

[1 seconds][Customer] : Hi Brendan speaking.

[4 seconds][Agent] : Good afternoon, Brendan. My name's Emily. I'm calling from Real Insurance. I'm giving you a call to follow up in the online enquiry for the income protection. Just before we continue, I need to let you know calls are recorded. Any advice you providing General the nature I mean. I'll be suitable to your situation and I'll get you to confirm your name and your date of birth for me.

[24 seconds][Customer] : Yep, I'm Brendan Ittles and her date of birth is 7th of May 984.

[29 seconds][Agent] : Beautiful. And I'll confirm you are of course a male Australian resident, Is that right?

[34 seconds][Customer] : That's it. Yep.

[35 seconds][Agent] : Perfect. Thank you. Now I did want to ask you what's made you interested in getting income protection? Yep.

[42 seconds][Customer] : I've got life insurance through use and I just just, you know, just doing the doing the things that you should be doing in life. It's just the next step is income protection.

[55 seconds][Agent] : Yeah, absolutely. And just having that Peace of Mind that you've got this kind of, you know, financial protection if something happens and you're not working or receiving an income.

[1 minutes 4 seconds][Customer] : That's correct.

[1 minutes 5 seconds][Agent] : Yeah, perfect. Well, we'll go through the cover together. I'll explain the benefits included, how it all works. If you've got any questions, though, jump in, let me know. I'll be happy to help you out.

[1 minutes 16 seconds][Customer] : No worries.

[1 minutes 17 seconds][Agent] : So with the income protection, it is designed to provide a monthly income benefit pay directly to you if you're unable to work due to a disabled and sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week in paid employment. Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a

maximum of \$15,000. It's very easy to apply. We just ask you some help on my style questions over the phone to see if you are approved and if so, on what terms. You can also cover and once in place, it'll cover you until the policy anniversary following your 65th birthday. Now keep in mind there are some exclusions that apply as outlined in the PDS. But Brendan, also keep in mind that premiums, income protection are generally tax deductible, which can make it even more cost effective for you. Now we'll start to put a quote together for yourself. I do need to ask some questions regarding your duties at work. What's your current occupation?

[2 minutes 29 seconds][Customer] : Current occupation is a supervisor out of the common.

[2 minutes 41 seconds][Agent] : All right, so I supervisor called Mines and I need to ask you some additional questions regarding the actual duty before I can only accept a definite yes or no answer for all of them. And before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. So you to do so could impact your coverage claims time.

[2 minutes 54 seconds][Customer] : Yep, Yep.

[3 minutes 5 seconds][Agent] : So, do you work 15 hours or more per week? Beautiful.

[3 minutes 9 seconds][Customer] : Yes, yes, a mana manager.

[3 minutes 14 seconds][Agent] : Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment beautiful? Just a majority of your time indoors in an office or clinical environment.

[3 minutes 33 seconds][Customer] : Yes.

[3 minutes 35 seconds][Agent] : Perfect and Are you required to perform any physical duties?

[3 minutes 41 seconds][Customer] : None.

[3 minutes 44 seconds][Agent] : Do you work in any of the following fields? Aviation Is a pilot or crew entertainment industry, Air Force, Army, armed forces or do you carry a firearm or handle explosives?

[3 minutes 55 seconds][Customer] : None.

[3 minutes 54 seconds][Agent] : Perfect and have you had a cigarette in the last 12 months?

[4 minutes 6 seconds][Customer] : None.

[4 minutes 8 seconds][Agent] : Great. And I also need to reconfirm are you currently employed or self-employed? Beautiful. So pre tax income means the total annual remuneration paid to you by your employer before tax, including salary, regular commissions or bonuses excluding super contribution. So what is your annual pre tax income?

[4 minutes 16 seconds][Customer] : Employed about 300,000.

[4 minutes 36 seconds][Agent] : That's 300,000 beautiful. OK, so based on your duties and income, you can select the monthly benefit amount ranging from 10,000 sorry ranging from \$1000 up to a maximum of \$15,000.

[4 minutes 56 seconds][Customer] : 15,000.

[4 minutes 52 seconds][Agent] : What amount would you like me to quote you on to start with the 15 Beautiful. Now you also have have the option to select different waiting periods and benefit periods depending on your circumstances. The waiting period is the non payment period that you must wait before the income benefit is payable after the insured and you can choose 30 days or 90 days but keep them on. The income benefit is paid monthly in arrears. So if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim.

[5 minutes 30 seconds][Customer] : August 30. Thank you.

[5 minutes 27 seconds][Agent] : So did you want to look at the the OR the 90 day waiting pretty beautiful. And there's also the benefit. So that's the maximum amount of time that will pay the income benefit for anyone injury or illness. So this you can choose either six months, one year, two years or five years.

[5 minutes 46 seconds][Customer] : Five years.

[5 minutes 47 seconds][Agent] : Beautiful. Now the next step is to take you through the health and lifestyle questions because the price and any terms of cover is determined on the outcome of these questions. So we'll go through them for you. Now, if you're approved, we'll discuss your options, but it goes from there.

[6 minutes 6 seconds][Customer] : Yep.

[6 minutes 5 seconds][Agent] : Just before we go through these questions, I do need to confirm your address.

[6 minutes 14 seconds][Customer] : 4720 Emerald QLD. It's 1 Dawn Crescent.

[6 minutes 11 seconds][Agent] : What's your post code 4720 in the town of suburb and your address, is that your postal address as well?

[6 minutes 32 seconds][Customer] : No post post address is PO Box 218.

[6 minutes 38 seconds][Agent] : OK, bear with me one moment, I'll just put that in. Is it also in Emerald? OK, sorry, one moment. What was that PO Box number again?

[6 minutes 42 seconds][Customer] : Yeah 218. Yep.

[6 minutes 59 seconds][Agent] : OK, PO Box 218 in Emerald. Alright, perfect. So I've got to read you through this pre underwriting disclosure and then we'll pull these questions up for you.

[7 minutes 15 seconds][Customer] : Yeah.

[7 minutes 16 seconds][Agent] : So it reads. 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 make sure it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase an income protection policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. So, do you understand and agree to your duty? OK, with the questions, they're pretty straightforward. I can only accept the definite yes or no answer for most of them. And there's also a height and weight question in there for you as well. But they start up nice and easy.

The first questions in relation to COVID. So, have you been hospitalized for COVID-19 in the last six, last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[8 minutes 23 seconds][Customer] : Yes, No.

[8 minutes 57 seconds][Agent] : Beautiful. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[9 minutes 5 seconds][Customer] : Yes.

[9 minutes 8 seconds][Agent] : Have you ever had symptoms of, been 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? Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma, excluding other skin cancer, hepatitis or any disorder of the liver.

[9 minutes 22 seconds][Customer] : No, no, no, no.

[9 minutes 43 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[9 minutes 49 seconds][Customer] : Yes. Anxiety.

[9 minutes 51 seconds][Agent] : No worries, we'll pop down a yes, but there is no down questions. So in the last 10 years, have you attempted suicidal, been hospitalized for a mental health condition?

[10 minutes 1 seconds][Customer] : No.

[10 minutes 2 seconds][Agent] : Perfect. Is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[10 minutes 17 seconds][Agent] : And there's a list here that I'll read out. Let me know if it goes under ABC or D. So is your condition a depression, anxiety, post Natal depression or stress including post traumatic stress disorder B anorexia universal or Bolivia, CADHD or ADDD or D other mental illness not listed here.

[10 minutes 37 seconds][Customer] : It's anxiety, but not depression or anything like that.

[10 minutes 40 seconds][Agent] : OK, so, so it's under A because it's anxiety, is that right?

[10 minutes 40 seconds][Customer] : So under that, that's it. Yeah.

[10 minutes 46 seconds][Agent] : Yep, no problem. And how many episodes have you had which required treatment? One to 2/3 to 4/5 to six or seven plus. Beautiful. So we'll put down the first option, one to two, is that right?

[10 minutes 58 seconds][Customer] : 1, that's it. Yep.

[11 minutes 4 seconds][Agent] : Are you happy with that? Yep, perfect.

[11 minutes 11 seconds][Customer] : No one.

[11 minutes 8 seconds][Agent] : And was it more than one episode perfect. And have you had symptoms for treatment for this condition within the last six months?

[11 minutes 19 seconds][Customer] : Yes.

[11 minutes 24 seconds][Agent] : Have you ever seriously contemplated or attempted suicide?

[11 minutes 28 seconds][Customer] : No.

[11 minutes 32 seconds][Agent] : And have the factors or causes that triggered the symptoms been partially or fully removed?

[11 minutes 38 seconds][Customer] : Yes, fully removed.

[11 minutes 40 seconds][Agent] : Beautiful. So for the yes, and there is an exclusion that comes up here for you, Brendan. So no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. And that's based on, obviously, the way you've answered the questions in relation to your mental health and the history of one episode.

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

[12 minutes 6 seconds][Agent] : The next question here is have you been diagnosed with a terminal illness, motor neurone disease, any form of dementia, including Alzheimer's disease? I've been told by a doctor that you have a condition that will reduce your life expectancy. Perfect. In the last 10 years, have you used illegal drugs, abuse prescription medication, or receives treatments or

counseling for drug or alcohol consumption?

[12 minutes 20 seconds][Customer] : No, no.

[12 minutes 36 seconds][Agent] : Beautiful. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height either in centimeters or pregnancies? 183 centimeters. Perfect and what is your exact weight 94 kilograms and have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[13 minutes][Customer] : 193 centimetres 94 kilos No.

[13 minutes 26 seconds][Agent] : To the best. Sorry doesn't work from you to use explosives, travel to areas experiencing war or civil unrest, or work offshore.

[13 minutes 36 seconds][Customer] : No.

[13 minutes 38 seconds][Agent] : Perfect. Are you a employed or be self-employed?

[13 minutes 45 seconds][Customer] : Employed.

[13 minutes 49 seconds][Agent] : Have you been in your current occupation for at least 12 months?

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

[13 minutes 58 seconds][Agent] : Intend to change your current occupation in the next 12 months?

[14 minutes 2 seconds][Customer] : No.

[14 minutes 10 seconds][Agent] : Do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receive a shipping, voluntary liquidation or under administration to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia? Are you booked or will be booking travel within the next 12 months? Do you have existing income protection cover?

[14 minutes 14 seconds][Customer] : No, no, no, no, no.

[15 minutes 10 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following Cancer, tumour, molar cysts including

skin cancer, sunspots, Melanoma or leukaemia, diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure? Tumor molar cysts including skin cancer or sunspots.

[15 minutes 23 seconds][Customer] : No, no, no, no, no, no, no, no.

[15 minutes 49 seconds][Agent] : Have you ever had an abnormal PSA test for an enlarged prostate, thyroid, conditional neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel, gallbladder or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or urinary Sorry. Bladder or urinary tract disorder? Kidney disorder? Blood disorder or disease? Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder.

[16 minutes 20 seconds][Customer] : No, no, no, no, no, no.

[16 minutes 58 seconds][Agent] : Arthritis, Chronic pain, gaps, repetitive strain injury, Chronic fatigue syndrome or fibromyalgia. Sorential muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any defective hearing or sight other than just corrected by glasses or contact lenses.

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

[17 minutes 30 seconds][Agent] : Other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests, or biopsy other than what you have already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks other than what you have already told me about? Have you ever during your working career required more than two consecutive weeks off work due to illness or injury? To the best of your knowledge of any of your immediate family, living or deceased, ever been diagnosed with polystic kidney disease, Huntington's disease or familial abnormalities? Polyposis. To the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke, rather hereditary disease prior to age 60.



[17 minutes 47 seconds][Customer] : No, no, no, no, no.

[18 minutes 54 seconds][Agent] : And one last question, so other than one of events, gift certificates 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 recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable work, diving or any other hazardous activity? Beautiful. So I'm just loading this all up for you now. Bear with me. And congratulations, you were fully approved for the cover, which is fantastic.

[19 minutes 15 seconds][Customer] : No, no.

[19 minutes 32 seconds][Agent] : So I'm just going to remind you your cover is approved with the below term. So in relation to your answers provided regarding mental health, one episode, no benefit would be payable for any disability, condition, disease, disorder, treatment or complications related to or arriving from mental health disorder or illness, stress, drug or alcohol abuse. But the great news is you've been fully approved for the cover. So what we'll do now is we'll take you through some different options for pricing. Now we've got plenty of different ways we can adjust this quote, so let me know how it sounds and we can go from there. But for the monthly benefit amount of \$15,000 with a 30 day waiting period and a five year benefit. You'd be looking at a fortnightly premium of \$146.64 per fortnight.

[20 minutes 5 seconds][Customer] : Yeah, OK, Yep. OK.

[20 minutes 22 seconds][Agent] : So does that one there sound like it would be affordable or did you want to look at any other amounts?

[20 minutes 29 seconds][Customer] : Yeah, definitely look at all options.

[20 minutes 31 seconds][Agent] : Yeah, not a problem. So if we were to. So is there a way you want to look at adjusting that premium? So did you want to look at like a different waiting period or benefit. Or.

[20 minutes 43 seconds][Customer] : Just I'm assuming that you're looking at waiting periods and all the other different pieces and that will give you a variation of the opinion on the shoe.

[20 minutes 52 seconds][Agent] : Exactly. So JJ, just to give you an idea, if you were to look at the

90 day waiting period and keeping everything else the same with that \$15,000 benefit and the five year benefit. It would be \$97.34 a fortnight.

[21 minutes 7 seconds][Customer] : OK. Sorry. What was that one again? What was the period?

[21 minutes 10 seconds][Agent] : That's for the 90 day waiting period still with the five year benefit.

[21 minutes 12 seconds][Customer] : Oh yeah, yeah.

[21 minutes 15 seconds][Agent] : And the \$15,000 benefit amount?

[21 minutes 18 seconds][Customer] : OK. Oh no, yeah, that seems doable. Yeah, definitely.

[21 minutes 24 seconds][Agent] : That one sounds a little bit more suitable at this stage.

[21 minutes 27 seconds][Customer] : Yeah, definitely.

[21 minutes 29 seconds][Agent] : No problem. Now, one thing I also wanted to ask, I will let you know of, I should say is with this policy, there is a rehabilitation benefit. So you're also there's a final expenses benefit which pays \$10,000 in the event that you pass away to assist with things like your funeral costs or other final expenses policy. Your premium is obviously stepped, which means it will generally increase each your age. You can also find information about our premium structure on our website. But as an indication, if you make no changes to the policy, your premium next year will be \$100.52 per fortnight, so approximately just over a \$3 increase next year.

[21 minutes 47 seconds][Customer] : Yeah, OK. Right.

[22 minutes 13 seconds][Agent] : And we do still have our rewards. So following your first policy anniversary that we will refund you 10% of premiums you've paid in that time.

[22 minutes 27 seconds][Customer] : Yeah, no worries. OK.

[22 minutes 21 seconds][Agent] : So on this one here, you'd be looking at getting \$253.08 back from us after the first year now. Now the great thing about us here at Wheel Insurance, now that you've been fully approved for the cover, it does actually allow us to get you covered over the phone today. What that would mean though is that we get the proper policy documentation sent out for you to sit down, have a good read through it and make sure obviously happy with everything to do with the cover so you don't have to pay anything until the day you choose. If you do end up looking through it all and you change your mind for any reason, that's perfectly fine. There's no cancellation fees,

you're not logged into this and you do actually have a 30 day cooling off. So if you cancel within that 30 days you get a full refund of any premiums you may have paid. Unless of course a claim has been made. But I'll just confirm a couple more details. I've got your contact number, I called you on today, is that your preferred contact number? And we've got the e-mail address b.itlles@bigcond.com, is that correct?

[23 minutes 21 seconds][Customer] : It is, yeah, that's correct.

[23 minutes 30 seconds][Agent] : Alright, beautiful. Now, as I mentioned, even though you would be covered from today, you're still obviously not required to pay anything until the day you choose. What day would you like me to note down for the first payment day? Do you have like a payday or do you want to link it up to the life cover or?

[23 minutes 46 seconds][Customer] : Probably the yeah. Does the linking up with the life cover, is there any like like benefits by having the life cover plus this or is there any discount?

[24 minutes 4 seconds][Agent] : So they they are two completely separate policy. So there's no like joint policy discounts or like multi policy discounts, but we can obviously have it still linked up to like the same payday for yourself.

[24 minutes 18 seconds][Customer] : OK, yeah. And what payday is it? Sorry for the last, you know.

[24 minutes 21 seconds][Agent] : At the moment I California. So I, I don't have a lot of access to existing policies, just being from sales, but I can see your next person is due on Monday the 20th.

[24 minutes 32 seconds][Customer] : Yeah, perfect. I'll just match it with that.

[24 minutes 34 seconds][Agent] : Yeah, that's fine. We can do that. And then it'll be every fortnight on a Monday from there.

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

[24 minutes 39 seconds][Agent] : It's nice and easy though. We do a direct debit. Are we noting down a BSB and account number or Visa or MasterCard?

[24 minutes 46 seconds][Customer] : Visa.

[24 minutes 48 seconds][Agent] : Yeah, no worries. For security reasons, I don't have access to bank details. They do get encrypted in the system, so I can't see your card. But let me know when

you've got the card ready. Because also for security reasons, when we note down card details, the call recording will stop and it'll start up again once I've put it through. So you just let me know when you're ready to go so I can stop that recording first.

[25 minutes 10 seconds][Customer] : Yeah, I'm ready to go.

[25 minutes 11 seconds][Agent] : OK, perfect. I'll just stop that recording now. Bear with me.

[26 minutes 2 seconds][Customer] : None.

[26 minutes 2 seconds][Agent] : And just letting you know, the call recording has started up again, so all I need to do now is reach you through a declaration and I'll ask for your agreement to the terms at the end. And there's also a question in the middle that I need a yes or no answer for. And this will all be done for you if I do start to read this too fast. If you've got any questions about anything I'm going through, just jump in, let me know. I'll be happy to help you out.

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

[26 minutes 27 seconds][Agent] : So Rich. Thank you Brendan. It'll it is important you understand the following information I will ask for. Your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real Income Protection is issued by Hanover Live Free of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as Real Insurance, to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty?

[27 minutes 23 seconds][Customer] : Yeah.

[27 minutes 24 seconds][Agent] : Perfect. We may from time to time provide offe provide offers to you by the communication methods you have provided to us in relation to other products and

services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Brendan Ittles, a monthly insured amount of \$15,000 for the waiting period of 90 days and a benefit period of 60 months. The monthly income benefit payable in the event of the claim may be less than the monthly insured amount as your income benefit is limited to 70% of the average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. In addition to the standard exclusions contained within the PDS, the following exclusions apply for Brendan Ittle's Income Protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from mental health disorder or illness, stress, drug or alcohol abuse. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 10th, 2050, 12:00 AM. Your premium for your first year of cover is \$97.34 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by hand over to GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card, which you will authorize to debit from and have provided to us. The policy documentation, PDS and SSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy and you have received and reviewed our policy in full. Finally, we have a complaints process which you can

access at any time by call contacting us. Full details are available online and in the documentation we are sending you. So just two questions for you now. Do you understand and agree with the declaration? Yes or no?

[30 minutes 14 seconds][Customer] : Yep.

[30 minutes 15 seconds][Agent] : Beautiful. And we're going to get everything sent out for you, but would you like any other information or would you like me to read any part of the PDS to you? Perfect. Well, congratulations, Brendan, you are now covered with us. If you do think of any questions or concerns at all, don't hesitate to give us a call at any time. We'll be happy to help you out.

[30 minutes 24 seconds][Customer] : No, no problem. Thank you.

[30 minutes 41 seconds][Agent] : Not a problem. It was so lovely speaking with you today. You have a fantastic day.

[30 minutes 46 seconds][Customer] : No worries. You too. Thanks.

[30 minutes 48 seconds][Agent] : Thanks so much. Bye.

[30 minutes 48 seconds][Customer] : Bye bye.