : Thank you, enjoy. Bye.

[33 minutes 28 seconds][Customer] : OK, you too. Bye.