

[3 seconds][Agent] : Hello, Good morning, Wes, it's Tyler calling from Australian Seniors. I'm just following up on the quote request you've put through on our website for our life cover.

[4 seconds][Customer] : Hello, yes, well I probably won't go with you because I did get an e-mail that said you something like \$10 a day, which makes one policy 3000 odd dollars which is not even in the ballpark for normal. So.

[26 seconds][Agent] : OK, fair enough. Understandable. Sorry.

[27 seconds][Customer] : So would that would that be, would correct rough amount of what I might be, would that be a correct amount for what I would expect to pay for a \$200,000 cover?

[38 seconds][Agent] : I couldn't really confirm that for you and I have to quickly go through it with you just in order to give you the correct signal. Mm hmm. Yep.

[44 seconds][Customer] : OK, well, well what I'm currently paying is I'm paying \$1500 for a \$330,000 policy for myself and my wife.

[53 seconds][Agent] : Mm hmm.

[53 seconds][Customer] : That's 330,000 each, not, not as a total so and your price looks like it's gonna be well, you only got it 200,000 so yeah. So if you want to go through it, I'll just to clarify. The other thing is I was not expecting a cold call. So I've actually not answered any of these numbers, but the repetitive nature of them, I had to assume it was you. So not dazzled by that at all.

[1 minutes 20 seconds][Agent] : Oh, OK, I do apologize for that. There was. So what I'll do then?

[1 minutes 23 seconds][Customer] : So 'cause whe when I put the thing to it, it said that I'd be contacted, I assume by e-mail.

[1 minutes 30 seconds][Agent] : Oh, OK, No apologies yet.

[1 minutes 29 seconds][Customer] : So I don't, I don't answer cold calls. That's that's not not the the dumb thing anymore.

[1 minutes 32 seconds][Agent] : No, that's fair enough. There was. So what I'll do then. I'll quickly just confirm your details. So I have you down here as Mr. Wes Buckley, is that correct? Perfect. Thank you for that, Wes. And I have your date of birth down as the 16th of the 4th, 1969. Yep. Is that correct?

[1 minutes 44 seconds][Customer] : That's correct, 69 that's correct.

[1 minutes 54 seconds][Agent] : So sorry, that was the 16th of the 4th 1969.

[1 minutes 57 seconds][Customer] : That's correct.

[1 minutes 58 seconds][Agent] : Awesome. And can I just quickly confirm there Mr. was that you are a male Australian resident?

[2 minutes 4 seconds][Customer] : I am.

[2 minutes 6 seconds][Agent] : Perfect, thank you for that. And the e-mail that's come through for us is W buckleymail@gmail.com is that correct?

[2 minutes 14 seconds][Customer] : That is correct too.

[2 minutes 15 seconds][Agent] : Perfect, thank you for that Was now Please note was all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[2 minutes 26 seconds][Customer] : That's fine.

[2 minutes 26 seconds][Agent] : Now in regards to the life cover, can I just get just so I can have a better understanding so you I, I understand you have cover in place already as you've already mentioned.

[2 minutes 36 seconds][Customer] : That's correct.

[2 minutes 37 seconds][Agent] : OK, awesome. So before I proceed there, Mr. Wells, I do just want to let you know that if you are replacing an existing policy, we recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy. As your new policy may not be identical to your existing cover and should also consider the benefits that may not apply or waiting periods that may start again.

[2 minutes 58 seconds][Customer] : Fine. Yep.

[2 minutes 58 seconds][Agent] : Now, I'll quickly run you through our cover. There was just so you have an understanding of how our cover works. No, of course, our cover is designed to provide 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. Now you can choose cover between \$10,000 up to \$200,000.

[3 minutes 4 seconds][Customer] : OK, Yep.

[3 minutes 18 seconds][Agent] : I can see that you're already aware 200 doll, \$200,000 is our maximum and you can nominate up to five beneficiaries as well. There was. So just out of curiosity, there was, have you got anybody in mind that you wanted to put down as your beneficiaries? OK, Yep, no, definitely. Now was it?

[3 minutes 32 seconds][Customer] : I have five children so that would be the best, but it would go to my wife before it would go to them, so.

[3 minutes 41 seconds][Agent] : Yep, Yep. That's, that's, that's OK. That's definitely something that we can set up as well for your beneficiaries. Now, if your death was due to an accident, your chosen benefit amount will triple. Now we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses that you might have at the time.

[3 minutes 51 seconds][Customer] : Right, right.

[4 minutes][Agent] : Now the process is easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved. Now if you are accepted and once you commence the policy you will be covered for you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. Now in addition to the in addition to this list, there is a terminally ill advanced payment included in the cover, which means if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay a benefit amount in full to help with medical costs just to make sure you're receiving the best care possible. Now in regards to the cover there was, do you have any questions for me so far?

[4 minutes 21 seconds][Customer] : I just want the price.

[4 minutes 47 seconds][Agent] : OK, awesome. Well I'll fast track through to that. Now the first question I have there for you is have you had a cigarette in the last 12 months? OK, awesome, thank you for that. And I can see here you've put through for joint cover. So I'll just add your WI your wife, is that correct?

[4 minutes 57 seconds][Customer] : No, that's right.

[5 minutes 6 seconds][Agent] : Awesome. So I'll just grab a couple of her details there please. Liz, if

you don't mind, can I grab your wife?

[5 minutes 12 seconds][Customer] : OK, I just, I would really just like the price.

[5 minutes 20 seconds][Agent] : I do apologise. Yeah. So I've just got to add her into the quote just so I can get the right figures and communicate that across to you.

[5 minutes 15 seconds][Customer] : I think this is a bit of a protracted exercise, but OK, good.

[5 minutes 25 seconds][Agent] : Just so I'm giving you the correct figure that you would be looking at. Yep.

[5 minutes 29 seconds][Customer] : I hope you can understand by my expression that this is this is frustrating.

[5 minutes 36 seconds][Agent] : Yep. No, understandable.

[5 minutes 36 seconds][Customer] : But her name is Lucy Buckley.

[5 minutes 39 seconds][Agent] : Sorry.

[5 minutes 40 seconds][Customer] : Lucy Buckley.

[5 minutes 39 seconds][Agent] : What was that, Lucy? Awesome. Thank you for that. I'll make this quick. And her date of birth for what?

[5 minutes 51 seconds][Customer] : 20th of the 11th, 1970.

[5 minutes 53 seconds][Agent] : Perfect, thank you for that. And can I confirm she's an Australian female resident? Awesome. Thank you for that. Uh, yeah, apologies. It is just a part of our, umm, mandatory questions that we do have to ask. Let me just add her in quickly.

[5 minutes 59 seconds][Customer] : She is a very unusual question that I thought would happen if she was a Fijian resident. She wouldn't cover her.

[6 minutes 24 seconds][Agent] : Uh, so with our Australian seniors, we do cover them just based on their visa status as well.

[6 minutes 32 seconds][Customer] : No, she's not. She's driving.

[6 minutes 32 seconds][Agent] : Yeah, awesome. Alright, so let me just add her in.

[6 minutes 34 seconds][Customer] : But she is also a nonsmoker.

[6 minutes 38 seconds][Agent] : OK, Now this is perfect. Awesome. Thank you for that. OK, so

we've got two nonsmokers that actually makes a difference to your premiums too, so that's great.

Lunsmoker, No, and Lucy is a nunsmoker.

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

[7 minutes 10 seconds][Agent] : And that was for \$200,000 for the both of you each.

[7 minutes 14 seconds][Customer] : Well, yeah, it's yeah.

[7 minutes 14 seconds][Agent] : OK, awesome. OK, so let's drop that 202 hundred.

[7 minutes 41 seconds][Customer] : My kiddie aren't that is expensive. What about it for for the year that's 2/12/24. So that 224, 2004, \$100 Oh, that's 27. Yeah.

[7 minutes 29 seconds][Agent] : OK, so for \$200,000 of cover for both yourself and Lucy, there was you are looking at a fortnightly premium of \$244.06 per fortnight on a on an on an annual, on an annual basis you're looking at \$6345 altogether.

[8 minutes][Customer] : No, look, I don't, I don't think that that will work for us. So I hope you'll delete all of my details that you have because my word, you've got just about everything about me.

[8 minutes 6 seconds][Agent] : MMM, not a problem. No worries. I'll make sure that's done for you.

[8 minutes 12 seconds][Customer] : Terrific. Thank you.

[8 minutes 13 seconds][Agent] : Thanks for your time Liz. Have a lovely day.

[8 minutes 16 seconds][Customer] : OK, you too. Bye. Bye.

[8 minutes 17 seconds][Agent] : See you later.