

[2 seconds][Agent] : Hi, my name is George, I'm calling from real insurance. How are you today?

[1 seconds][Customer] : Helen Mcdanie speaking good, How are you?

[8 seconds][Agent] : Good, thanks. I was calling in relation to the online enquiry that was put through for the life insurance. Just so I can take you through that information. Can I, can you reconfirm your full name and the birth of me please?

[18 seconds][Customer] : McCartney? William Martin Date of birth is the date of the 4th 2005.

[23 seconds][Agent] : Hello there. You are a male Australian resident, is that correct? Thank you. So all calls are recorded. Any advice provides general in nature may not be suitable to your situation. And what's prompted the inquiry? What's great, looking into life insurance at the moment.

[27 seconds][Customer] : Yes, just had always thought about it and one day we Bo bit the bullet and did it.

[46 seconds][Agent] : Yeah.

[46 seconds][Customer] : You never know.

[47 seconds][Agent] : Yeah, that's fair enough. Yeah, that's OK. So that's the first time really inquiring about life insurance. Yeah. OK.

[49 seconds][Customer] : But yeah, I went, Mum and Dad went and Rena new days the week before so and I might as well go and do it as well.

[1 minutes 1 seconds][Agent] : Right, that's fair enough. Well, the life insurance, because it's not something you'd need to use for a very, very long time.

[1 minutes 7 seconds][Customer] : Yeah, hopefully.

[1 minutes 8 seconds][Agent] : Umm, but it's just there to give you that piece of buying knowing that if anything were to happen and there is going to be some money readily available for your loved ones. Now we do have a series of health my style questions that we need to take you through just to see if it is something that you are eligible for. But we do keep it nice and simple. There's no need to have any medical check up to the GP or any blood test that it's just a series of health questions over the phone.

[1 minutes 16 seconds][Customer] : Yeah, yeah, OK.

[1 minutes 34 seconds][Agent] : Now let's have a look at some pricing first. So can I just confirm that you had a cigarette in the last 12 months? Yes or no? Perfect. And is your current annual income \$50,000 or more?

[1 minutes 41 seconds][Customer] : No, it's about 50.

[1 minutes 50 seconds][Agent] : OK? Would you say that it is 50,000 or more or would it be just under 50,000?

[1 minutes 49 seconds][Customer] : Yeah, just on the book. It's got on AP.

[1 minutes 55 seconds][Agent] : Yep, Yep, Yep.

[1 minutes 57 seconds][Customer] : I'm a I'm an apprentice so.

[1 minutes 59 seconds][Agent] : That's fine. And you're eligible for any amount between 100,000 up to \$1 million. How much coverage do you think you'd need to leave behind?

[2 minutes 10 seconds][Customer] : Oh I'll, I'll just, I don't know, can I? Can I change the amount however needed?

[2 minutes 15 seconds][Agent] : Yeah, I mean, there's no right or Yeah, absolutely. So how it works, I mean, if you choose an amount and you start on that amount, let's say in five years time or something, and say you've got a mortgage or you've got, you know, a partner or you've got other expenses that need to be covered, then you can always give us a call back and apply subject to eligibility for more cover. And vice versa, if you feel like your situation changes, you no longer need the same level of cover, you can always apply to reduce it as well. That is pretty flexible. Yeah.

[2 minutes 42 seconds][Customer] : Maybe 300 and some 1300 thousand.

[2 minutes 47 seconds][Agent] : Let's use it as a starting point anyway, give you an idea on what the price would be, and then we can work way up and down if we need to. But for 300,000, it would be \$14.65 every two weeks. That's fortnightly approximately \$7.00 a week. How does that sounding?

[2 minutes 51 seconds][Customer] : Yeah, yeah, it's fine.

[3 minutes 6 seconds][Agent] : Yeah. Do you want to look at any other amount? So.

[3 minutes 7 seconds][Customer] : And how much would how MU if you went up, how much would it increase? But let's say I just let scroll and I went the top of the line million.

[3 minutes 16 seconds][Agent] : Yep.

[3 minutes 24 seconds][Customer] : Today. So I've got 100 bucks a month.

[3 minutes 17 seconds][Agent] : The million would be \$48.83 per fortnight, Yeah, approximately. Did you want to look at any other amounts between those two?

[3 minutes 28 seconds][Customer] : Yeah, OK, 7UP gonna do 750 just for your bank.

[3 minutes 37 seconds][Agent] : No, that's OK. You can take you through as many as you need to. 750 is \$36.62 a fortnight. Sure.

[3 minutes 44 seconds][Customer] : Yeah, I'd probably go that one.

[3 minutes 48 seconds][Agent] : Well, let's see that the 7:50 for the time being, I'll confirm a couple more details and then we've got those health questions. I'll take you through and ultimately the the health questions. Let us know if you're eligible to take out life insurance, but also if there are any changes.

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

[4 minutes 2 seconds][Agent] : I just want to note down your address. What's your post code and your suburb? Let's have a look. And what's your street number and name?

[4 minutes 6 seconds][Customer] : 4311 Minden 19 Kopeelke. KOPELKE.

[4 minutes 19 seconds][Agent] : Perfect. Is that your postal address as well?

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

[4 minutes 23 seconds][Agent] : Perfect. Now just while I am loading up those health questions, I do just want to read to you your pre underwriting disclosure just to let you know why we ask the questions that we do but also how to answer them. So it starts off by reminding you please be aware all calls are recorded for quality and monitoring of purposes. So we collect your personal information to provide insurance quotes, issue cover and other related services.

[4 minutes 54 seconds][Customer] : OK.

[4 minutes 48 seconds][Agent] : We will share this with your insurer and they share it with other Australian 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. So by presenting, you understand you are applying to purchase a life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us, any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happened, your insurer may be entitled to cancel your policy, decline a claim and make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

[5 minutes 43 seconds][Customer] : Yeah, I do.

[5 minutes 44 seconds][Agent] : Perfect. All right. Now, as I mentioned, depending on your, your health questions will depend on whether there are any changes. So the quote I have provided you is indicative so far.

[5 minutes 54 seconds][Customer] : Yeah.

[5 minutes 54 seconds][Agent] : The benefit amount you're eligible for may change as well as the premium. But the first question I have is have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia? Yes or no?

[6 minutes 4 seconds][Customer] : No, no, yes.

[6 minutes 18 seconds][Agent] : Now, have you ever had symptoms of, been diagnosed with or treated for or on tend to seek medical device for any of the following. So stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Yes or no. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukaemia or Melanoma excluding other skin cancer, hepatitis or any disorder of the liver, Anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

[6 minutes 33 seconds][Customer] : No, no, no, no, no.

[6 minutes 55 seconds][Agent] : Have you been diagnosed with a terminal illness, motor neuron

disease or any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years? Have you used illegal drugs, abuse prescription medication or receive treatment or counseling? Drug or alcohol consumption? 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, either in centimeters or feet and inches?

[7 minutes 7 seconds][Customer] : No, no, I think it's 173. Yeah.

[7 minutes 40 seconds][Agent] : Yeah, we just need what was the last time you checked and what is your exact weight? Perfect beautiful. I will just confirm to your exact height is 173 centimeters and you said your exact what was 82.3 kilograms.

[7 minutes 44 seconds][Customer] : And 83 dollars, 83.3 actually, Yeah, yeah.

[7 minutes 58 seconds][Agent] : Have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Perfect. Now, does your work require you to go underground? Work at heights above 20 meters, dive depths 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? And do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies? The combined total sum is short of more than \$5 million.

[8 minutes 4 seconds][Customer] : No, no, no, no, no, no, no.

[8 minutes 54 seconds][Agent] : Perfect Now, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following. So diabetes, raised blood sugar and P glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumour molar cysts, including skin cancer or sunspots. Have you ever had an abnormal PSA test?

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

[9 minutes 21 seconds][Agent] : An enlarged prostate, Thyroid condition, Neurological symptoms such as dizziness or fainting, Disorder of the stomach, now gallbladder or pancreas, epilepsy, Multiple sclerosis, Muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease and sleep apnea or asthma, excluding childhood asthma.

[9 minutes 33 seconds][Customer] : No, no, no, no, no, no, no.

[9 minutes 55 seconds][Agent] : Perfect, you're looking great so far. We've just got a couple of questions to go. So other than what you have already told me about the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you waiting for the results of any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[10 minutes 17 seconds][Customer] : No pardon.

[10 minutes 28 seconds][Agent] : So, 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?

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

[10 minutes 38 seconds][Agent] : Perfect. The next two questions are in relation to family history. But when I do refer to immediate family, it is only father, mother and any brothers or sisters.

[10 minutes 48 seconds][Customer] : OK.

[10 minutes 48 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with Polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? That's fine. So happy to leave it as a no to the best of your knowledge.

[11 minutes][Customer] : Not that I know of.

[11 minutes 8 seconds][Agent] : And 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?

[11 minutes 6 seconds][Customer] : Yeah, my brother had childhood cancer.

[11 minutes 24 seconds][Agent] : Yeah.

[11 minutes 23 seconds][Customer] : It it's the only known case in the family, though.

[11 minutes 27 seconds][Agent] : Yeah, We'll note that down. So how many of your immediate family suffered from cancer prior to the age of 60? That would just be 1. Is that right?

[11 minutes 35 seconds][Customer] : Yeah, one that I know of.

[11 minutes 36 seconds][Agent] : Yep, that's fine 'cause again, it's just to the best of your knowledge, that's fine. We'll note it down as one. And how many of your immediate family suffered from heart condition and or stroke prior to the age of 60, would that be anyone?

[11 minutes 49 seconds][Customer] : None. Is it like diabetes?

[11 minutes 51 seconds][Agent] : And how many of your immediate family suffered from other hereditary disease prior to age 60 Would that be anyone diabetes and like high blood pressure hemochromatosis that sort of thing.

[12 minutes 5 seconds][Customer] : None. No, none.

[12 minutes 3 seconds][Agent] : We don't need to note down as a yes to perfect last question is other than one off events do you engage in or intend to engage in end of the following. So aviation other than his affair, paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, scave or wreck diving or any other hazardous activity. Perfect. Now that's the end of the application. It's just letting up your results. I will just let you know that if you are approved this policy will cover you for death due to any cause except the suicide in the 1st 13 months and it does include a living benefit as well. So the terminally ill advanced payment hopefully not benefit you'd ever need to worry about. But if you were diagnosed with 24 months or less to live by a medical practitioner we then pay that claim out to you in full. Now I will just confirm you are happy to leave it at the 750,000, is that right?

[12 minutes 29 seconds][Customer] : No, Yeah, yeah, yeah.

[13 minutes 7 seconds][Agent] : Yep that's fine. Now do just keep in mind your premium is stepped, which means it will generally increase each year. In addition though, this policy has automatic

indexation, so this means that each year your son insured will increase by 5% with associated increases in premiums until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. You cannot doubt of this each year so it is optional This is just going to add a level of flexibility to the cover. So as you get older, if you feel like you need more cover, this is just one way to gradually increase it. So we offer to increase every renewal period up until obviously that the policy anniversary following your 70th birthday until you reach the maximum benefit amount. But it's up to you at that point whether you feel like you need to have that additional cover added on. I'll just show you how that works though. So an indication, if you make no changes to your policy, your benefit amount next year would be \$787,500 and your fortnightly premium would be \$38.45 per fortnight.

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

[14 minutes 17 seconds][Agent] : So it's roughly a \$1.80 difference the following year. If you needed that additional cover, however, you can decline it. It's up to you. You can also find information about our premium structure on our website as well. Now the results of the application have just loaded up and absolutely no surprise. So you definitely sound very healthy. So congratulations, you're fully approved and accepted for the life insurance today, which is fantastic. Now based on that, it does allow me to provide you with that cover over the phone today. How that works though is we get all of your proper policy documents sent out to you. So I'll e-mail and post everything else. You can have a good read through it all. The only form we need you to fill in and send back to us is just your beneficiaries form, just so we know who we are paying money out to at the time of the claim. You're also not required to pay anything today either, so you can choose your first collection date generally in the next 30 days. Do you have a pay date coming up that you wanted to align it with?

[15 minutes 2 seconds][Customer] : Yeah, yeah, I get paid every Thursday.

[15 minutes 20 seconds][Agent] : Yeah, Pedda, do you want me to do next Thursday or the Thursday after or?

[15 minutes 23 seconds][Customer] : Not next Thurs, not the next Thursday. Can do the week after.

[15 minutes 26 seconds][Agent] : Yeah, sure. So that would be next Thursday, the 16th. So the



following would be the 23rd and then it would be fortnightly thereon after from the 23rd for you. I just want to confirm your e-mail address is mwmartin05@gmail.com. Perfect. And in the meantime, are we noting down a Visa or MasterCard or BSB, an account number?

[15 minutes 41 seconds][Customer] : Yeah, that's alright. Just B I'll just BSB it straight out of my account.

[15 minutes 53 seconds][Agent] : Yeah, sure, that's fine. I just want to confirm the account name would just be Mccart, McCartney, Martin. Yeah. Is it a savings or a cheque account?

[15 minutes 59 seconds][Customer] : Yeah, it's just a simple access.

[16 minutes 6 seconds][Agent] : Have it.

[16 minutes 7 seconds][Customer] : Just let this happen.

[16 minutes 6 seconds][Agent] : So that would just be similar to like a like a normal savings account?

[16 minutes 7 seconds][Customer] : Go Yeah, it's just like the card.

[16 minutes 14 seconds][Agent] : Yep, that's fine. Well, it doesn't make too much of a difference on our end. If you're happy if I just note it down as a savings, perfect. And whenever you're ready, I'll just get you to read the BSP number whenever you've got it, and account number. That's with Heritage. Perfect. Now, I have one last step here, which is just to read out your legal declaration. Now, this does take roughly 3 minutes for me to read. It'll have one question near the beginning and then two at the very end for you. And I do read this out.

[16 minutes 13 seconds][Customer] : Yeah, it's on the top, Yeah, 638010, 14107996 Yeah, OK.

[16 minutes 57 seconds][Agent] : If you think of any questions please stop me at any point, OK Alright so begins here with thank you by Courtney Martin. 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 to these terms in full. Real life insurance is covered by Hanover Life Free of Australasia Limited whom are referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom are referred to as GFS trading as real insurance to issue an arrangements insurance on its behalf and over life upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from

you to provide a quote and over has said a target market determination for this product which describes the type of consumer 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 the duty to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty? Is that correct, yes or no?

[18 minutes 8 seconds][Customer] : Correct.

[18 minutes 9 seconds][Agent] : Thank you. Now we may from time to time provide off this to you the other communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, 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. Accept your cover pays a lot sum than of the amount of McCartney Martin Re receive \$750,000 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 cover is \$36.62 per fortnight. Your premium is stepped which means it will be calculated each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until the policy anniversary following your 70th birthday and you cannot doubt of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us.

[19 minutes 15 seconds][Customer] : None.

[19 minutes 14 seconds][Agent] : Included in your premium is an amount payable to GFS are between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of the party Martin which you are authorized to debit from and have provided to us. The policy documentation, PES and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should care if they can send of these documents to ensure the product meets your needs. The other 30 day calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with placing policies. Is your new

policy not be identical to your existing cover? We recommend that you do not cancel any existing policy until you have received your reviewed our policy in full. We have complaints process which can access any time by contacting us for the tasks are available online in the documentation we are sending you. So two last questions for you is do you understand and agree with the declaration? Yes or no?

[20 minutes 17 seconds][Customer] : I don't agree.

[20 minutes 19 seconds][Agent] : Perfect and I understand as well. Was that correct? Perfect And would you like any other information from me? Now would you like me to read any part of the PDS to you, yes or no? Perfect. I just want to confirm your mobile number I called you on as well as 0431628999.

[20 minutes 22 seconds][Customer] : Yeah, no, Yeah, it's fine.

[20 minutes 41 seconds][Agent] : Perfect. Well, that's all completed. If you think of any questions, feel free to give me a call back. It's got my contact details on that policy documents for you.

[20 minutes 50 seconds][Customer] : Too easy.

[20 minutes 48 seconds][Agent] : OK, no worries, just a good day.

[20 minutes 50 seconds][Customer] : Thank you, You have a good one.

[20 minutes 54 seconds][Agent] : Thanks. Bye.