

[3 seconds][Agent] : Hello. Hi, good afternoon. Elizabeth, this is Jay that you're speaking with from One Choice. How are you today?

[4 seconds][Customer] : Hello, I'm good.

[14 seconds][Agent] : Awesome. That's great to hear. So I'm just giving you a call back as I see that you have spoken to one of my colleagues previously regarding to the life insurance that you have acquired online.

[25 seconds][Customer] : Oh yes, yes I did. I wanted to start my commute.

[25 seconds][Agent] : And so yes, yes, so that's why I'm giving you a call back to further assist you with the application and also further answering any questions you have. So to start off with, can I first confirm your first and last name, please? Thank you. And also confirming that your date of birth, please.

[42 seconds][Customer] : Elizabeth Holder, HAORA 20, second of the 6th 84.

[52 seconds][Agent] : Beautiful. And also confirming that you're a female New Zealand resident currently residing in New Zealand.

[59 seconds][Customer] : Yes, definitely.

[1 minutes 1 seconds][Agent] : Beautiful. And now just umm, letting you know that. Please note, as you know, all our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances awesome. So Elizabeth, as I can see that last time you've gone through I think just the just the Indi indicative quote. So without going to the questions, yes, So just I just because I'm you know, new to talking to you just so I can have a bit of a understanding of what actually got you into looking at our cover with the life insurance. Is it something new? Yeah.

[1 minutes 43 seconds][Customer] : Yeah, I just, yeah, I because recently I've had so many people pass away in our family. A lot of no one, you know, my old family just stayed at home for three, three days.

[1 minutes 58 seconds][Agent] : Yes.

[1 minutes 59 seconds][Customer] : But now everyone's not doing it because of the cost of having to

hire, you know, be in The Mirage for that loan. It's too dear. And then I see how much of the family, well, my cousins are struggling, you know, trying to pay for everything. And I don't want my to go through that.

[2 minutes 16 seconds][Agent] : Right, right. Understand, I'm very, first of all, very sorry for the loss that you had for, umm, your, your, you know, your loved ones. And so I know it is very tough time as well.

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

[2 minutes 27 seconds][Agent] : And if you are looking for that Peace of Mind or that, you know, you don't wanna burden your kids with the, umm, costs of that, then this life cover is designed to provide the financial protection, umm, for your loved ones through a lump sum payment if you were to pass away. Well, obviously touchwood, I'm touching wood for you right now, Elizabeth, that, you know, nothing happens to you. Umm, but because we all know how life can get very unexpected and that really all of us are gonna go through that some point at a lifetime, right?

[2 minutes 39 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 57 seconds][Agent] : And so, yeah, so when that's, uh, time does eventually, you know, come, this benefit could be used to help your loved one's lifestyle, such as, you know, paying off a mortgage or loan or any other costs involved in raising a family. So, you know, it's basically there to give you that Peace of Mind. If something happened to you, your family would have that financial security. Awesome.

[3 minutes 11 seconds][Customer] : Yes, yeah, yeah. I wanted to.

[3 minutes 20 seconds][Agent] : And just so you know, you can nominate up to five beneficiaries to receive the benefit amount and they can all OK with my children. Beautiful. Well, you know, you 011 boys and four girls.

[3 minutes 27 seconds][Customer] : When I talked to the other guy, I wanted to split it, split it down evenly for my kids because I have 5 kids, but that boy has four girls, so yeah, yeah.

[3 minutes 44 seconds][Agent] : Oh, nice, beautiful. Well, you know, you can choose who, whoever or all of them up to five beneficiaries and you know you get that full control there. And they can also

request an advance payout of \$10,000 to help with funeral costs or any other final expenses at the time. OK. And there is a terminally ill advanced payout included in the cover also. And like you already know, we'd like to keep it nice and simple for you as everything is done over the phone so you don't have to fill in any forms. No medical checks or blood tests to complete and we'll simply go through the umm, house and lifestyle questions as that will determine the final pricing and the terms of the policy.

[3 minutes 51 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 31 seconds][Agent] : Cool, awesome. But so now I'll just go for before we do that, I'll just quickly ask what's your preferred title? Is that Miss Mrs.

[4 minutes 43 seconds][Customer] : But I don't even know.

[4 minutes 41 seconds][Agent] : or Miss or like whatever you prefer I guess.

[4 minutes 46 seconds][Customer] : I'm not in, I'm not in there.

[4 minutes 49 seconds][Agent] : What would you prefer to so M Miss or MI double S Yes. OK, no problem. Cool. OK, now umm, I have two questions and and umm up front to ask you. So the first question is, have you had a cigarette in the last 12 months? Beautiful, awesome. That's great to see that you know, you don't smoke. Not only is it good for your, you know, not only for the house, but also saves you a lot of money as well. Isn't it like over the period of time? So really good choice there. I don't smoke either, by the way, so so I know it's very good.

[5 minutes 17 seconds][Customer] : No, yeah, I do. But I gave it up and been on anything since, you know, helped me to give up smoking.

[5 minutes 43 seconds][Agent] : Oh wow, that's, you know, it's a tough job to to get that, you know, give up on that.

[5 minutes 42 seconds][Customer] : So that really did help me to stop smoking, yeah.

[5 minutes 50 seconds][Agent] : So, you know, you did yourself a good favor to be able to umm, resist the, the smoking. So good on you. Perfect. Well, the next question is, is your current annual income 50K or more? OK, cool.

[6 minutes 8 seconds][Customer] : Yes, yes, I think it is my yearly income of my job.

[6 minutes 12 seconds][Agent] : No, no problem. OK. And so just keep in mind that you can choose cover anywhere between the minimum of \$100,000 up to the maximum of 2 million. So what amount would you like to look at for yourself to begin with?

[6 minutes 25 seconds][Customer] : Yeah, what am I supposed to get 2 mil? Yep.

[6 minutes 32 seconds][Agent] : OK, so the Max 2 million, Yep, no worries. OK, so for 2 million of umm, life cover, you're looking at a indicative payment of \$92.38 per fortnight. How does that sound?

[6 minutes 52 seconds][Customer] : I actually asked the the other person because I wanted to do it weekly.

[6 minutes 57 seconds][Agent] : Weekly. Alright, so for the payment frequency, there's only fortnightly, monthly and annual options. So unfortunately, we don't have weekly options for this.

[7 minutes 10 seconds][Customer] : OK, no, that will be fine then.

[7 minutes 12 seconds][Agent] : That'll be fine. OK, no worries. OK, So what we'll do now is go through the health and lifestyle questions as that will determine the final pricing in terms of the policy, OK.

[7 minutes 23 seconds][Customer] : OK.

[7 minutes 23 seconds][Agent] : So depending on the outcome of certification. So we'll go through that now. OK, Sorry, I just need to get this up. Thank you and let me know if you have any questions by the way, so I can let you know. OK, so I just need to read this pre yeah, pre underwriting disclosure to to start with. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contracts. You have a legal duty to provide to us any information you know or could reasonably be expected to know which may affect our decision to insure you and on what terms. You do not need

to tell, sorry. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk. We insure you have this, Judy, until the time we enter 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? Yes or no? Perfect. Thank you for that. Awesome. Just quickly, OK, cool. Now sorry, just a little slow here.

[9 minutes 13 seconds][Customer] : Yes, OK.

[9 minutes 29 seconds][Agent] : Thank you. OK, so the first section of this application is about the residence. So ask are you a citizen or permanent resident of permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[9 minutes 50 seconds][Customer] : I'm permanent resident of New Zealand.

[9 minutes 52 seconds][Agent] : Perfect.

[9 minutes 59 seconds][Customer] : Yes.

[9 minutes 53 seconds][Agent] : OK, so permanent resident of New Zealand and you are currently residing in New Zealand, right? Thank you. And next question, uh, so next section is to do with the pre qualifying medical history. So just need to umm, uh, confirming, sorry, just a clear yes or no answer for each of the questions and if there's any following questions to it, I'll let you know. So it says have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Thank you.

[10 minutes 39 seconds][Customer] : No, no, no.

[10 minutes 41 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with a terminal illness? TER I'm sorry, with a terminal illness, motor neuron disease, any form of dementia, including Alzheimer's disease, or being 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

received treatment or counseling? Treatment or counseling for drug or alcohol consumption.

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

[11 minutes 40 seconds][Agent] : Thank you. Also now the next section is in relation to a 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? So as in five, uh, you mean as in feet and entrance, you're saying or is it centimeters?

[12 minutes 1 seconds][Customer] : 5.6 I think we did it. I did it. The doctors.

[12 minutes 15 seconds][Agent] : OK, and that was so 5 feet 6 inches or is it in centimeters? OK, and you're confident with that figure?

[12 minutes 18 seconds][Customer] : No, No, 5 feet 6 inches, Yeah.

[12 minutes 29 seconds][Agent] : OK, perfect.

[12 minutes 33 seconds][Customer] : 105 fi Yeah, Yep. On the scale.

[12 minutes 30 seconds][Agent] : And what is your exact weight 105 105 KG OK OK 105 KG. Awesome. And so give me a SEC 105 KG OK so have you experienced any unexplained weight loss of more than 7 KG in the last 12 months? Cool. Cute No, just because I see that last time that, you know, you spoke with my colleague, you did have a different weight there, did you recently.

[13 minutes 2 seconds][Customer] : No, 510-0510 a 110.

[13 minutes 24 seconds][Agent] : Yeah. Yeah. So so did you loo did you lose some weight these days? Oh wow.

[13 minutes 28 seconds][Customer] : Yeah, we know because I'm doing very close with it and it's been really hot today and I'll do the yeah, thank you.

[13 minutes 34 seconds][Agent] : OK, awesome.

[13 minutes 35 seconds][Customer] : I'll do the same.

[13 minutes 35 seconds][Agent] : That's right, right.

[13 minutes 36 seconds][Customer] : Sorry, we lose quite a weight on it is quite a bit away and I'm doing the heathful thing.

[13 minutes 43 seconds][Agent] : Yeah, that's a pretty, you know, a lot of thing that you have lost within these few, few days, a few weeks. So I guess it works in a good favor in a way, right.

[13 minutes 55 seconds][Customer] : Yeah, definitely. Definitely. Yeah.

[13 minutes 58 seconds][Agent] : Awesome ACC beautiful umm, so I'll pop that down for you. And so now the next section is in regards to your umm occupation, which might not relate to you, but we just have to ask this to every UMM of our customer. So it's say, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies or the combined total sum are short of more than \$5 million?

[14 minutes 34 seconds][Customer] : No, no, no, no, I'm not too sure. No, I don't think I do your but that I cannot answer. I can't remember if I'm WH if I was fined up for life insurance or anything like it.

[15 minutes 22 seconds][Agent] : Oh, OK. So it's asking if you so do you have existing life insurance policies with other life insurance companies with the combined total sum assured of more than \$5 million?

[15 minutes 38 seconds][Customer] : No, I don't think so.

[15 minutes 40 seconds][Agent] : OK, So I do need a clear yes or no answer. So like it's asking mainly if you have any other, you know, existing do you have, you know, existing life insurance policies with other life insurance company companies with a combined total sum assured of more than \$5,000,000? Yes. OK.

[16 minutes][Customer] : Oh, no, no, sorry, ugly. Sorry.

[16 minutes 3 seconds][Agent] : That's what I was like, wow, that's a lot of if you did, but but obviously you can of if you have, but then yes. So, so yes or no for that.

[16 minutes 12 seconds][Customer] : No.

[16 minutes 13 seconds][Agent] : OK, thank you. No problem. OK, now next section is to do with the

medical history. So just again a clear yes or no answer for each of them. And so it says. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure, tumor, mole or cyst, including skin cancer, sunspots or Melanoma?

[16 minutes 43 seconds][Customer] : No, no, no.

[16 minutes 58 seconds][Agent] : Have you ever had an abnormal pap or cervical smear?

[17 minutes 6 seconds][Customer] : I think I've heard it's a very close smear. Yes.

[17 minutes 9 seconds][Agent] : So you had an abnormal cervical smear?

[17 minutes 12 seconds][Customer] : Oh, no, no, no, no. Sorry.

[17 minutes 17 seconds][Agent] : But but you had a cervical smear. Is there like a normal pick up or WH?

[17 minutes 20 seconds][Customer] : Yeah, I'm gonna skip. Oh, I was just like to make sure nothing was cheaper.

[17 minutes 21 seconds][Agent] : Why did you have to a cervical smear for OK cheaper?

[17 minutes 29 seconds][Customer] : Middle school. Yeah, we'll talk to middle school. Cheaper because I normally get a cervical Smith often. Yeah, just to make sure. Nothing. I haven't got nothing. Yeah, yeah.

[17 minutes 36 seconds][Agent] : OK, so I guess so you haven't had any abnormal cervical Smith?

[17 minutes 51 seconds][Customer] : Yeah.

[17 minutes 45 seconds][Agent] : OK, OK, so so it's all and it's and did it did the result come back as normal or what was the result?

[17 minutes 52 seconds][Customer] : Why I come back normal.

[17 minutes 53 seconds][Agent] : OK, OK, awesome.

[17 minutes 58 seconds][Customer] : I think they have it like once every year or twice every year.

[17 minutes 55 seconds][Agent] : So you just have that regular check every how how many how many times, Right, right.



[18 minutes 5 seconds][Customer] : Yeah, I like to make.

[18 minutes 5 seconds][Agent] : So you just do it every year too, OK, no problem. And so that will be. So just to ask again. So have you ever had an abnormal pap or cervical smear?

[18 minutes 7 seconds][Customer] : Yeah, no.

[18 minutes 17 seconds][Agent] : Thank you. Thorough condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder, or pancreas. Hepatitis or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, blood disorder or disease.

[18 minutes 25 seconds][Customer] : No, no, no, no, no, no, no, no.

[18 minutes 59 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma.

[19 minutes 5 seconds][Customer] : Exploding childhood asthma. I have chronic asthma. Yeah, I have chronic asthma. I've born with it.

[19 minutes 12 seconds][Agent] : You have chronic, so you have asthma born with it.

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

[19 minutes 19 seconds][Agent] : Let me check. So you don't have sleep apnea, but you have chronic asthma.

[19 minutes 26 seconds][Customer] : OK. Asthma.

[19 minutes 28 seconds][Agent] : OK. Let me just double check that for you just to see if that's how how we should capture that down for you. OK. Is it OK if I quickly pop you on hold just to check that for you? Is that OK?

[19 minutes 35 seconds][Customer] : Yeah, yeah, that's fine.

[19 minutes 40 seconds][Agent] : Thank you. Won't be long. Thank you so much for waiting there, Elizabeth. So just want to double check. So you're saying you have chronic asthma and you said you had it when you were born. Is that right?

[25 minutes 3 seconds][Customer] : Yep, I was born with that now.

[25 minutes 4 seconds][Agent] : And so so you're born with it, Is it do you still have it now?

[25 minutes 9 seconds][Customer] : Yes, I still, I still, I still use inhalers. I still go to the doctors for my

inhalers.

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

[25 minutes 16 seconds][Customer] : For my inhalers.

[25 minutes 19 seconds][Agent] : And so you use inhalers, inhalers, OK, and you S OK, so it's not OK. So not not just the childhood asthma. OK, OK, OK, no problem. Uh, uh, so and you still go to the doctor to check it every few months as well.

[25 minutes 44 seconds][Customer] : Yeah, when I run out of glue, when I run out of extra in Hylan, he subscribes to me once more to remind you.

[25 minutes 43 seconds][Agent] : Did you say OK, sorry, just, uh, let me please. OK, sorry. OK, sorry. I I just OK. OK, no problem. Thank you. OK, Now what I'll do. So that means yes, that will be a yes for that question since you do have chronic asthma. So now based on your response, please answer yes or no for each of the following sleep apnea, asthma. OK. OK. Thank you. So have you required any treatment or used any medication within the last two years?

[26 minutes 52 seconds][Customer] : OK, No, yes, that's no point.

[27 minutes 19 seconds][Agent] : Sorry.

[27 minutes 20 seconds][Customer] : That's my. That's no point.

[27 minutes 22 seconds][Agent] : Yeah, just for the asthma part. So the condition for asthma, have you required any treatment or use any medication within the last two years? So you you didn't use any treatments. So didn't you say you had inhalers?

[27 minutes 31 seconds][Customer] : No, and Halo's I have held all the time. I will send the two years.

[27 minutes 43 seconds][Agent] : Yes, so so did you have to use this with the so so ha, So it's asking have you re Yes. So have you required any treatment or used any medication within the last two years? OK.

[27 minutes 58 seconds][Customer] : Yes, yes.

[28 minutes][Agent] : And so do you, do you only use inhalers example Vitolin or Grecanil, Grecanil ET etcetera, OK. And do you require more than one type of of inhaler? OK. Have you been admitted

into a hospital in the last 12 months? OK, thank you for that. So you haven't been admitted to hospital. OK, OK.

[28 minutes 21 seconds][Customer] : Yes, No, no, yes, the province and the contents now.

[28 minutes 44 seconds][Agent] : And you had two, so you need more than one inhalers as well, right?

[28 minutes 53 seconds][Customer] : So you can't just use them and now they actually give you 2 to use now.

[28 minutes 58 seconds][Agent] : OK, I understand. Thank you for letting me know about that.

[28 minutes 57 seconds][Customer] : Do you think OK?

[29 minutes 2 seconds][Agent] : So other than what 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 results for any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? OK, cool. Umm, now. OK, thank you for answering that.

[29 minutes 31 seconds][Customer] : No, very close.

[29 minutes 38 seconds][Agent] : But just because I remember you were saying that you had, umm, the silicon smear check, right? Yeah. Yeah. So, so that was within the past T3 years, in the past three years, right.

[29 minutes 45 seconds][Customer] : Yeah, yeah, yeah.

[29 minutes 54 seconds][Agent] : OK. So, OK, cool.

[29 minutes 52 seconds][Customer] : That was just like a couple of weeks ago and I already got the thing back saying it was normal.

[29 minutes 59 seconds][Agent] : OK, I just need to capture the down. So hold on. So the calls there, MMM, so nothing other than that, is that right?

[30 minutes 11 seconds][Customer] : Yeah, nothing other than that.

[30 minutes 11 seconds][Agent] : OK, OK, let me see. So the calls. Sorry. One moment. Let me see. OK. Is that the case? I just quickly pop you on hold just to capture this down properly for you. It

won't be long. OK? I just need to get this right for you.

[31 minutes 6 seconds][Customer] : OK, that's fine.

[31 minutes 7 seconds][Agent] : Yeah. Thank you. Awesome. Hi. Thank you so much for waiting there, Elizabeth. So yeah, just got that looked at. And so just wanted to confirm with you it's Pap smear routine with confirmation of clear results. Is that right? OK, perfect. So I'll just put that down for you. OK. And so following to the next one, it says have you, I'm sorry, 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?

[33 minutes 49 seconds][Customer] : OK, yes, no.

[34 minutes 23 seconds][Agent] : OK, perfect. Now next section is to do with the family history. So, to the best of your knowledge, have any of your immediate family, so immediate family as in your father, mother, brother or sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Now 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?

[34 minutes 57 seconds][Customer] : No, no.

[35 minutes 19 seconds][Agent] : OK, so now next one, it says 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 as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, have sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Thank you, beautiful. I don't do any of these either. Just don't wanna put any rest to yourself, right? Awesome. Great. Now that's all the questions. So thank you for going through all that with me. And so now I'll submit that through to see what the outcome comes to.

[35 minutes 51 seconds][Customer] : No, OK.

[36 minutes 11 seconds][Agent] : OK, awesome. OK, cool. So I can see. So first of all, Elizabeth, congratulations, your application has been approved and this policy will cover you for death due to any cause except suicide in the 1st 13 months.

[36 minutes 35 seconds][Customer] : OK.

[36 minutes 35 seconds][Agent] : And in addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by medical practitioner, so while you're still living, we will pay the full benefit amount to you and the money, you know, could be used for medical costs or, you know, whatever you need at that time to ensure you receive that desk care possible. And your beneficiaries will still be able to request a funeral advance payout of \$10,000.

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

[37 minutes 9 seconds][Agent] : OK, awesome. And just I need to, umm, let you know that. Yeah, I just need to advise that the premium has risen to \$184 and 776 cents per fortnight. The reason umm to that is just quickly open that up. Give me a second. So yeah, the reason for that is due to BMI. So 50% due to health and also asthma require more than one inhaler and or non-smoker 50% due to health.

[37 minutes 41 seconds][Customer] : Yeah, yeah, yeah.

[37 minutes 48 seconds][Agent] : OK, awesome. So, so now the final premium all together, so for the UMM, not all together like I just confirm again is for two million life cover, you're looking at \$184.76 per fortnight. And just letting you know that umm, please be aware that your premium is stepped, which means it will generally increase each year. And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. Although, you know, you can't opt out of this indexation each year, so you have a choice there. Alright.

[38 minutes 31 seconds][Customer] : OK.

[38 minutes 31 seconds][Agent] : And so, yeah. So how does the source sound to you? Does the sound, umm, the pricing and the features sound good to you?

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

[38 minutes 37 seconds][Agent] : So is it something affordable? Perfect. Beautiful.

[38 minutes 47 seconds][Customer] : OK.

[38 minutes 42 seconds][Agent] : So what I can do for you now is I can get you immediately covered over the phone today and I'll be able to send you all the policy documentation that's tailored to you for you to review. And this policy gives you a 30 day cooling off.

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

[38 minutes 57 seconds][Agent] : So you know, if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made.

[39 minutes 10 seconds][Customer] : OK. Yeah.

[39 minutes 9 seconds][Agent] : Alright, cool. So now what we'll do is we'll go through next step which is what's your preferred payment method. So there is two options, one is the direct debit and the other one is a debit card or credit card which whichever is easier for you and you're not required to make a payment today. So you get to choose when the most suitable first collection date to be. So when would be most suitable for you?

[39 minutes 37 seconds][Customer] : Well, I know after Christmas.

[39 minutes 40 seconds][Agent] : After Christmas? Yeah, no worries.

[39 minutes 41 seconds][Customer] : Yeah.

[39 minutes 41 seconds][Agent] : I know everyone is, you know, planning a lot of things during this time. So yeah, we can do it after Christmas. What? Which day would be best for you?

[39 minutes 49 seconds][Customer] : And Thursdays.

[39 minutes 51 seconds][Agent] : Thursday. So on the 26th of December?

[39 minutes 56 seconds][Customer] : Oh, hang on. No, because we have a pay out.

[39 minutes 58 seconds][Agent] : Because that's also a public holiday. Yeah. Hmm.

[40 minutes 1 seconds][Customer] : Yeah. Yeah. So I'd have to be asked for the public holidays whether you're paid out. Really. Or something.

[40 minutes 7 seconds][Agent] : OK so would the twenty 27th work for you the 27th of December or when would be best?

[40 minutes 16 seconds][Customer] : Yeah, yeah, yeah.

[40 minutes 19 seconds][Agent] : OK cool, no problem. So I'll put down as 27th of December. So that'll be every fortnight on Friday. Sounds good. So so because Thursday is on the 26th, which lands on the public Hol holiday.

[40 minutes 17 seconds][Customer] : I think that they will be better Thursdays and public holidays.

[40 minutes 35 seconds][Agent] : And so as you already know, we don't do any payments on the yeah, public holidays or weekend. Yeah.

[40 minutes 41 seconds][Customer] : Is there another one for the fortnight after that one after that Thursday?

[40 minutes 45 seconds][Agent] : So you only want to only want Thursday. OK, no problem.

[40 minutes 48 seconds][Customer] : Yeah, only Thursday arrives as gonna yeah or we end up letting and I don't want it collect.

[40 minutes 53 seconds][Agent] : Yeah. OK, let's just give me a second. OK, so I'll come back to that very soon. Just I need to pop down the address as it doesn't let me move on there before that. So I'll just pop out your address and then we'll work out the days for you. And So what is your address? Starting off with the post code?

[41 minutes 20 seconds][Customer] : Four pH. Four Peterhead Place.

[41 minutes 22 seconds][Agent] : Sorry, 4 Oh, OK, so that's your address.

[41 minutes 27 seconds][Customer] : Fort Peterhead Place.

[41 minutes 28 seconds][Agent] : 4. How do I spell that? The street TETER.

[41 minutes 31 seconds][Customer] : TETERHEAD P for Pink. Yeah.

[41 minutes 41 seconds][Agent] : Oh, PP Sorry. Oh, so Peter. Peter.

[41 minutes 43 seconds][Customer] : P2 Yeah.

[41 minutes 49 seconds][Agent] : Yeah.

[41 minutes 48 seconds][Customer] : Their name's Hidd. Right? So Hidd.

[41 minutes 52 seconds][Agent] : Peterhead.

[41 minutes 53 seconds][Customer] : Yeah. close.

[41 minutes 54 seconds][Agent] : OK, OK. Peterhead Place.

[42 minutes 1 seconds][Customer] : Yeah. Text me and one word.

[41 minutes 59 seconds][Agent] : Peterhead, is it Place and is Peterhead one word or separate one word? OK, four.

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

[42 minutes 9 seconds][Agent] : So just confirming 4 Peterhead place and that's under flaxmare.

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

[42 minutes 17 seconds][Agent] : That's right. OK. And do you know what the post code is?

[42 minutes 20 seconds][Customer] : So the 1/2?

[42 minutes 20 seconds][Agent] : The number 4112.

[42 minutes 25 seconds][Customer] : Yep.

[42 minutes 26 seconds][Agent] : OK, and that's on the which suburb is that? Hawks Bay. So it gives me a few options. Here it is. Greens, Green Meadows, drov, Drovoys town mene.

[42 minutes 47 seconds][Customer] : Yeah, I didn't know.

[42 minutes 43 seconds][Agent] : Oh wait, me Anne Perry Mai PO porate.

[42 minutes 50 seconds][Customer] : Well, what region for can I give you Saturday?

[42 minutes 55 seconds][Agent] : Sorry, could you say that again?

[42 minutes 58 seconds][Customer] : Do I give you Hastings?

[43 minutes][Agent] : No it doesn't. Wait, let me see one SEC. So your so your address is in four Peterhead place Hastings. Oh, I think the post code might be different. So I just want to double check your post code. Did you say 4112?

[43 minutes 15 seconds][Customer] : Yeah, yeah, yeah. So it's not that I can check it on Google too.

[43 minutes 29 seconds][Agent] : OK. California, California. So Are you sure the suburb is in Hastings and it's Flex, Flexmere.

[43 minutes 36 seconds][Customer] : Yeah, it is.

[43 minutes 38 seconds][Agent] : OK, OK. So what I can see, Yeah, if you wanted to, you wanna check that too just so I can get the right post code.

[43 minutes 46 seconds][Customer] : Oh, it's 4120.



[43 minutes 49 seconds][Agent] : OK, cool. Yeah, that makes sense now. I can see. So that.

[43 minutes 52 seconds][Customer] : I got it right.

[43 minutes 52 seconds][Agent] : So that will be.

[43 minutes 53 seconds][Customer] : Yeah, I just Googled it and it came up.

[43 minutes 53 seconds][Agent] : Yeah, yeah, yeah. So it's in Flexmere. Cool. Awesome. And just confirming, is this the same as your postal address? OK. And I'll just say it again because there was a bit of a hiccup before. So to say your address and the postal address is 4 Peterhead place Flexmere and and Hastings and the post code is 4120. Is that correct?

[44 minutes 4 seconds][Customer] : Yes, Yeah.

[44 minutes 21 seconds][Agent] : Perfect. OK, so now going back to the date, so you only want it on Thursday and on the 26th it's a public holiday and the second is also on a public holiday. So the so that means the next week after that will be on the 9th of January.

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

[44 minutes 41 seconds][Agent] : Would that be something?

[44 minutes 43 seconds][Customer] : Yes.

[44 minutes 43 seconds][Agent] : Would that work out for you or do you want another day?

[44 minutes 46 seconds][Customer] : Yes. No, that's fine.

[44 minutes 48 seconds][Agent] : OK, so that will be the 9th of January, every fortnight on Thursday.

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

[44 minutes 52 seconds][Agent] : Sounds good, cool, awesome. And what is your best e-mail address to put down?

[44 minutes 59 seconds][Customer] : Lizzy Holder at 84@gmail.com.

[45 minutes 4 seconds][Agent] : Yep, HAOA. Yep. a4@gmail.com.

[45 minutes 2 seconds][Customer] : LIZZYHAO RA84 HAOR a34@gmail.com Yeah.

[45 minutes 20 seconds][Agent] : Cool. So your full name, Lizzy Haroa. Sorry, is that how do I say your last name?

[45 minutes 27 seconds][Customer] : Older.

[45 minutes 26 seconds][Agent] : Holder holder holder. Thank you. 84@gmail.com. Awesome.

[45 minutes 32 seconds][Customer] : Yep.

[45 minutes 33 seconds][Agent] : And so with the payment option, would you prefer the direct debit or the debit card or credit card?

[45 minutes 39 seconds][Customer] : Sorry, David.

[45 minutes 40 seconds][Agent] : Correct. Debit. OK, not a problem. So let me know once you're ready with the account number. I'll just pop that in for you.

[45 minutes 46 seconds][Customer] : Yep. I'm ready.

[45 minutes 48 seconds][Agent] : OK. Oh, that was fast.

[45 minutes 50 seconds][Customer] : I know I lost my hat.

[45 minutes 49 seconds][Agent] : I'll be ready when you are. That's so convenient.

[45 minutes 52 seconds][Customer] : 3/8 yeah.

[45 minutes 54 seconds][Agent] : Yep, 3/8. Yep, Yep, 5917 double. OK, thank you. I'll just read it back to you. So it's right.

[45 minutes 55 seconds][Customer] : 389007 040, 591700 05050 it's 050.

[46 minutes 10 seconds][Agent] : So it's 38900704059 050 OK, 0505917 00 OK, so 389007050591700.

[46 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah. No, yeah, I've got it wrong way. 389007049 is 040. Sorry.

[46 minutes 48 seconds][Agent] : That's OK. So I'll say that again. OK, so this the beginning is right 389007 and then it's 0405917 and then double there.

[46 minutes 55 seconds][Customer] : Yeah, Yep, Yep, Yep.

[47 minutes 3 seconds][Agent] : OK, perfect. OK, thank you.

[47 minutes 3 seconds][Customer] : Yes, I'm in there be holder me.

[47 minutes 6 seconds][Agent] : And also what is the account name under who's the account number name E Holder. OK, cool. Thank you. Now following to the account number that you've provided, I'll just ask you the direct debit authority questions to that.

[47 minutes 13 seconds][Customer] : Yeah, again.

[47 minutes 21 seconds][Agent] : So do you, do you have authority to operate this bank account alone?

[47 minutes 28 seconds][Customer] : Yes.

[47 minutes 29 seconds][Agent] : Thank you. Do you need to jointly authorize debits? So as in do you need someone else's permi, someone else's permission to authorize debits on this account? So do you need to jointly authorize debits? Thank you. Have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing? Thank you. And lastly, are you happy to set up a direct debit authority without signing a form?

[47 minutes 42 seconds][Customer] : No, no, no, yes.

[48 minutes 8 seconds][Agent] : Thank you. And so in order to proceed from here, I do need to read the following declaration and I'll need your confirmation at the end. So it says you agreed. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions, Yes or no?

[48 minutes 40 seconds][Customer] : Yes.

[48 minutes 41 seconds][Agent] : Thank you. Awesome. Now I'll just read you the final declaration to you, Elizabeth and umm, obviously it is a bit of a lengthy one, but we'll need your confirmation at the end. And umm, there's two questions and I'll try my best to make it as smooth and clear as possible. And to start off with, thank you Elizabeth Holder. 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. One choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One

Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this, we have not considered your specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no?

[50 minutes 31 seconds][Customer] : Yes.

[50 minutes 32 seconds][Agent] : Thank you. And your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, yes or no?

[50 minutes 59 seconds][Customer] : Yes.

[51 minutes 1 seconds][Agent] : Thank you. By agreeing to this declaration, you can't seem to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The Secret Cover pays a lump sum benefit amount of Elizabeth Holder receives \$2,000,000 in the event of life insurance for Elizabeth Holder Life Insurance UH 100% loading was applied during the application process. Applied Sorry by doing the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$184.76 per fortnight. Your premium is stepped, which means it will be calculated at each at. Sorry. 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. Included in your premium is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy

documentation. The policy documentation will be emailed to you and if you have provided us with an e-mail address, we'll also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. Through which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Do you understand and agree with the declaration?

[53 minutes 8 seconds][Customer] : Yes.

[53 minutes 6 seconds][Agent] : Yes or no, Thank you. And lastly, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no?

[53 minutes 19 seconds][Customer] : No.

[53 minutes 20 seconds][Agent] : Awesome. Thank you, Elizabeth. And so I'll set this declaration on behalf of you now. And so thank you, umm, for choosing one choice. And so welcome to the family. And that's all now completed for you and your documents will be with you shortly. And just so you know, with the documentation, that's umm, policy documentation that we sent to you will also include the beneficiary form as well. So if you wanna, you know, fill that and then just post it back to us or you can e-mail back to us or even easier, just give us a call and we'll be able to help you out those.

[53 minutes 51 seconds][Customer] : OK, cool. Is the beneficiary. That's my kids.

[53 minutes 50 seconds][Agent] : Well, thank you. So you get to choose who your beneficiaries are. So you nominate, you can nominate up to five beneficiaries.

[53 minutes 54 seconds][Customer] : Say, is that OK?

[54 minutes 2 seconds][Agent] : So that's all completely under your control.

[54 minutes 5 seconds][Customer] : OK. No, thank you very much.

[54 minutes 5 seconds][Agent] : OK, not a problem. You're very welcome. And it's been a pleasure, umm, you know, to assist you today with this cover. And is there anything else I can help you with today? I'm Elizabeth.

[54 minutes 16 seconds][Customer] : No, thank you. But yes, I'm so glad that you rang me back and we got on top of this. I was wondering if someone was going to ring me back. That's really cool.

Thank you.

[54 minutes 23 seconds][Agent] : Right, Right, not a worry. I mean, you know, one thing is take off your list now, right?

[54 minutes 28 seconds][Customer] : Yeah, definitely. I don't got to worry about it. So that's really good.

[54 minutes 28 seconds][Agent] : So don't be worried about awesome. And just so you know, Elizabeth, as we, you know, got this covered for you. I'm just wondering, are you interested with like at the moment with well, are you working or you not working at the moment? What's this not working? Oh nice.

[54 minutes 46 seconds][Customer] : I'm not working at the moment, I'm not going to do a stay away, but I'm leaving for Smithfield tonight, but apparently we got to leave tomorrow, so that's really good. So no, yes. So I'm working full time. Yes. Because one choice. Is it Vodafone?

[54 minutes 55 seconds][Agent] : Oh wow, yeah no. So one choice is umm the insurance. So this is the brand. The insurer is Pinnacle Life.

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

[55 minutes 8 seconds][Agent] : Not sure if you heard about Nicola. Yes, the Pinnacle life is a, you know, New Zealand insurer has been operating in New Zealand market for, for about, uh, wait from 1998. So it's been, you know, very long time ago.

[55 minutes 22 seconds][Customer] : Oh, cool.

[55 minutes 22 seconds][Agent] : So you know, you're backed by a company you can trust And so will you be like working once you get back to umm after the whole day or something? Is that right?

[55 minutes 31 seconds][Customer] : Yeah, yes, I'm working night shift.

[55 minutes 34 seconds][Agent] : Not sure. OK, well, just wanting to let you know because we also have some other products like income protection and also funeral cover. Would that be something you'll be interested?

[55 minutes 44 seconds][Customer] : Yeah, probably.

[55 minutes 47 seconds][Agent] : OK, well, do you want me to give you, umm, a quick rundown with

the income protection we have?

[55 minutes 45 seconds][Customer] : Yeah, yeah, that'll be awesome. Can you? Yeah.

[55 minutes 55 seconds][Agent] : Yeah.

[55 minutes 55 seconds][Customer] : You want it.

[55 minutes 55 seconds][Agent] : IC, yeah. Yeah, I can go quickly through this since, you know, you've already gone through the question. So it'll be a lot easier umm, to go through the income protection this time. And so I'll quickly let you know with the income protection, what it's designed to do is to provide a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So you know if it's designed to help cover your bills and living cost if your salary is interrupted. You can apply if you work at least 15 hours per week in paid employment. OK, Yep. Cool.

[56 minutes 36 seconds][Customer] : Are you OK here?

[56 minutes 38 seconds][Agent] : So, so just wondering, do you have any like, you know, like expenses that you like essential expenses that you need to pay if you're not able to work your rent. OK, so that's your main like expenses. Is that right? Your rent?

[56 minutes 49 seconds][Customer] : My rent, Yeah. Yeah. Cos I help. I help my mum, Cos my mum's very sickly, so I help pay her. I'm off her bills too. Yes, I pay her bills.

[57 minutes 3 seconds][Agent] : All right, OK, that's very nice of you to, to help your mom as well. And I'm sorry that, you know, your mom is sick.

[57 minutes 7 seconds][Customer] : Yeah, yeah, definitely.

[57 minutes 9 seconds][Agent] : I hope she does get better very soon and umm, for you, right, right. OK, Well, umm, you know, this is to, to help in that situation that does happen. Umm, then this, umm, you know, this protection will be able to cover those bills, uh, if your salary is interrupted.

[57 minutes 27 seconds][Customer] : Yeah.

[57 minutes 27 seconds][Agent] : And so we offer an income benefit of up to 75% of your monthly pre tax income, so from \$1000 up to a maximum of \$15,000. And we keep it nice and simple for you. Umm, the same like no umm, medical checks or blood tests are complete. We just go through

those health and lifestyle questions as this will determine the final pricing in the terms of the policy. And once in place, it will cover you until your policy anniversary following your 65th birthday. And keep in mind that there are some exclusions that apply as a, as outlined in the policy document. OK, And just won wondering if you're aware that, umm, with income protection, umm, that do you know anything about, umm, the tax, uh, tax de deductible cost, like anything about that? Are you aware? Right, right.

[58 minutes 25 seconds][Customer] : Well I've no idea about that but I just well I paid 6 and Cos if I go over 20 many hours then just get fire.

[58 minutes 34 seconds][Agent] : OK, OK. Well, you know, keep in mind that premiums for income protection are generally tax deductible. So depending on the policy structure, which could make it, you know, even more cost effective for you. And you can, you know, speak to your tax professional if you want to find out more information about that. OK. I just wanted to let you know.

[58 minutes 54 seconds][Customer] : Yep, OK.

[58 minutes 55 seconds][Agent] : And so to begin with, I do need to ask, umm, let me just quickly, sorry, it is a few questions. Uh, hold on. Yeah. OK, so to begin with I do have to ask you, umm, some questions regarding your duties at work. So before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover at claims time.

[59 minutes 35 seconds][Customer] : OK.

[59 minutes 34 seconds][Agent] : OK thank you. So now first question is, do you work 15 hours or more per week?

[59 minutes 43 seconds][Customer] : No.

[59 minutes 44 seconds][Agent] : No. OK, so so you you don't currently work 15 hours per week?

[59 minutes 51 seconds][Customer] : Oh. Per week. Sorry.

[59 minutes 53 seconds][Agent] : Yep.

[59 minutes 52 seconds][Customer] : I thought you mean Dang. Yes, we do.

[59 minutes 56 seconds][Agent] : OK, so you thought I was saying what, Sir? Per day did you?



[59 minutes 58 seconds][Customer] : I was dangling. I was like, no, we don't. I can't do every 15 hours, but no. Yes, we do. Will we?

[1 hours 4 seconds][Agent] : Oh, that would be too much. I mean, you don't get any sleep for per day, right?

[1 hours 9 seconds][Customer] : Yeah.

[1 hours 9 seconds][Agent] : So.

[1 hours 9 seconds][Customer] : Yeah. Because I've run a log book, so it's pretty. Yeah.

[1 hours 12 seconds][Agent] : Right, right. So I'll say again, so do you work 15 hours or more per week? OK, thank you. And is a role of an administrative, managerial or professional nature where you spend the majority of your of your time indoors in an office or clinical environment. OK Do you perform heavy physical duties, use heavy machine machinery or drive a vehicle?

[1 hours 18 seconds][Customer] : Yes, No, Yes.

[1 hours 47 seconds][Agent] : OK thank you. Are you qualified, skilled or semi skilled or hold the required licenses to perform your role?

[1 hours 58 seconds][Customer] : How to perform licences to perform my roles?

[1 hours 1 minutes 2 seconds][Agent] : So so it's saying are you qualified skilled or semi skilled or hold the required license to perform your role?

[1 hours 1 minutes 12 seconds][Customer] : Yes.

[1 hours 1 minutes 13 seconds][Agent] : OK OK. Do you work in any of the following fields? Aviation as a pilot or crew, Entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? So, so I can say that again. So do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, Armed forces. Or do you handle explosives? OK, Thank you. Do you regularly work underground or underwater, Work at heights above 10 meters, Work offshore, carry a firearm or drive long haul? OK, thank you. Awesome. Now that's the first so great. Thank you for umm for that. Now just need to ask, have you had a cigarette in the last 12 months?

[1 hours 1 minutes 38 seconds][Customer] : No, no, no, no, no.

[1 hours 2 minutes 31 seconds][Agent] : I know you're already answered that, so thank you.

[1 hours 2 minutes 33 seconds][Customer] : That's OK.

[1 hours 2 minutes 33 seconds][Agent] : Just need to just have to ask again for this umm product.

[1 hours 2 minutes 38 seconds][Customer] : No, it's fine.

[1 hours 2 minutes 37 seconds][Agent] : That's why thank you for I'm I'm I'm sure. Awesome. Now I just need to umm confirm your employment status. So are you currently employed or self-employed?

[1 hours 2 minutes 49 seconds][Customer] : Currently employed.

[1 hours 2 minutes 51 seconds][Agent] : OK employees, Thank you for that and I'll just to help determine how much cover we can offer you, I'll provide you a definition of pre tax income. So pre tax income is a total annual remuneration paid to you by your employer before tax. So including salary and regular commissions or bonuses. However, excluding employer, Kiwi Saver and super contributions OK, so that's so that's so that's what it means. So what is your annual pre tax income?

[1 hours 3 minutes 21 seconds][Customer] : OK, so it's got full text there. 1500, I think.

[1 hours 3 minutes 29 seconds][Agent] : Yes, before tax annual income 1500. OK.

[1 hours 3 minutes 35 seconds][Customer] : Yep.

[1 hours 3 minutes 35 seconds][Agent] : So that's your annual income before tax 1500 and now just? Sorry, 1500 anxiety differential stress required.

[1 hours 3 minutes 56 seconds][Customer] : Per week. Per week.

[1 hours 3 minutes 52 seconds][Agent] : Oh, 1500 you mean for annual like, sorry annually, you know, annual for per year.

[1 hours 4 minutes][Customer] : Oh, shoot. Nah, I don't know. No, no, no.

[1 hours 4 minutes 3 seconds][Agent] : I was like, wait, wait, that's uh, I didn't yeah, I was thinking so annual. So your annual income before tax. So your yearly income before tax.

[1 hours 4 minutes 10 seconds][Customer] : Oh, I would have no idea.

[1 hours 4 minutes 13 seconds][Agent] : So it's so is 15,000 your per week that you're having so 15, yeah, sorry, 15 sorry. So 1500 weekly and OK, right.

[1 hours 4 minutes 20 seconds][Customer] : Yes, not a 1500 is what is the weekly yeah, but it but it varies from the hours and what we do on road works so that that's the most and then the list is like 900. So it varies on a weekly basis.

[1 hours 4 minutes 42 seconds][Agent] : What what about on average like or from last year? What's your pre tax income, your annual one, your yearly pre tax income?

[1 hours 4 minutes 52 seconds][Customer] : I would.

[1 hours 4 minutes 57 seconds][Agent] : Thank you.

[1 hours 4 minutes 53 seconds][Customer] : OK, I'm gonna have to have a look on one of my Facebook, OK, I mean. Yeah, I won't be a second and I'll just. I'll check on my time.

[1 hours 5 minutes 22 seconds][Agent] : OK.

[1 hours 5 minutes 21 seconds][Customer] : OK, hang on there. I'm going to search and I'm going to shoot download documents. Let's see. Hello. You know what?

[1 hours 5 minutes 51 seconds][Agent] : Yep.

[1 hours 5 minutes 51 seconds][Customer] : I don't even have any other because that's supposedly my hours.

[1 hours 5 minutes 57 seconds][Agent] : So or if you could tell me, did did you get like your last year, you know like a statement of your end of year, like you know, annual income report?

[1 hours 6 minutes 10 seconds][Customer] : Who was who? Would that be both?

[1 hours 6 minutes 14 seconds][Agent] : So like, oh, let me think like, you know, when your final end of year you have a like a payslip or, or like on your payslip, do you do, can you see what you had for last year for your annual income?

[1 hours 6 minutes 32 seconds][Customer] : Oh yes, I probably could. She was a little flashy.

[1 hours 6 minutes 35 seconds][Agent] : Yeah.

[1 hours 6 minutes 42 seconds][Customer] : Gmail.

[1 hours 6 minutes 48 seconds][Agent] : And what about the weight?

[1 hours 6 minutes 51 seconds][Customer] : OK, so just go on to.

[1 hours 7 minutes 1 seconds][Agent] : Have you experienced any weight loss at the moment? 7

kilos in the last four months. Does your work require you to go underground so I could help? Above 20 meters dive and depth below 40 meters due to explosives or trust areas experiencing more or several unresolved options to the best of your knowledge, are you affected with or are you in a high risk category of contracting HIV which causes cases? Do you have different plans to travel or regard outside of New Zealand? For example, booked or will be able to travel within the next four months.

[1 hours 7 minutes 42 seconds][Customer] : None.

[1 hours 7 minutes 58 seconds][Agent] : In regards to your travels there to Australia, Yeah, existing life insurance policies that other life insurance companies that provide travel sum insured of more than \$5 million. Chest pain like cholesterol or high blood pressure.

[1 hours 8 minutes 33 seconds][Customer] : OK, maybe we'll have to do this another time because I haven't got any of my payments for my job because I just started this job in the last How long have I been there at this job?

[1 hours 8 minutes 50 seconds][Agent] : 02 months.

[1 hours 8 minutes 48 seconds][Customer] : Two months, I haven't got a pay slip yet.

[1 hours 8 minutes 51 seconds][Agent] : Oh, of course. Oh, so you didn't.

[1 hours 8 minutes 52 seconds][Customer] : Yeah, 'cause he hasn't hooked up all my paperwork yet for me. So he's done some, but I just haven't been getting my pay slips, which he has to put onto my work phone that I gave him today. So we just came back on our stay away.

[1 hours 8 minutes 56 seconds][Agent] : Right, Right, right, right.

[1 hours 9 minutes 7 seconds][Customer] : So he has to put down my, he has to put on my pay slips, 'cause I haven't been getting any pay slips.

[1 hours 9 minutes 12 seconds][Agent] : You haven't got OK, So, so you just got to this job like two months ago, is that right?

[1 hours 9 minutes 14 seconds][Customer] : Yeah, yeah, 'cause last year, oh, 'cause I just got let go. I just got let go because of the restructured Higgins, 'cause that's who I worked off.

[1 hours 9 minutes 29 seconds][Agent] : OK, right.

[1 hours 9 minutes 26 seconds][Customer] : It was Higgins, but I got let go from Higgins, the

restructure that they were currently having. So maybe we'll do this another time. Again, I actually have confirmation on that.

[1 hours 9 minutes 30 seconds][Agent] : I'm yeah, yeah, sure. Of course we can do that. Or otherwise, umm, because you said the last year you don't have the pay slip, but do you know on average how much do you earn each year? Like on average before tax?

[1 hours 9 minutes 52 seconds][Customer] : Yeah, I think it was like 150 something.

[1 hours 9 minutes 51 seconds][Agent] : So is it HH?

[1 hours 10 minutes][Customer] : Nah, Nah.

[1 hours 9 minutes 57 seconds][Agent] : You mean yearly like 100, like yearly income?

[1 hours 10 minutes 1 seconds][Customer] : See, I'm gonna get wrong.

[1 hours 10 minutes 3 seconds][Agent] : OK, OK.

[1 hours 10 minutes 3 seconds][Customer] : I have no idea.

[1 hours 10 minutes 4 seconds][Agent] : Right, right.

[1 hours 10 minutes 5 seconds][Customer] : I know I'm gonna get wrong. Sorry.

[1 hours 10 minutes 5 seconds][Agent] : That's OK, that's OK. We'll obviously want this to be correct for you so I'll umm, put this on hold until you know, you get to umm find out the payslips and umm you tell me the your annual income before tax and then we'll go through.

[1 hours 10 minutes 11 seconds][Customer] : Yeah, yeah, Cos I would definitely yeah, I will show up on my pay slip. So I know it does. And I just clicked. I'm looking for nothing Cos I haven't been. I just started and I haven't got pay slips yet.

[1 hours 10 minutes 28 seconds][Agent] : Oh I see, I see. That's OK. Well when would be best to give you a call back then?

[1 hours 10 minutes 34 seconds][Customer] : Maybe next week, maybe. Hang on, When do I? Hopefully he's done my phone today, so maybe tomorrow.

[1 hours 10 minutes 33 seconds][Agent] : When you, umm, will have the payslip tomorrow. OK, because you did say you're going away tomorrow, right?

[1 hours 10 minutes 43 seconds][Customer] : Yeah, we're driving back over to Rotorua tomorrow.

We leave at 10:00 in the morning, so maybe around about lunchtime.

[1 hours 10 minutes 51 seconds][Agent] : Lunch time.

[1 hours 10 minutes 51 seconds][Customer] : 11-12, Yeah, 1:00.

[1 hours 10 minutes 51 seconds][Agent] : OK, 1:00. OK, no problem.

[1 hours 10 minutes 54 seconds][Customer] : Try 1:00 because then I'll be there in Siddledon. And we don't start work until Saturday, so that's OK.

[1 hours 10 minutes 59 seconds][Agent] : OK, nice. That sounds good. Awesome. I'll definitely give you a call around 1:00 then tomorrow.

[1 hours 11 minutes 1 seconds][Customer] : Yeah, OK, awesome.

[1 hours 11 minutes 4 seconds][Agent] : Alright, thank you, Elizabeth.

[1 hours 11 minutes 5 seconds][Customer] : Thank you very much.

[1 hours 11 minutes 7 seconds][Agent] : No problem. It's been a pleasure talking to you and I hope you enjoy the rest of your afternoon and I'll talk to you tomorrow.

[1 hours 11 minutes 13 seconds][Customer] : OK, thank you very much.

[1 hours 11 minutes 15 seconds][Agent] : No problem. Have a good one.

[1 hours 11 minutes 17 seconds][Customer] : You too.

[1 hours 11 minutes 17 seconds][Agent] : Cheers. Bye.

[1 hours 11 minutes 17 seconds][Customer] : Bye.

[1 hours 11 minutes 18 seconds][Agent] : Bye.