

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, good afternoon. I'm Susan. This is Jay calling from One Choice. How are you today?

[2 seconds][Customer] : Oh, good.

[11 seconds][Agent] : Awesome, that's great to hear. So the reason for my call now is because we've received your expression of interest regarding to the life insurance that you've inquired. And so thank you, thank you for taking that time to put through the enquiry. And so I can further assist you. Susan, can you first, please first confirm your first and last name please?

[31 seconds][Customer] : Thank you.

[33 seconds][Agent] : Thank you. And your date of birth. Awesome. And just confirming that you are a female New Zealand resident currently residing in New Zealand.

[36 seconds][Customer] : 26/04/73 yes. Female.

[48 seconds][Agent] : Awesome. And also a New Zealand resident currently residing in New Zealand.

[51 seconds][Customer] : Yes, yes.

[52 seconds][Agent] : Perfect. I'll just Please note, Susan, that 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. All right, So I'll introduce myself again. Susan, you're speaking with Dave from One Choice and nice to meet you today and great to talk to you for this cover that you've inquired.

[1 minutes 28 seconds][Customer] : I hate, I don't know, but I always interested, umm, in looking at the, umm, life insurance cover.

[1 minutes 19 seconds][Agent] : And so, Susan, I can have a bit of an understanding of what actually sparked your interest in, you know, looking at this life insurance with us, right, right.

[1 minutes 35 seconds][Customer] : Uh, uh, it's just umm, a Peace of Mind. A Peace of Mind knowing that if anything happens to me that I'm fully covered and and there is something that I can leave behind for my family, knowing that they are not going to struggle. You know, that's the, that's

the main thing that I was looking at.

[2 minutes][Agent] : Right, OK, well, you're definitely, you know, in the right place Susan, because that's exactly what our car is designed to provide you with that financial protection, like you said, for your loved ones in case you know, something happens to you. So you know, we would this this is to provide that financial protection for your loved ones through a lump sum payment if you were to pass away. Obviously Touchwood. Touchwood now for you right now, Susan, that we don't want anything happened to you, that's for sure. But because as we all know, life is very unexpected and really all of us will have to go through that at some point at a lifetime, right? And so when that time does eventually come, umm, you know, this can be used to help your loved ones, such as helping them pay off mortgage or loan or any other costs involved in raising a family. So like you're saying, to give you that Peace of Mind, if something happened to you, your family would have that financial secure. Yeah. So we'll just cover. You can nominate up to five beneficiaries to receive this benefit amount. And Speaking of beneficiaries, who would you be wanting to leave this MO behind to this money behind? OK, nice. How many children do you have?

[3 minutes 18 seconds][Customer] : My children, I've got 6.

[3 minutes 25 seconds][Agent] : Oh lovely. That's a very good, umm, you know, big family that you have. Very good for, for, you know, especially like a celebration like we had with New Year's and Christmas. You must had a great time with your family then. Hope you had a good one though. Also, you know it's all up to your control who you want to choose. Up to five beneficiaries and they can also request an advanced payout of \$10,000 to help with funeral cost or any other final expenses at the time. And there's also a terminally ill advanced pay payouts included in the cover as well. OK. And 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 any forms or any medical or blood tests to complete. And we simply take you through this house and lifestyle questions as that will determine the final pricing and terms of the policy. OK, so to begin with, I'll just quickly ask, what's your preferred title? Is that Miss Missus or Miss Missus?

[3 minutes 38 seconds][Customer] : MMM, MMM, MMM. Uh, Mrs.

[4 minutes 32 seconds][Agent] : OK, awesome. And the first question it says, have you had a

cigarette in the last 12 months? Awesome. That's so good to hear. You know, you're saving yourself so much money.

[4 minutes 40 seconds][Customer] : No, I know, I know.

[4 minutes 45 seconds][Agent] : But at the same time, I'm so good for your house in the long term as well.

[4 minutes 50 seconds][Customer] : That's true.

[4 minutes 51 seconds][Agent] : Good one, beautiful. And so just keep in mind you can choose anywhere from cover from the minimum of \$100,000 up to the maximum of \$1 million. And in between it goes up by 50,000 increments, 100 hundred 5200 all the way up to 1,000,000. And I see that you have inquired for 400,000. Is that where you want to start from or is there another amount that you want to look at? Oh, oh really? OK, well you have the choice. Now what? What amount do you want to look at? So from 100,000 it goes up by 50,152 hundred 200-5300 all the way to 1,000,000. So what amount are you looking at?

[5 minutes 19 seconds][Customer] : That's the only that's the only amount that it was given to me. Mm hmm. OK. Is the is the higher amount? Is it higher? I have today.

[5 minutes 47 seconds][Agent] : Correct. So the higher benefit amount, the higher premium it goes.

[5 minutes 52 seconds][Customer] : OK.

[6 minutes][Agent] : OK, not a problem. Let's have a look and you know, it's for that financial protection, umm, even for something to get cover for yourself, right? OK, let's have a look for 100 and thousand of live cover. And so that comes to the indicative payment of \$18.11 per fortnight.

[5 minutes 53 seconds][Customer] : How about 100,000 \$18?

[6 minutes 22 seconds][Agent] : So that means yeah, so just under \$10 a week. How does it? Yeah, of course.

[6 minutes 28 seconds][Customer] : OK, if I can increase that one, how much is that for? What's the highest what?

[6 minutes 44 seconds][Agent] : So so the the umm, hundred 152 hundred 253 hundred up to 1,000,000, 1,000,000. OK, let's have a look. So for one million of life insurance cover, you're looking

at the indicative payment of \$135.56. Uh, sorry, \$135.76 per fortnight. So a week you're looking at just under \$68 a week. How does that sound?

[6 minutes 51 seconds][Customer] : How much do I have to pay for 1,000,000 135 1357649 and then?

[7 minutes 23 seconds][Agent] : Yeah, points given 6 yeah for nightly, so it'll be \$67.88 at work. Yes.

[7 minutes 36 seconds][Customer] : MMM, I think, I think I, I think \$67 a weekly, it is a good amount.

[7 minutes 38 seconds][Agent] : D does that sound something suitable or do you wanna look at is a good amount?

[7 minutes 50 seconds][Customer] : It is a good amount, 6788 dollars.

[7 minutes 53 seconds][Agent] : OK, right.

[8 minutes 1 seconds][Customer] : Maybe I will decrease it down. How else my children will find a Monday 1:00 Yeah. So I'll go for 67. I'll go for 67.88.

[7 minutes 55 seconds][Agent] : Well are you happy for to go with that 1,000,000 instead then I mean just so you know like if you want to decrease, OK, right.

[8 minutes 25 seconds][Customer] : Yes, it's OK.

[8 minutes 18 seconds][Agent] : So, so to continue to, you know, would like I said before, we have to go through the health and lifestyle questions and that will determine the final pricing in terms of the policy.

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

[8 minutes 30 seconds][Agent] : Cool, awesome. So let's go through that together. And by the way, do with this money, do you have any like because you, you, you don't have any loans or mortgage right at the moment. And so, so you know, if you don't need that much later on, you can always apply to give us a call to apply to have that decrease if you don't need that much anymore.

[8 minutes 41 seconds][Customer] : No, I don't have that any anything.

[8 minutes 51 seconds][Agent] : OK, just so you know that that's good. No stress with the mortgage that that's good to hear because a lot of people get, you know, a lot of, umm, oppression from that. So, yeah, OK, cool. So let's go through those questions and before we go through that, I'll just have

to read you this pre underwriting disclosure to you. So please be aware all calls are recorded for quality and monitoring purposes.

[9 minutes 19 seconds][Customer] : Mm hmm.

[9 minutes 19 seconds][Agent] : 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 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 contract. 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 ensure you and on what terms. 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 duty until the time to 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 the claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this, yes or no? Awesome, Thank you. Now the first section of the application is about the residence. So it says are you a citizen or a permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[10 minutes 33 seconds][Customer] : Yes, yes, I said.

[10 minutes 56 seconds][Agent] : Beautiful. And also currently residing in New Zealand.

[10 minutes 54 seconds][Customer] : It said in New Zealand, yes.

[11 minutes 1 seconds][Agent] : Great, now the next section is to do with the pre qualifying medical history. So umm just a clear yes or no answer for is the following and if there's more questions needed I'll let you know as well so it's safe. 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? Sorry, was that a yes or no? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia? Cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or

stress requiring medical treatment or any other mental health disorder?

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

[12 minutes 15 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Thank you. And now the next section is in relation to your 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. And So what is your exact height?

[12 minutes 29 seconds][Customer] : No, that's, that's a question that I always travel with.

[13 minutes][Agent] : You don't know your your exact height or have you? When was your last time that you measured yourself?

[13 minutes 7 seconds][Customer] : I don't know, I don't myself.

[13 minutes 5 seconds][Agent] : You measured yourself. Well, do do you have like a ruler or something measuring type to to measure yourself now to see how high you actually are.

[13 minutes 21 seconds][Customer] : Uh, let me, let me, let me find something.

[13 minutes 21 seconds][Agent] : Just like since you've never said yeah, sure.

[13 minutes 54 seconds][Customer] : That was the question that they always asked me for my height, but I can't get it.

[13 minutes 59 seconds][Agent] : None. I guess it's something that you know get to to know now you know something that you never got to know. That's OK. If you don't mind asking, do you have the Apple phone by any chance?

[14 minutes 11 seconds][Customer] : Sorry I don't have a paper here, I only got sent some.

[14 minutes 23 seconds][Agent] : Samsung. OK, right, because I was just going to say if you have Apple phone, you can measure yourself through this app with measure. But if you don't have yeah, umm, or do you have a rule or something to to see see how tall you are?

[14 minutes 42 seconds][Customer] : I don't have anything right here. Hi. Hi. Do you know how? How much is my height? OK, before I help. Hmm. I'm asking my husband.

[15 minutes 7 seconds][Agent] : OK, no worries. Five feet.

[15 minutes 16 seconds][Customer] : My husband says it's 5 foot five feet.

[15 minutes 21 seconds][Agent] : Just five feet exact, was it? How many inches? OK, 5.

[15 minutes 23 seconds][Customer] : Yes, yes, put the name on bed. Yeah, 5 feet.

[15 minutes 31 seconds][Agent] : OK, 5 feet. So 0 inches, 5 feet 0 inches. OK, Are you confident for for this figure to be put down?

[15 minutes 41 seconds][Customer] : Maybe. Maybe it's got to put 55 feet, but five as in gaze.

[15 minutes 47 seconds][Agent] : So it's 55 feet 5 inches. OK, so, so because we do need a, you know, a confi and just so you're aware that I am, umm, required to obtain a confident single figure measurement for each in order to continue with application. So with, with the height, uh, are you confident to be to, for me to put down as 5 feet, 5 inches?

[15 minutes 48 seconds][Customer] : Yeah, because my husband, yeah, my husband said I'm 5 feet.

[16 minutes 12 seconds][Agent] : OK, OK, what, what would, what would you say? Because it's you're you're on height five. OK. And that so is that what you've, you know, got yourself measured to be 5 feet 5 inches. OK, cool. So pop that down. You're confident with that. And what is your exact weight?

[16 minutes 19 seconds][Customer] : I'll I'll just I just 5.55 point 5 MMM 101.

[16 minutes 46 seconds][Agent] : 101, So 101. Yep.

[16 minutes 49 seconds][Customer] : I'm yes, I'm average, but I think it's my bones. My bones is heavy. I'm not that chubby. I'm not chubby or yeah.

[17 minutes][Agent] : OK, so, so so when you last weighed yourself, you you were 101 KG, is that OK? No problem. Cool. So just confirming you're happy for me. Umm you're confident to for me to put down the height as 5 feet 5 inches and the weight to be 101 KGS? Sorry it's near clear. So no answer with that just to for compliance reasons. So are you ha happy for me to put that down and you're confident with that?

[17 minutes 6 seconds][Customer] : 100 and 100 and 101, yes, yes.

[17 minutes 35 seconds][Agent] : OK, awesome. Thank you for that. And so following to that UMM, it says have you experienced any unexplained weight loss of more than 7 KG in the last 12 months? OK, awesome. Now next section is to do with the, UMM, occupation. That might not relate to you, but we'll just have to ask everyone this. And so it says, does your work require you to go underground? Work at heights above 20 meters, dive to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. Sorry, there was a loud noise there. I didn't get to hear anything there.

[17 minutes 48 seconds][Customer] : No, no, no.

[18 minutes 27 seconds][Agent] : No. OK no. So to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Next one it says. 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? With a combined total sum assured of more than \$5,000,000.

[18 minutes 40 seconds][Customer] : No, no, no.

[19 minutes 7 seconds][Agent] : Cool, awesome. Now this section has to do with a medical history. So, 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? Have you ever had an abnormal pap or or cervical smear, thyroid condition or 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.

[19 minutes 33 seconds][Customer] : No, no, no, no, no, no, no, no.

[20 minutes 24 seconds][Agent] : Any illegal drug use. Abuse of prescription medication. All received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

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

[20 minutes 52 seconds][Agent] : Cool, so it's still the same fiction medical history. So I don't know 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 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?

[21 minutes 21 seconds][Customer] : No, no.

[21 minutes 36 seconds][Agent] : Thank you. Now this section has to do with a 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? Everything diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis 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?

[22 minutes 1 seconds][Customer] : No, no.

[22 minutes 17 seconds][Agent] : Awesome. Now this last section is to do with the hazardous pursuit. So other than one off events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fear paying passenger on a recognized airline, Motor racing, parachuting, mountaineering at sailing, scuba diving deep within 40 meters, cave or wreck diving or any other hazardous activity?

[22 minutes 52 seconds][Customer] : No.

[22 minutes 54 seconds][Agent] : Awesome. I, I don't do any of that. Don't have any risk on that, right. It's better to be safe than sorry. So get on you there. Awesome. So, umm, thank you for going through all the questions with me. So that's all the questions. So we'll submit that through and see what the outcome has come to. OK, so let's have a look OK, OK, So what I can see here Susan, first of all I wanna congratulate you. So congratulations, your application has been improved. I can see.

[23 minutes 36 seconds][Customer] : Yeah, MMM.

[23 minutes 25 seconds][Agent] : So you will be able to get this cover and this policy will cover you for death due to any cause except suicide in the 1st 13 months and any. Yeah. And in addition, there is a terminally ill advanced payment included in this cover. So if you were diagnosed with 12 months or less to live by a medical practitioner. So while you're still living, we will pay the full claim. We'll pay you. We'll pay your claim in full. And the money could be, you know, used for medical cost or anything that you need during that time to ensure you receive that best care possible. OK and I just need to also umm, I need to advise you that the premium has risen to \$203.65 per fortnight for the 1,000,000 UMM life cover.

[24 minutes 23 seconds][Customer] : Mm hmm.

[24 minutes 23 seconds][Agent] : So the reason due to umm, So due to loading due to BMI.

[24 minutes 37 seconds][Customer] : Mm hmm.

[24 minutes 31 seconds][Agent] : So due to BMI, that's why umm, that hasn't, uh, the premium has risen to that price, OK. And so please be umm, a way that your premium is dipped, which means a will generally increase each year.

[24 minutes 46 seconds][Customer] : Mm hmm.

[24 minutes 46 seconds][Agent] : 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 can opt out of this indexation each year. OK, so you have a choice there. So coming together with the final premium, as I umm, as I mentioned for the life cover of 1,000,000 dollar, \$1 million of life cover, that is \$203.65 per fortnight. So a week you're looking at just under \$102.00 a week, so 101 dollars and eight to five cents a week. How does that sound?

[25 minutes 32 seconds][Customer] : Yeah, it's OK. It's OK. All good.

[25 minutes 34 seconds][Agent] : Sorry, it's OK. OK.

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

[25 minutes 38 seconds][Agent] : Does that sound something that's suitable for you?

[25 minutes 40 seconds][Customer] : Yeah, it's OK. Yeah.

[25 minutes 42 seconds][Agent] : OK, so if you do, you know, like the sound of our features and the

cover that I went through and also the price is affordable as well. What we can do for you. The next step is, you know, to 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 so you can, you know, sit down and review this at your own time. And this policy gives you a 30 day cooling off. So, you know, if you 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. OK, yeah. And so the next, umm, step we ask is what the preferred payment method that you like to use. So there is two options that you can choose. One is a direct debit, the other one's a debit card or credit card, whichever is easiest for you. And you're not required to make a payment today. You get to choose when the most suitable first collection date to be. Yeah, correct. Yep, no worries. And when would you like the first collection to start?

[26 minutes 4 seconds][Customer] : OK, OK, OK, OK, OK, uh, direct debit because I'm still on my holiday, uh, probably what day is today 7 uh.

[27 minutes 1 seconds][Agent] : Today's the 7th. Yep, we're already in in 2025 for like a week.

[27 minutes 9 seconds][Customer] : Yeah.

[27 minutes 8 seconds][Agent] : More so quick isn't it?

[27 minutes 9 seconds][Customer] : Can we, can we start it on the Thursday the 1st week of Feb?

[27 minutes 17 seconds][Agent] : Thursday. So Thursday, first day of Feb. So on the 6th of Feb, that's the first, umm, the first. OK, no problem. So that will be umm, every fortnight on Thursday. Sounds good. Cool. Awesome. And I'll just quickly grab your address so that we can send the policy documentation to your post.

[27 minutes 24 seconds][Customer] : Yes, yes, yes, yes. Thank you.

[27 minutes 42 seconds][Agent] : So starting off with your no worries, you're welcome. And so starting off with what your post code is, what's your post code? Sorry, 22103. Do you say 103? And that's under which suburb? Glendon Park. OK, Awesome. And what is the full address, please? Yeah. And how, how do I spell that? Yeah, yeah, yeah. Thank you. Awesome.

[27 minutes 50 seconds][Customer] : 22 One O 3 2103 Glendon Park 1414 Bundina Place B for Bob, U for U for Umbrella, N for Nelly D for Daniel Uh, A for Alpha Bandena No E for Echo, N for

Nelly and A for Alpha Bandena.

[28 minutes 29 seconds][Agent] : Bardeena. OK, thank you. So it's in 14 but Bundeena Place, Glendon Park, Auckland and the post code IS2103.

[28 minutes 39 seconds][Customer] : Yes.

[28 minutes 40 seconds][Agent] : Awesome. And is this?

[28 minutes 41 seconds][Customer] : Bandena BUNDENA.

[28 minutes 44 seconds][Agent] : Yep, that's the one. Thank you for helping me there. And is this the same as your postal address?

[28 minutes 43 seconds][Customer] : MM, hmm, yes.

[28 minutes 51 seconds][Agent] : Cool. Awesome. And so you said you want to do the direct debit and so just let me know once you're ready with the account number. I'll, I'll just pop that in for you so that we can get that ready for you and started.

[29 minutes 3 seconds][Customer] : OK.

[29 minutes 9 seconds][Agent] : Oh, by the way, just so you know, the 6th on Thursday on February is a public holiday. I just selected because that's who I tongue you then and so wouldn't Yeah.

[29 minutes 19 seconds][Customer] : Oh, OK. Can we, can we, can we put it on the last on the second week? Put it on the second week.

[29 minutes 21 seconds][Agent] : So they yeah, second week. So because the most we can go is up to 30 days, which is for the 5th.

[29 minutes 35 seconds][Customer] : Oh, no, I'll bring it, bring it, bring it to the last last week of of day classical day. Yeah. 30th of January, yes.

[29 minutes 42 seconds][Agent] : So that will be the 30th of umm, January on Thursday. OK, no problem. So every four now on Thursday. Awesome. And yeah, once you're ready, let me know with the account number. Alright, take your time. You need to find your statement or your app. Just yeah, let me know.

[30 minutes 5 seconds][Customer] : Stay with me.

[30 minutes 7 seconds][Agent] : No worries. Sorry, 3 eights do you say? 9017 Yep, Yep.

[30 minutes 36 seconds][Customer] : OK, it's 3/8, 9017, 0722, 721 and 02.

[31 minutes 5 seconds][Agent] : Thank you and I'll read it back to you. So it's right. So it's 38901707 22721 and the suffix is 02.

[31 minutes 20 seconds][Customer] : Yes.

[31 minutes 21 seconds][Agent] : Awesome. And just also I'm confirming the account name is under which umm, who whose account name is under So so your full name Susan Tava TA, is that tahavalu? Is that how I said Tava?

[31 minutes 30 seconds][Customer] : So then tahala TTAHAVALU.

[31 minutes 41 seconds][Agent] : Awesome. Thank you for that. Awesome. So now what I'll do is ask you the following direct debit or direct debit authority questions relating to the account that you provided. And so it asks, do you have authority to operate this bank account alone?

[31 minutes 57 seconds][Customer] : Yes.

[31 minutes 59 seconds][Agent] : Thank you. Do you need to jointly authorize debits?

[32 minutes 4 seconds][Customer] : No.

[32 minutes 5 seconds][Agent] : Thank you. Have you cancelled a direct debit authority for one choice with Pinnacle Life as initiated 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 phone?

[32 minutes 16 seconds][Customer] : No, yes.

[32 minutes 25 seconds][Agent] : Thank you. And in order to proceed from here, I do need to read the following declaration to you and I'll need your confirmation at the end. So it says you agree. This authority is subject to the terms and conditions relating to the bank account providers 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. Oh no. Awesome, thank you for that. And finally, just confirming the best e-mail to put down, is it the one you've inquired which is new? culala@hotmail.com. Thank you. Is it OK if you spelled the spelling just so I can confirm that's the right one? Yep.

[32 minutes 57 seconds][Customer] : Yes, localsaylalayeahlocalsaylala@hotmail.com N for Larry

NUKUSTILALA.

[33 minutes 28 seconds][Agent] : All right, OK, LALA to two LA.

[33 minutes 26 seconds][Customer] : Yes, yes.

[33 minutes 30 seconds][Agent] : OK, beautiful. Thank you, Susan. And so now I'll read you this final declaration, which is a bit of a lengthy one, but obviously we want your full understanding and I'll try my best to make it as smooth and clear as possible for you. And to start off with, thank you, Susan Tahavalu. It is important to 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 information you provided to us. In actual general circumstances when providing this advice, 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 fits out more information which can assist you to decide whether to act on any advice you provide. Can you please confirm that you understand and agree to this Yes or no?

[35 minutes 14 seconds][Customer] : Understand.

[35 minutes 17 seconds][Agent] : Thank you.

[35 minutes 15 seconds][Customer] : Yes, Yes.

[35 minutes 17 seconds][Agent] : So sorry, just to confirm that you understand and agree to this yes or no. Thank you. 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.

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

[35 minutes 41 seconds][Agent] : Can you please confirm you have answered all our questions in accordance with your duty of disclosure, Yes or no? Thank you. By going 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 sector cover pays a lump sum benefit amount of Say it again Sorry. The sifted cover pays a lump sum benefit amount of Susan Tahavalu receives \$1 million in the event of life insurance for Susan Tahavalu Life Insurance. A 50% loading was applied during the during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your Prem sorry of the policy. Your total premium for the first year of cover is \$203.65 per fortnight. Your premium is stepped which means a 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 goods and Triple B minus issued 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 mailed to you and if you have provided us with an e-mail address, 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. Through which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a client. So last two questions here for you, Susan. The first one says, do you understand and agree with the declaration? 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?

[38 minutes 8 seconds][Customer] : Yes, Yes.

[38 minutes 22 seconds][Agent] : You, you would like me to umm, I'm sorry. You, you would like some other information now or would you like me to read any part? Oh, OK, alright. I'll just say that again. So, umm, to get a clear yes or no answer. So would you like any other information now or

would you like me to read any part of the policy document to you?

[38 minutes 27 seconds][Customer] : No, no, no, no.

[38 minutes 41 seconds][Agent] : Yes. Thank you. Awesome. So now I'll set this declaration on behalf of you now, Susan, and thank you so much for choosing one choice with us. And so that's now all completed and welcome to the family as umm, you know, you now you are umm already covered. So so you're umm, starting with the cover. So hopefully that's one thing that's ticked off your list for the year. And so now all the documents will be with you shortly. So the policy documentation will also include the beneficiary form, just so you know. And if you umm, after completing that, you can either send it back to us through post or you can e-mail back to us for even easier. You can just give us a call and add umm, we can help add those beneficiaries for you.

[39 minutes 11 seconds][Customer] : OK, OK. No worries. I will.

[39 minutes 23 seconds][Agent] : OK, beautiful. And just before, umm, you before I go, is there anything else you would like me to assist you with? Susan?

[39 minutes 34 seconds][Customer] : No, no, thank you. I will receive the the papers on my way.

[39 minutes 39 seconds][Agent] : Yes, the policy doesn't have will be posted to you and also be emailed as well. So you have both copies.

[39 minutes 40 seconds][Customer] : Yeah, yeah, yeah. Thank you.

[39 minutes 46 seconds][Agent] : Awesome. No worries.

[39 minutes 46 seconds][Customer] : Yeah, that's it.

[39 minutes 48 seconds][Agent] : Awesome. So just one more thing, umm, Susan, just wanting to ask umm, because you know, with umm, a lot of the umm, financial protections and Peace of Mind, uh, we do also have another umm product if you want on Peace of Mind in case if you were to pass away or with a funeral product. Is that something you'd be interested into looking at? So with the pro, umm, it's, it's, it's called the funeral products. Uh, sorry, a funeral, funeral cover, the to cover.

[40 minutes 21 seconds][Customer] : Oh, that's the life insurance. That's the federal color.

[40 minutes 22 seconds][Agent] : Yeah, yeah.

[40 minutes 26 seconds][Customer] : And how much is the federal color?

[40 minutes 26 seconds][Agent] : So, OK, so you, would you like me to, umm, go through that, uh, so that you have an understanding of what funeral cover does?

[40 minutes 35 seconds][Customer] : Yes, please.

[40 minutes 36 seconds][Agent] : Yeah, no problem. So what else, You know, cover. So similarly, it is, you know, designed to provide that Peace of Mind for you in case, you know, if you work.

[40 minutes 54 seconds][Customer] : I can't hear you properly. I can't hear you properly.

[41 minutes 16 seconds][Agent] : None.

[41 minutes 18 seconds][Customer] : I can't hear you. Hello. Hello. Hello. Hello. Hello.

[41 minutes 46 seconds][Agent] : Breaking up very bad. I don't know if you can hear me either.

[41 minutes 49 seconds][Customer] : Oh, I can't. I can't. I can't even hear anything.

[41 minutes 50 seconds][Agent] : You can't.

[41 minutes 56 seconds][Customer] : I can't hear anything. You see?

[41 minutes 59 seconds][Agent] : You can't hear anything I say.

[42 minutes 2 seconds][Customer] : No, it was breaking up.

[42 minutes 3 seconds][Agent] : Oh, OK, now it's coming back. Yeah, same. I couldn't hear what you're saying. I was like, I was like, yeah. So I I understand.

[42 minutes 12 seconds][Customer] : Yeah, it was breaking up.

[42 minutes 14 seconds][Agent] : Yeah, it was ringing up really bad. OK, luckily maybe it's just a connection that for that moment, but likely we got back to. I was just about to say I'll give you a call again, but it's it's back to normal.

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

[42 minutes 26 seconds][Agent] : You can hear me and I can hear you. Awesome. So I'll say that again. So with our funeral cover, it is to provide. I was saying that Peace of Mind, if, you know, if you were to pass away, we would pay the money to your loved ones to help, not only for funeral expenses, but you know, any other final expenses such as unpaid bills. OK, so we don't allocate, we'll tell you how to use the money. It's all up to you, uh, or them of what they, umm, of what's needed of what's needed for the beneficiary have for your loved ones. And so you can nominate the

same up to five beneficiaries to receive this benefit amount. And if this was due to an accident, your chosen benefit will triple. Let's say for example, if you chose 10,000 benefit amount, that will be tripled to 30,000, OK.

[43 minutes 18 seconds][Customer] : Mm, hmm.

[43 minutes 19 seconds][Agent] : And also there's another part where, umm, another occasion where can be tripled is if you were to suffer an accidental serious injury such as quadriplegia or paraplegia before the policy anniversary following your 75th birthday, that benefit amount will also be tripled. So under those two occasions, that will be tripled for you, OK.

[43 minutes 45 seconds][Customer] : Mm hmm.

[43 minutes 45 seconds][Agent] : And for the 1st 12 months, you will be covered for accidental death and accidental series injury only for the ones I just mentioned before. And then after the first 12 months you will be covered for death due to any call. And in addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner. So even though this is a funeral cover while you're still living, we will pay the full benefit amount to you during that time to ensure you receive that best care possible. And with this cover, it's even easier to apply because there's no medical checks or any umm health questions asked at all. And you are already guaranteed to be accepted for this funeral cover as you have already confirmed to me that you are a New Zealand resident currently residing in New Zealand and also aged between 18 and 79. So you don't have to worry about the eligibility part.

[44 minutes 59 seconds][Customer] : Mm hmm. That's, that's good.

[44 minutes 55 seconds][Agent] : So, yeah, how does this sound to you so far with this funeral cover sounds? Yep.

[45 minutes 1 seconds][Customer] : But I think with my life insurance, uh, we'll cover everything.

[45 minutes 7 seconds][Agent] : OK, so you're happy with what you don't have. You don't you want, you don't want to know more or go ahead with any of the funeral to know more about the funeral.

[45 minutes 15 seconds][Customer] : Uh, not, not now, not now.

[45 minutes 17 seconds][Agent] : Not now. Yeah. No problem. Yep.

[45 minutes 17 seconds][Customer] : Uh, because I'm yeah, because I've studied and I'm I I'm only, umm, get it to pay this one.

[45 minutes 25 seconds][Agent] : Yeah, no problem.

[45 minutes 25 seconds][Customer] : This one is really important. Yeah, but probably later later on.

[45 minutes 27 seconds][Agent] : Yeah, yeah, that's totally fine because you know, we have this cover here and if you're later on, if you're interested, you can give us a call as our, umm, numbers on the, umm, policy documentation anyway, but also on our website. So if you're interested with that, you know, cover later on, you're more, umm, we're more than happy to assist you further.

[45 minutes 28 seconds][Customer] : MMM, Yeah, yeah.

[45 minutes 46 seconds][Agent] : Awesome.

[45 minutes 47 seconds][Customer] : Thank you.

[45 minutes 48 seconds][Agent] : Not a problem. It's been a pleasure talking to you, Susan, and, you know, and also assisting you with this cover. I hope you, you know, enjoy the rest of your day. And also before I go, is there anything else you would like me to assist you with?

[46 minutes 1 seconds][Customer] : Uh, no, no, that's it. Thank you.

[46 minutes][Agent] : By the way, no worries. You have a great one and happy New Year to you.

[46 minutes 7 seconds][Customer] : Happy New Year.

[46 minutes 7 seconds][Agent] : Hope you have a, you know, safe and healthy year for for this. Yeah.

[46 minutes 10 seconds][Customer] : Yeah, Thank you. OK, bye.

[46 minutes 12 seconds][Agent] : Take good cheer. Cheers. Bye. Bye.