

[15 seconds][Customer] : That Michelle speaking.

[17 seconds][Agent] : Hi there, Michelle. It's going to give me a call back from Australian seniors. How you going today?

[21 seconds][Customer] : Oh, good. How you going?

[22 seconds][Agent] : I'm very good. Thank you for asking. I'm giving you that call back in regards to that's life insurance inquiry you're going to go through with my my colleagues there not so long ago.

[30 seconds][Customer] : Yes, yes, I'm finally available.

[33 seconds][Agent] : Sorry. What was that?

[34 seconds][Customer] : I am finally available to check.

[35 seconds][Agent] : Yeah, perfect now. Good to hear. Oh, perfect. Well, in that regard then Michelle, can I just get you to confirm once again your first name, last name and date of birth. Beautiful. And just confirming once again as well that you are a female Australian resident.

[45 seconds][Customer] : Michelle Bezina D Date of birth the 10th of the 12th 72 Yes.

[53 seconds][Agent] : Yeah, perfect. OK. And I will let you know as well that all calls are recorded and the advice that I provide is general nature and may not be suitable to your situation there. OK, perfect. Well, how far did you get with my other with the other colleagues there? Did you get too far in regards to the application?

[1 minutes 10 seconds][Customer] : No, not at all.

[1 minutes 11 seconds][Agent] : No, that's OK.

[1 minutes 11 seconds][Customer] : Actually that is correct.

[1 minutes 12 seconds][Agent] : That's that's all good. So what I'll do for you today, Michelle, I'll go through some of the main features and benefits of the policies here, so you'll have a good understanding of how it all does work.

[1 minutes 13 seconds][Customer] : Yeah, Yep.

[1 minutes 22 seconds][Agent] : And then we can go through some pricing options there as well and, and find a price that does suit you best.

[1 minutes 27 seconds][Customer] : OK, Yep.

[1 minutes 27 seconds][Agent] : OK, all good. Well, but just so I can proceed, I just wanted to get an understanding of your situation there. Michelle, what's made you look into the life insurance?

[1 minutes 35 seconds][Customer] : Basically, I changed my super fund recently so I don't have cover anymore on my super fund.

[1 minutes 40 seconds][Agent] : Yep, yeah, no, I understand that. I used to be a tradie and then I changed my super when uh, getting here and then I no longer have a life insurance there. So I understand yours for your frustration. That's all good.

[1 minutes 51 seconds][Customer] : Yeah, Yep. That's, it's as simple as that really. So I just TH the only thing my accountant has advised me is I need to have just the basic life insurance like death and terminal illness and the TPD and that's, that's about all I'm looking for at the moment.

[2 minutes 3 seconds][Agent] : Yep, total and permanent disability.

[2 minutes 10 seconds][Customer] : Yep.

[2 minutes 11 seconds][Agent] : Yeah. OK, well I will let you know with this policy, we don't have TPD, but we do have, umm, we do have accidental death cover and we do also have umm, uh, terminal illness all provided within the policy here. So, uh, it, it's not added cost to the policy. That's just all what what what we do provide. OK, so I can run you through everything and how it all does work. So you have a good understanding there. And then I can get some information off to you as well. So you can have a a shop around and use us as a guide for the other companies there if you'd like.

[2 minutes 29 seconds][Customer] : OK, well, OK, no worries. Yep.

[2 minutes 42 seconds][Agent] : Yeah, beautiful. OK, so in that regard there Michelle Seniors life insurance is designed to provide that financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[2 minutes 55 seconds][Customer] : Yep.

[2 minutes 55 seconds][Agent] : OK, now you can choose cover anywhere between \$10,000 all the way up to a maximum of \$200,000. Uh, and you can nominate anywhere between one to five people to be your beneficiaries there as well.

[3 minutes 9 seconds][Customer] : Alright.

[3 minutes 9 seconds][Agent] : So do you have an idea in mind of who you'd like to leave this money to Your husband? Beautiful. Well, you can definitely choose just your husband there. That's perfectly fine. Uh, in that regard, how that all does work is we send out a form out to you with all the rest of the policy documents to your mail. You just fill that out, sign it off and send that back to us and we then nominate your beneficiaries there.

[3 minutes 13 seconds][Customer] : Just my husband, right? OK. Yep.

[3 minutes 31 seconds][Agent] : So it's nice and easy in that case. They're all good.

[3 minutes 34 seconds][Customer] : Yep.

[3 minutes 34 seconds][Agent] : Now with us here, this is the accidental death benefit I was telling you here. So in regards to this and the Touchwood, I hope it doesn't happen to you.

[3 minutes 50 seconds][Customer] : Right. OK. Yep.

[3 minutes 42 seconds][Agent] : If you were to unfortunately pass due to an accident, we are then going to triple the benefit amount for your beneficiaries, OK?

[3 minutes 55 seconds][Customer] : Yep.

[3 minutes 51 seconds][Agent] : So in regards if you were to take the maximum once again is \$200,000, that would then triple to \$600,000.

[3 minutes 58 seconds][Customer] : Right. Yep.

[3 minutes 59 seconds][Agent] : OK. Now we also do help out when it comes to funeral expenses there as well. So did you by any chance have anything in place to cover your funeral?

[4 minutes 7 seconds][Customer] : No, not as yet. No.

[4 minutes 8 seconds][Agent] : No, no, that's perfectly fine. Well, in regards to what we provide here, when it comes down to claims time, we advance a payment or we include an advance payment of 20% of the benefit amount to help out with any of those funeral expenses or any other final expenses at the time there. As we understand it can take some time to have money moved around and everything like that. So we allow that as soon as your beneficiaries are to call us.

[4 minutes 23 seconds][Customer] : Right, Right.

[4 minutes 31 seconds][Agent] : OK, now with us here, it's very easy to apply. So all we do is ask you 8 simple yes or no questions relating your health over the phone to see if you are approved and if you are accepted. And once you commence the policy with us, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months.

[4 minutes 30 seconds][Customer] : OK, right. OK. Yep, Yep.

[4 minutes 54 seconds][Agent] : OK, Now in addition as well, and once again, Tyswood Michelle, I hope this is something you never have to think about, but there is a terminally ill advanced payment included in the cover as well. OK, So what that means is if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can then pay your benefit amount in full out to yourself there to help out with any of those medical expenses, get a head start and any final expenses for yourself or even if you wanted to, you can take off some bucket list items and take yourself on holiday. It's entirely up to you.

[5 minutes 29 seconds][Customer] : Yeah, fair enough.

[5 minutes 30 seconds][Agent] : No, All good. Well, did you have any questions for me so far in regards to that?

[5 minutes 34 seconds][Customer] : No, I've, I've taken some notes. No, all good.

[5 minutes 37 seconds][Agent] : Perfect. Well, we'll get this information out to you there anyway, so you'll have all that in front of you when we do go through this. But the next step there was to take you through that, the pricing options and see if we can find some that does suit you best.

[5 minutes 44 seconds][Customer] : Yep, Yep.

[5 minutes 49 seconds][Agent] : So just so I can do so, can I please just get you to confirm, Have you had a cigarette in the last 12 months?

[5 minutes 55 seconds][Customer] : No.

[5 minutes 56 seconds][Agent] : No, all good. OK, we'll look into this one here for you. So once again, the level of cover does range from 10,000 up to \$200,000. So was there a benefit amount you'd like me to look at there for you?

[6 minutes 8 seconds][Customer] : I'll just go with the higher range for now. Thank you.

[6 minutes 10 seconds][Agent] : Yeah, no, that's perfectly fine. So in regards to the \$200,000 for yourself there, Michelle, that is coming up to be a fortnightly premium of \$78.25. So how was that setting in terms of suitability for you?

[6 minutes 16 seconds][Customer] : Yep, OK, it's OK. But I don't know whether I can go with your cover because of not having TPD.

[6 minutes 31 seconds][Agent] : OK. Well, have you, have you looked at other companies with TPD so far?

[6 minutes 30 seconds][Customer] : So no, have a you, you're the first one I've started to be honest.

[6 minutes 38 seconds][Agent] : Yeah. OK. No, I understand completely. I'm not too sure how TPD exactly works as we don't have it through our life insurance here. But I believe it would work very similarly to to income protection. I believe is, is what that's called. So essentially if you were to be injured in that case or anything like that, I think that's what that would pay out for. Or if you're unable to work, I think is what that pays out for. But I'm not too sure as we don't have that here.

[6 minutes 38 seconds][Customer] : Yeah, Yep, yeah. I think the only reason being is because for me to be able to claim, Cos it's a bit complicated, my situation with my company and so forth.

[7 minutes 12 seconds][Agent] : OK.

[7 minutes 12 seconds][Customer] : So I need to have those two covers for me to be able to claim for tax purposes.

[7 minutes 16 seconds][Agent] : Yeah, of course. No, I understand completely.

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

[7 minutes 19 seconds][Agent] : OK.

[7 minutes 19 seconds][Customer] : But I will. I will. SH Yeah. Do take your quote into consideration and go through with my accountant And. And at least I know you know the starting point anyway.

[7 minutes 25 seconds][Agent] : Yeah, Yeah, of course, of course. Well, in that regard there Michelle, I'll let you know what one thing leftover before we go any further with this.

[7 minutes 37 seconds][Customer] : Yeah.

[7 minutes 37 seconds][Agent] : And what it's, it's your premium is steps. So that means your your

premium will increase each year or the premium is steps, which means it will increase each year.

[7 minutes 46 seconds][Customer] : Yep.

[7 minutes 46 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year would be \$83.73 per fortnight.

[7 minutes 54 seconds][Customer] : Oh, gotcha. OK. Yep.

[7 minutes 56 seconds][Agent] : OK, Now you can also find information about our premium on our website. But what I'll do for you there, Michelle, I'll put everything into an e-mail here for you and I can get this all sent off. So it's not only going to include the quote, but it's also going to include all of our policy documentation there as well.

[8 minutes 11 seconds][Customer] : Yeah, right. No problem.

[8 minutes 12 seconds][Agent] : OK, no, all good. So what I'll do? I'll just confirm some information with you there. So what is your e-mail?

[8 minutes 18 seconds][Customer] : You can send it to michelledrzena@bigpond.com.

[8 minutes 22 seconds][Agent] : Yep, beautiful. So that's what I do have here.

[8 minutes 30 seconds][Customer] : Lovely.

[8 minutes 26 seconds][Agent] : So I'll get that off to that e-mail address there for you and what I can do for you as well. There, Michelle, is I can set up a call back for some time in the future there. So it allows you the time to shop around, ask other companies and how they all, they all work.

[8 minutes 39 seconds][Customer] : Yep.

[8 minutes 39 seconds][Agent] : And then I can get back in touch with you, answer any questions you may have and help you out with your inquiring further, further as well.

[8 minutes 44 seconds][Customer] : OK, awesome. No worries. Thank you.

[8 minutes 45 seconds][Agent] : Yeah, No, no, that's OK. Is there a day and time I can call you back?

[8 minutes 49 seconds][Customer] : Look, just I'm, I'm a bit all over the shop at work, so just just maybe give me a call back in a couple of weeks and then we'll see how I'm going from there.

[8 minutes 56 seconds][Agent] : OK, No, certainly.

[8 minutes 57 seconds][Customer] : It's fine. Yeah. Thank you.

[8 minutes 58 seconds][Agent] : No, that's perfectly fine. So I've got that set down for the 11th for yourself. So I've got two weeks time.

[9 minutes 4 seconds][Customer] : Lovely. Yep. No worries.

[9 minutes 5 seconds][Agent] : No, all good. So it's been a pleasure speaking with you there, Michelle, and I hope you have yourself a lovely rest of your day.

[9 minutes 10 seconds][Customer] : Love you. Thank you. Bye. Bye.

[9 minutes 11 seconds][Agent] : Thank you so much. Bye now.

[9 minutes 13 seconds][Customer] : Bye.