

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi, Rita, it's Tyler calling from Charlie Seniors. How are you today?

[6 seconds][Customer] : I'm G. Who is this again?

[8 seconds][Agent] : This is Tyler calling from Australian Seniors Insurance.

[12 seconds][Customer] : Oh, yeah, yeah, yeah, kinda. How are you?

[13 seconds][Agent] : Good. Thank you, darling. How are you today?

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

[18 seconds][Agent] : I'm glad to hear.

[19 seconds][Customer] : Yeah. Are you calling about my query? About like.

[23 seconds][Agent] : Yes, that's correct.

[25 seconds][Customer] : Yeah, yeah.

[25 seconds][Agent] : I'm, I'm giving you a call because we received your expression of interest online with regards to our life insurance.

[31 seconds][Customer] : Yeah, yeah, because I have the funeral insurance. So I just want to inquire how much will it cost me for if I get a life insurance?

[42 seconds][Agent] : Perfect. Well, that's essentially the purpose of my call is to give you a call and to see if you need help with anything and answer any questions that you might have.

[44 seconds][Customer] : Yeah, yeah, yeah, yeah. Uh huh.

[50 seconds][Agent] : Awesome.

[50 seconds][Customer] : How much will it cost? I do not have any. For what? Not I just want to.

[55 seconds][Agent] : No, that that's OK.

[56 seconds][Customer] : Yeah, I just want to inquire. Yeah.

[59 seconds][Agent] : No, no problem, Rita. That's OK. But before I can assist you further, can I please confirm your full name and your date of birth, please?

[1 minutes 6 seconds][Customer] : Yeah. Its Rita Matic.

[1 minutes 8 seconds][Agent] : Yep. And your date of birth, Rita.

[1 minutes 11 seconds][Customer] : Date of birth is zero 20/05/58.

[1 minutes 16 seconds][Agent] : Perfect. And can I just confirm that you're a female Australian resident reader?

[1 minutes 20 seconds][Customer] : Yeah, I'm I was ready on TV then.

[1 minutes 23 seconds][Agent] : Perfect. Thank you, Rita. Well, while I've got you confirming, I just need you to confirm as well your address for me, if you don't mind, and your e-mail and mobile number please.

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

[1 minutes 34 seconds][Agent] : Yep.

[1 minutes 32 seconds][Customer] : It's 6060 S Mall Blvd. Cannondale, 4802 Queensland. My e-mail address is rdmatic@yahoo.com.

[1 minutes 46 seconds][Agent] : OK. Perfect. Awesome. Thank you for confirming that, Rita. And can you just confirm your mobile number for me too please?

[1 minutes 52 seconds][Customer] : It's 0437774606. Mm Hmm.

[1 minutes 57 seconds][Agent] : Perfect, awesome. Thank you for that Rita. So I do just want to let you know that our calls are recorded, so any advice I provide is general in nature and may not be suitable to your situation.

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

[2 minutes 7 seconds][Agent] : Awesome and sorry, I just wanted to confirm again Rita, I apologise.

[2 minutes 10 seconds][Customer] : Mm hmm.

[2 minutes 10 seconds][Agent] : Can I just confirm that you are a female Australian resident?

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

[2 minutes 14 seconds][Agent] : Perfect, thank you for that Rita. So just just so I can have a better understanding, what sparked your interest? Are you new to life insurance?

[2 minutes 19 seconds][Customer] : Mm hmm, no, I because I, I just called earlier because they have been on issue with my card for my payment and I just spoke, you know, I I'll just inquire if I can afford it. I might consider getting life insurance.

[2 minutes 36 seconds][Agent] : Oh, that's OK, not a problem. OK, so do you know how our cover

works or have you had a chance to look at it?

[2 minutes 43 seconds][Customer] : No, not really, no.

[2 minutes 47 seconds][Agent] : No, that's OK Rita, that's fine. So what I'll do is I'll explain the main features and the benefits of our life insurance policy with you and then I'll run through some pricing with you to give you some quotes on what what's suitable for you. How does that sound?

[2 minutes 59 seconds][Customer] : Yeah, that's good.

[3 minutes][Agent] : OK, awesome. So Rita, our senior life insurance is designed to provide PRI financial protection for your loved ones. Touchwood through a lump, lump sum payment if you were to pass away before your 85th birthday.

[3 minutes 8 seconds][Customer] : Yeah, Yeah, Yeah. OK.

[3 minutes 11 seconds][Agent] : When the policy ends now you can choose cover between \$10,000 up to \$200,000 and you can nominate up to five beneficiaries to receive the nominated benefit amount.

[3 minutes 18 seconds][Customer] : Yeah, Yeah. OK.

[3 minutes 22 seconds][Agent] : If something was to happen to you, Touch Wood, that doesn't happen.

[3 minutes 27 seconds][Customer] : Hopefully.

[3 minutes 28 seconds][Agent] : We do hope that you live a long and prosperous life, Rita. Yeah. So if death is, if your death is due to an accident, reader, what we will do is your chosen benefit amount will actually triple. So for example, if you were to have \$20,000 of cover if your death was due to an accident, that will actually be a payout of \$60,000.

[3 minutes 31 seconds][Customer] : Yeah, Yeah, OK.

[3 minutes 49 seconds][Agent] : OK, so we also include an advance payment of 20% of the benefit amount to help with funeral costs as well. So we offer the advance payment as an option if you're need, if your family might need help with, you know, funeral costs or any other final expenses at the time while you're waiting for your claim to be processed. Does that make sense?

[4 minutes 7 seconds][Customer] : OK, Yeah, yeah. Mm hmm.

[4 minutes 10 seconds][Agent] : Awesome, now the process is quite easy to apply for life insurance.

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

[4 minutes 14 seconds][Agent] : Reader, we do just ask you a simple yes or no questions relating to your health over the phone just to see if you approved.

[4 minutes 20 seconds][Customer] : Mm hmm.

[4 minutes 20 seconds][Agent] : Now if you are approved and our underwriters are willing to take you on once you commence the policy, you'll be covered for covered immediately for death due to any cause except suicide in the 1st 13 months.

[4 minutes 24 seconds][Customer] : Yeah, mm hmm, yeah, yeah. OK. Mm, hmm, yeah. Mm hmm.

[4 minutes 33 seconds][Agent] : Now in our cover, there's also also a terminally ill advanced payment included in our cover, which means if you would diagnose with 24 months or less to live by a specialized medical practitioner, we can actually pay that amount out in full while you're still alive to help you with make cost and to make sure you receive the best care essentially. Does that all make sense, Rita?

[4 minutes 48 seconds][Customer] : Yeah, OK, yeah, OK, yeah, mm hmm.

[4 minutes 56 seconds][Agent] : Perfect. So do you have any questions for me so far, Rita?

[4 minutes 58 seconds][Customer] : So why not?

[5 minutes][Agent] : OK, awesome. So let's go through some pricing together. Before I begin though, have you had a cigarette in the last 12 months? OK, awesome. So keeping in mind Rita, the level of cover does range from \$10,000 up to \$200,000 and now we can look at different amounts until we find the right level of cover that is suitable to you.

[5 minutes 3 seconds][Customer] : Yeah, no, yeah, yes, that's fine.

[5 minutes 23 seconds][Agent] : And before I give you a quote on what you would like, I do just want to let you know again, please be aware that all our calls are recorded for quality and monitoring purposes.

[5 minutes 33 seconds][Customer] : Yeah, that's fine.

[5 minutes 34 seconds][Agent] : Awesome. So what quote did you would you like me to start with

today, reader? Because I can see here you were looking at, sorry, my computer's just loading. I can see here that you were looking at 15,000, was it?

[5 minutes 49 seconds][Customer] : Yeah, that thi I think that is for my FU funeral.

[5 minutes 56 seconds][Agent] : Oh, OK, yes, no, that's correct. Sorry.

[5 minutes 57 seconds][Customer] : Yeah, that's not for my phone.

[5 minutes 57 seconds][Agent] : I apologize for that reader. So did you have a amount in mind that you would like to look at? OK.

[5 minutes 59 seconds][Customer] : Yeah, not really because I'm just considering up getting if I can afford it.

[6 minutes 11 seconds][Agent] : OK, no, that's, that's that's perfectly fine, Rita. And the good thing about this is that I can give you multiple quotes to see what works for you and to see what fits with you as well.

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

[6 minutes 20 seconds][Agent] : But just so I can get a better understanding, do you have children, reader, or do you have a mortgage or no?

[6 minutes 23 seconds][Customer] : No, no, I don't have a mortgage. I don't have any children.

[6 minutes 25 seconds][Agent] : Oh, OK, no, fair enough.

[6 minutes 28 seconds][Customer] : I don't have a husband only.

[6 minutes 32 seconds][Agent] : That's OK. OK.

[6 minutes 33 seconds][Customer] : Yeah, only my siblings and my mom.

[6 minutes 36 seconds][Agent] : So essentially you want to make sure that your siblings are covered if something was to happen to you. Knock on wood, something doesn't. OK, perfect. Well, what I can do for you, Rita, I'll start the quote at, we'll say 50,000. Is that OK with you? Or do you feel like that's enough for you to cover your family and your siblings? Or would you like to go higher? You tell me what you would like to do.

[6 minutes 36 seconds][Customer] : Yeah, yeah, I, I think a little bit higher than that because I have the funeral insurance with that amount already anyway, so they don't have to worry about that.

[7 minutes 9 seconds][Agent] : OK, not a problem. So would you like me to start at 100,000? Does that work for you?

[7 minutes 15 seconds][Customer] : Yeah. We will see how it goes. Yeah.

[7 minutes 17 seconds][Agent] : OK, perfect.

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

[7 minutes 18 seconds][Agent] : That's OK. Rita, one moment. Sorry, it's just loading. OK, read us. So for \$100,000 of cover, you are looking at a fortnightly payment of \$107.94.

[7 minutes 30 seconds][Customer] : OK.

[7 minutes 30 seconds][Agent] : How does that sound in terms of suitability? Would you like me to bring that down or increase it? It's up to you.

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

[7 minutes 41 seconds][Agent] : Yep.

[7 minutes 37 seconds][Customer] : Can you look at going down first? Yeah.

[7 minutes 43 seconds][Agent] : OK, So it can go down in 10,000 increments, so we can look at anywhere from 908070. OK, perfect. Yep, I can definitely do that. Yep, that's fine, Rita. So for \$50,000 of cover, Rita, you were looking at a fortnightly premium payment of \$53.97.

[7 minutes 52 seconds][Customer] : OK, So if I will be getting like assuming let's start with PC, Yeah, yeah, that is a fortnight. Hey, yeah.

[8 minutes 15 seconds][Agent] : Yes, that's fortnightly.

[8 minutes 17 seconds][Customer] : And then?

[8 minutes 16 seconds][Agent] : Now I can change that to you. You do have the option to pay either fortnightly for, sorry, fortnightly, monthly or annually.

[8 minutes 25 seconds][Customer] : OK. Yeah, yeah, that's fine. Probably I will go for monthly.

[8 minutes 35 seconds][Agent] : OK, perfect.

[8 minutes 36 seconds][Customer] : Yeah. Can you check with 200,000?

[8 minutes 37 seconds][Agent] : So it's, yes, I can definitely do that. Rita, do you feel like that'll be enough cover to cover all your bases and make sure everyone's looked after?

[8 minutes 50 seconds][Customer] : I think so. They have their own money.

[8 minutes 49 seconds][Agent] : OK, Fair enough. Rita. That's fine so far, yeah. That's OK, Rita, that's fine. So for \$200,000 of cover reader for a monthly payment, you were looking at \$467.74?

[8 minutes 59 seconds][Customer] : They will they will be retrieved by that because they they will inherit whatever I have right now. That's a lot, yeah. How about the 100,000?

[9 minutes 24 seconds][Agent] : Yep. So back to the \$100,000 quote. Let's have a look at that. So for \$100,000 of cover reader, you were looking at \$233.87 a month.

[9 minutes 37 seconds][Customer] : OK, OK. A fortnight. How much will it be?

[9 minutes 42 seconds][Agent] : So fortnightly that'll be a cost of let me just confirm that for you. Sorry, \$107.90 SE, 94 cents. Sorry. MM Hmm.

[9 minutes 52 seconds][Customer] : OK, 170 because I'm paying almost 40 a fortnight for my funeral already, so how much for the 50?

[10 minutes 3 seconds][Agent] : And for the 50,000 we are looking at, sorry, read on. Let me just confirm that for you again, SO4 nightly premium payment every fortnight, every two weeks is \$53.97.

[10 minutes 17 seconds][Customer] : OK. Is that the best offer that you can give me?

[10 minutes 21 seconds][Agent] : I can, we can also go down reader, so we don't have to leave it at 50,000. If you feel like that's too much for you and you do have other prior commitments or bills to pay, I can definitely bring that down for you.

[10 minutes 33 seconds][Customer] : Nothing.

[10 minutes 30 seconds][Agent] : So we can, let's look at 40,000 if that's something you're willing to do.

[10 minutes 35 seconds][Customer] : OK, how much will it be?

[10 minutes 37 seconds][Agent] : So for \$40,000 of cover reader, you were looking at \$43.18 every two weeks. Yeah. Not too much difference, no.

[10 minutes 44 seconds][Customer] : OK, Its its not a big difference between the Portage and this to him that's too much. Yeah. OK. So if I decide to get the 50,000, how what does it covers again?

Sorry.

[11 minutes 6 seconds][Agent] : That's OK. So if you were to take out \$50,000 of cover and if you were approved subject to eligibility and our underwriters, we're willing to take you on.

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

[11 minutes 15 seconds][Agent] : Once you commence the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months and a tax. So after 13 months you'll be covered for death due to any cause.

[11 minutes 24 seconds][Customer] : OK, after 13 months at any cost. OK, Alright.

[11 minutes 32 seconds][Agent] : Yeah, so in that in our cover as well, we do also include Touchwood that you never have to use it, but we also do include a terminally it's ill advanced payment.

[11 minutes 43 seconds][Customer] : Yeah, Yeah, yeah. Hmm. Mm.

[11 minutes 43 seconds][Agent] : So if you were to be diagnosed, you know, with, say, cancer, let's say, for example, with 24 months or less to live by a specialized medical practitioner, we will pay your benefit amount out in full while you're living so that you can use the money to help with medical costs.

[11 minutes 53 seconds][Customer] : OK, OK, touch wood.

[11 minutes 59 seconds][Agent] : Yeah. Touch wood. That never happens. But thankfully it's there for the worst case scenarios. Yeah.

[12 minutes 1 seconds][Customer] : Yeah, yeah, yeah, OK, alright. Can, is it OK for you to send me the code to my e-mail, the 50 and 100,000? Because I need to reconsider which amount I wanted to get.

[12 minutes 19 seconds][Agent] : No, definitely, I can definitely do that for you.

[12 minutes 20 seconds][Customer] : And yeah, yeah, yeah.

[12 minutes 22 seconds][Agent] : So what I can do is I can send you an e-mail which will include the QU quotes that we've discussed today and all the links to our product disclosure statements as well and our financial services guide. Just so that you can get a read through everything and review

everything and see where you're at with it and make sure that you're comfortable with it. And then I can definitely, it's up to you what you want to do moving forward.

[12 minutes 35 seconds][Customer] : Yeah, Yeah, Yeah, Yeah, yeah. Can I give you, can I give you a call if I decide which one will I take?

[12 minutes 42 seconds][Agent] : But again, the next, definitely.

[12 minutes 50 seconds][Customer] : OK, That's good.

[12 minutes 47 seconds][Agent] : So once I e-mail you, you will definitely have my contact information in the e-mail as well. Rita.

[12 minutes 51 seconds][Customer] : Yeah, Yeah, Yeah. I I rather talk to you when I called.

[12 minutes 54 seconds][Agent] : That's OK, Not a problem. Rita, that's perfectly fine. So what I'll do is I'll confirm your e-mail address before I get these documents sent off to you. And that was RDMAT ic@yahoo.com.

[12 minutes 55 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. And can you also CC cap in the on my office e-mail?

[13 minutes 13 seconds][Agent] : Sorry, what was that, Rita?

[13 minutes 15 seconds][Customer] : Can you also CC cap in the e-mail on my office e-mail?

[13 minutes 20 seconds][Agent] : Uh, let me just confirm that with one of my colleagues, Rita, I'm not sure if that's possible, but I can just confirm that for you.

[13 minutes 25 seconds][Customer] : OK.

[13 minutes 25 seconds][Agent] : Do you mind if I put you on a brief hold? Perfect. Won't be too long, Rita.

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

[13 minutes 30 seconds][Agent] : Thank you for that.

[13 minutes 30 seconds][Customer] : OK. Thank you.

[15 minutes 38 seconds][Agent] : Hi Rita, are you there? Sorry for that hold. Thank you for waiting.

[15 minutes 39 seconds][Customer] : Yeah, yeah, yeah. It's OK.

[15 minutes 42 seconds][Agent] : So I just wanted to confirm with you, Rita. So my colleague has

just confirmed for me that unfortunately we can only just send it to 1 e-mail.

[15 minutes 49 seconds][Customer] : That's fine.

[15 minutes 49 seconds][Agent] : So I can definitely take out that e-mail that you've got and send it to your work one if that's what you prefer.

[15 minutes 50 seconds][Customer] : No, no, no, no, it's OK. I can just forward it if I receive it on my.

[15 minutes 58 seconds][Agent] : OK, awesome.

[15 minutes 59 seconds][Customer] : That's fine. Yeah.

[15 minutes 59 seconds][Agent] : No, sorry about that Rita. I do apologize.

[16 minutes 1 seconds][Customer] : No, no, it's OK. No, that's alright. Yeah, I just send it to my.iidmagic@yahoo.com.

[16 minutes 7 seconds][Agent] : OK, awesome.

[16 minutes 12 seconds][Customer] : Yeah, 150 and 100 please.

[16 minutes 7 seconds][Agent] : And I just wanted to confirm you wanted me to send the quote for the 100,000 50 and 100. OK, perfect. I can definitely get that done and organized for you Radar, and I'll get these documents all sent over to you and you'll also have, you'll also have my contact details so that you can get in contact directly with me as well.

[16 minutes 16 seconds][Customer] : Yeah, yeah, we'll do that.

[16 minutes 29 seconds][Agent] : Perfect. So was there any more questions that you had for me, Radar, while I've got you on the line?

[16 minutes 33 seconds][Customer] : I think that's about it. If I have any, I will call you and whatever I decided I will let you know straight away as well.

[16 minutes 42 seconds][Agent] : Perfect. Not a problem, Rita. Well, I appreciate you giving me a call. Thank you for calling Australian Seniors Life Insurance and I hope to hear from you soon.

[16 minutes 49 seconds][Customer] : Yeah, sure. OK.

[16 minutes 51 seconds][Agent] : Have a good day.

[16 minutes 51 seconds][Customer] : Thank you so much. OK, bye.

[16 minutes 52 seconds][Agent] : No worries. Bye.