

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi Mark, it's guy here calling from real life insurance.

[5 seconds][Customer] : Hey. How are you?

[5 seconds][Agent] : How are you going today mate?

[6 seconds][Customer] : Good. Good. How are you?

[7 seconds][Agent] : Not too bad as well. Thanks for asking that.

[7 seconds][Customer] : No problem.

[9 seconds][Agent] : I appreciate that, Cheers.

[15 seconds][Customer] : Yeah.

[12 seconds][Agent] : I'm calling today to help you with your online request for life insurance for a quote. Let's go through some features and benefits about the policy. Make sure it's what you're looking for.

[20 seconds][Customer] : OK.

[20 seconds][Agent] : I'm happy.

[21 seconds][Customer] : Be be before I get too far. I work overseas, so it's got to be extra.

[26 seconds][Agent] : Umm, I think that should be fine.

[28 seconds][Customer] : OK, No problem.

[27 seconds][Agent] : Do you reside in Australia most of the time though?

[30 seconds][Customer] : No, I reside overseas most of the time. I'm only back here for for like 2 two to four weeks a year.

[36 seconds][Agent] : OK, umm, all right, let me get a bit more info on that and see.

[37 seconds][Customer] : Yeah, yeah, sure.

[41 seconds][Agent] : I'll hold on, see what I can do for you. I'll just let you know all calls are recorded.

[46 seconds][Customer] : Yeah, yeah, no, no, no problem.

[45 seconds][Agent] : Any advice I provide nature and may not be suitable to your situation there. Can you please just confirm for me what you put on your quotes, Your full name and date of birth,

please, Mark.

[49 seconds][Customer] : Yeah, Mark, Mark for not into the 3rd 1970.

[58 seconds][Agent] : And you're a male? Well, we ask if you're a male Australian resident, right. So you're you're a citizen of Australia. Yeah.

[1 minutes 3 seconds][Customer] : I'm a citizen of Australia.

[1 minutes 5 seconds][Agent] : Yeah. And you're a male as well? Yeah, of course. I'm sorry. I was to ask that. Yeah, it is. You're not wrong. But we do need to check the life cover.

[1 minutes 5 seconds][Customer] : Yeah, Yeah, that's a touchy question now.

[1 minutes 15 seconds][Agent] : Do you want to give me a bit more of a rundown on what your scenario is? Do you work overseas?

[1 minutes 19 seconds][Customer] : Yeah, babe, I work overseas. I work in. At the moment I'm working in Antigua, but I could be still staying there. I'm about to transition jobs or I'll be moving back to the Middle East, to Dubai, and that would be about two months.

[1 minutes 37 seconds][Agent] : Two months.

[1 minutes 38 seconds][Customer] : Mm. Hmm.

[1 minutes 38 seconds][Agent] : OK.

[1 minutes 42 seconds][Customer] : Hmm. Mm.

[1 minutes 39 seconds][Agent] : And were you, is it permanently the buyer, for example, if you're going to go there? OK, give me one second.

[1 minutes 43 seconds][Customer] : Yeah, Yeah, yeah, yeah, sure.

[1 minutes 48 seconds][Agent] : All right, I'm just going to go.

[1 minutes 51 seconds][Customer] : Yeah. No worries. No, no problem.

[1 minutes 49 seconds][Agent] : I've never had this situation before, but because you're a citizen, I just want to see what I can do for you.

[1 minutes 55 seconds][Customer] : Yeah. OK. See you.

[1 minutes 55 seconds][Agent] : OK, Won't be too long.

[1 minutes 58 seconds][Customer] : Yeah.

[3 minutes 39 seconds][Agent] : Thanks so much for holding there Mark and the best thing for me to do, because this one's a unique one. I haven't ever had this before.

[3 minutes 46 seconds][Customer] : Yeah, sure.

[3 minutes 46 seconds][Agent] : Umm, I'm just going to take you through the questions and we'll just say what it says.

[3 minutes 51 seconds][Customer] : OK, OK, sure.

[3 minutes 51 seconds][Agent] : Umm, you know I don't know the answer, so umm, let's pop that up now. I'm just going to run you through what this cover does.

[4 minutes][Customer] : No problem.

[3 minutes 58 seconds][Agent] : I do need to do it for the call and then umm, we'll just jump straight through them so I can get this answer for you.

[4 minutes 3 seconds][Customer] : Yeah, correct.

[4 minutes 4 seconds][Agent] : Uh, so with the life insurance here at Realme, it's designed to provide financial protection for your loved ones through a lump sum payment if you're to pass away, umm, that they can be used with complete freedom.

[4 minutes 16 seconds][Customer] : Mm hmm.

[4 minutes 13 seconds][Agent] : You're going to be able to choose up to five people as a beneficiary to receive the money on your behalf.

[4 minutes 17 seconds][Customer] : Mm. Hmm.

[4 minutes 17 seconds][Agent] : If you just want to choose one, that's fine. It's just a Max of five.

[4 minutes 20 seconds][Customer] : Yep.

[4 minutes 20 seconds][Agent] : Umm, we include an advanced payout of 20% of the benefit amount you choose to a maximum of \$20,000 to help your family pay for funeral costs and final expenses. Uh, we include a terminally ill advanced payment to cover too. Uh, now it is nice and simple. We don't need any forms to be filled in. There's no medical checks or blood tests either. It's just a 5 minute question there. OK. Uh, the questions will determine if you can be covered or not. If you are able to be covered, what price and terms can be offered to you? OK, now I just needed to uh double

check two things. Have you had a cigarette in the last 12 months?

[4 minutes 54 seconds][Customer] : Mm hmm.

[4 minutes 55 seconds][Agent] : Very good.

[4 minutes 56 seconds][Customer] : Hmm. Mm.

[4 minutes 57 seconds][Agent] : Uh that's, that's fine mate that's good.

[4 minutes 58 seconds][Customer] : No, I can't. Never smoked. Yeah, yeah.

[4 minutes 59 seconds][Agent] : Could help you out to us better way to go to help us with the price anyway, to be honest, Mark umm and just an occupation question as well. Actually, no, it doesn't pop up. That's fine. All right, let's have a look here now so far based on your age, umm, again, the questions will determine if you get approved, what amount can be offered, but without answering the questions, it's saying 100 grand up to a million so far.

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

[5 minutes 24 seconds][Agent] : So that's what we're going to be able to look at if you get fully approved. Now this quick message here formally at once. Other questions need to be answered once we get into them. Yes or no is the phone for me. And if you get stuck, just give me a yell before you answer. What is your post code and suburb at the moment?

[5 minutes 24 seconds][Customer] : Yep, Yep, Yep. Donny Bay 2227.

[5 minutes 40 seconds][Agent] : Mark 2227.

[5 minutes 45 seconds][Customer] : Yep.

[5 minutes 45 seconds][Agent] : Yep and straight address it by me there.

[5 minutes 47 seconds][Customer] : Which is about Elkarinka Rd.

[5 minutes 50 seconds][Agent] : And the number?

[5 minutes 52 seconds][Customer] : 44.

[5 minutes 57 seconds][Agent] : And will that be the postal address for you at the moment too?

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

[6 minutes][Agent] : Yep. OK, sorry mate, it won't be too long for you. All right, so it says. Please be aware all calls are recorded for quality 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 may share 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 and correct your information and lots of complaints about breaches of privacy. By proceeding, you understand that you are applying a personal life insurance 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 and I ask you and that you provide on a security complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you will 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. The client claim will make adjustments to the terms and conditions of your policy. Do you understand integrates your duty mark, yes or no?

[7 minutes][Customer] : Yeah, yeah, yeah. Yes.

[7 minutes 3 seconds][Agent] : First one is for COVID, so it says. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes.

[7 minutes 12 seconds][Customer] : No.

[7 minutes 13 seconds][Agent] : Or are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

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

[7 minutes 20 seconds][Agent] : 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 been not limited to palpitations, heart murmur, heart attack and angina?

[7 minutes 33 seconds][Customer] : No.

[7 minutes 34 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver.

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

[7 minutes 49 seconds][Agent] : Anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? The next section is in relation to your heart and your weight mark. 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 how to weight ranges.

[7 minutes 55 seconds][Customer] : No, no, 57.

[8 minutes 20 seconds][Agent] : What is your exact height please mate 5 seven. Yeah. And what is your exact weight? What was the last time you waited?

[8 minutes 27 seconds][Customer] : The last time I made myself, I was 89. Yeah.

[8 minutes 31 seconds][Agent] : That's fine then, uh, and have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? That's fine.

[8 minutes 38 seconds][Customer] : No, no, I wish. Yeah, yeah.

[8 minutes 40 seconds][Agent] : And just to, just to reconfirm as well, 80 yeah, cool. That's fine.

[8 minutes 45 seconds][Customer] : That was before Christmas and my holiday, so.

[8 minutes 48 seconds][Agent] : You're right.

[8 minutes 48 seconds][Customer] : But I do, I do go to the gym every morning. So when I get back, I'll get back into it and it.

[8 minutes 54 seconds][Agent] : That's fine mate, We can, we can put down the last time you wait. Anyway, that's all good.

[8 minutes 57 seconds][Customer] : Yeah, Yeah.

[8 minutes 58 seconds][Agent] : Yeah, cool. So 5 foot 7 inches in high 89 kilos the last time you wait, that's all correct.

[9 minutes 7 seconds][Customer] : Yes, yes.

[9 minutes 6 seconds][Agent] : Yep, Yep. Cool, cool. Umm, All right now there's a question. Any I

need to answer. This will give us the answer if we can cover you or not. I'm just going to skip to it. So it's for travel, it says. Do you have definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months?

[9 minutes 22 seconds][Customer] : Yes, yes, yeah.

[9 minutes 25 seconds][Agent] : So we'll put a yes and then it says which country or countries do you intend to travel to or reside in? Yep.

[9 minutes 32 seconds][Customer] : Put Antigua, Antigua and Dubai Dubai.

[9 minutes 40 seconds][Agent] : OK. Whereabouts is NT? Never heard of that country before.

[9 minutes 44 seconds][Customer] : Umm, yeah, it's in the Caribbean, so you've got umm, Antigua, Barbuda, umm, British Virgin Islands, Barbados, all those islands.

[9 minutes 43 seconds][Agent] : Oh yeah. Yeah. Yep, Yep.

[9 minutes 53 seconds][Customer] : You would have heard of some of them, Cuba, Puerto Rico, umm, all those islands make up the Trinidad, They go, uh, Martinique, uh, some \*\*\*\* and nervous.

[10 minutes 6 seconds][Agent] : Yeah, yeah, yeah, yeah. So Antigua is it is the full name of it Antigua and Barbuda?

[10 minutes 5 seconds][Customer] : Yeah, Caribbean, you can just put Antigua.

[10 minutes 15 seconds][Agent] : Yep, there.

[10 minutes 15 seconds][Customer] : Yeah, Yeah, that's correct.

[10 minutes 17 seconds][Agent] : I'm going to put both, just want to Google it actually just says Antigua and Barbuda country in the Caribbean.

[10 minutes 21 seconds][Customer] : They they put the both, they're both under the same governance. So they're two separate islands that that they're both under Antigua government.

[10 minutes 25 seconds][Agent] : Yeah, yeah, cool. I'll just put the full one down. It's not on the high risk list anyway, mate.

[10 minutes 32 seconds][Customer] : Yeah, No, no, correct. Yeah.

[10 minutes 36 seconds][Agent] : Umm and the buy right, Yep OK, all right, and I'll just put down, you know, the Arab Emirates for that one. All right, that's all fine too.

[10 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[11 minutes 3 seconds][Agent] : So just those two, Yeah. All right. Now it says here, will you be overseas for longer than three consecutive months?

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

[11 minutes 14 seconds][Agent] : Are you planning to permanently relocate outside of Australia?

[11 minutes 21 seconds][Customer] : For work, yes.

[11 minutes 24 seconds][Agent] : So because we, it's not asking about work, so it's just just straightforward what it says. Are you planning to permanently relocate outside of Australia indefinitely, for example?

[11 minutes 34 seconds][Customer] : No, no, I'm always coming back to Australia.

[11 minutes 37 seconds][Agent] : OK, no worries. So I'll put a note for you for that one. Umm, and then that's so that's fine. We can offer you the cover based on that answer.

[11 minutes 46 seconds][Customer] : Oh, OK.

[11 minutes 48 seconds][Agent] : Umm, so yeah, just to let's be 100% about that. So when with these questions, they're very straightforward, right?

[11 minutes 55 seconds][Customer] : Yeah.

[11 minutes 55 seconds][Agent] : So I know you're going for work, but that one's just specifically saying are you planning to permanently relocate outside of Australia.

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

[12 minutes 5 seconds][Agent] : Do you know what I mean? Yeah.

[12 minutes 5 seconds][Customer] : Yeah, I know.

[12 minutes 6 seconds][Agent] : Cool.

[12 minutes 6 seconds][Customer] : Yeah. So I'm not going to live with England for the rest of my life. No, no.

[12 minutes 10 seconds][Agent] : Yeah, cool. That's fine. So the way I've answered all that trouble question, you're happy with that? Yeah. Cool. So that means we can offer you the color, which is good.



[12 minutes 12 seconds][Customer] : Yeah, yeah, OK. Sure.

[12 minutes 19 seconds][Agent] : Umm, I still need to answer the rest of the questions, and then we'll be able to look at your result at the end. OK.

[12 minutes 24 seconds][Customer] : Sure.

[12 minutes 24 seconds][Agent] : Umm, does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. That's fine mate. And to the best of your knowledge, are you infected with or are you in a high risk category? If you're contracting HIV, which causes AIDS, umm, do you have existing life insurance policies with other life insurance companies? With the combined totals, how much Short of more than \$5,000,000.

[12 minutes 30 seconds][Customer] : No, no, no, no.

[12 minutes 56 seconds][Agent] : OK, that's all good. What do you do for work mate?

[12 minutes 57 seconds][Customer] : You're I'm a project director of projects for a construction company.

[13 minutes 3 seconds][Agent] : Oh, nice. Good.

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

[13 minutes 6 seconds][Agent] : Yeah, there now with, UMM, with the coverage as well if I can get you, well, like if I get your purse umm in full and they don't put any terms on your policy.

[13 minutes 22 seconds][Customer] : Mm. Hmm.

[13 minutes 18 seconds][Agent] : Umm it's a worldwide coverage policy 24/7 for what we'll speak about once you get your results up.

[13 minutes 29 seconds][Customer] : Sure.

[13 minutes 25 seconds][Agent] : Umm, so long as you pay the premiums on time in Australian dollars from an Australian bank account, you can hold it in place.

[13 minutes 31 seconds][Customer] : Yeah.

[13 minutes 30 seconds][Agent] : OK, Umm.

[13 minutes 44 seconds][Customer] : No, no.

[13 minutes 32 seconds][Agent] : Now, have you ever had symptoms of being diagnosed 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 tumour mobile cyst, including skin cancer or sunspots.

[13 minutes 56 seconds][Customer] : What's the question that relates to that? Have I been checked or do I Do I intend to check?

[14 minutes 1 seconds][Agent] : The the main one at the top. So have you ever had symptoms of have you been diagnosed with, have you ever been treated for or do you intend to seek medical advice for any of the following? So molar cysts, including skin cancer or sunspots.

[14 minutes 17 seconds][Customer] : Cyst. Cyst. Yeah. Years ago I had a cyst removed.

[14 minutes 20 seconds][Agent] : Yeah, it's fine mate.

[14 minutes 21 seconds][Customer] : Yeah.

[14 minutes 21 seconds][Agent] : This should be all right.

[14 minutes 24 seconds][Customer] : Yeah.

[14 minutes 22 seconds][Agent] : I'll put a yes because there was multiple things on that one question.

[14 minutes 25 seconds][Customer] : Yeah. Yeah. Yeah.

[14 minutes 26 seconds][Agent] : We're gonna break them down and try and get rid of the ones that don't apply to you first. OK.

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

[14 minutes 30 seconds][Agent] : Umm. So based on your response, please answer yes or no for each of the following tumor. Uh, Molul says we'll put a yes. Then it says for us has the molar is being confirmed benign?

[14 minutes 35 seconds][Customer] : No, Yeah, yes.

[14 minutes 44 seconds][Agent] : Yeah, that's fine. Do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? That's fine for that. So no change. OK, that's what we want to say. That's good. The next one says any other form of skin cancer and or

sunspots? OK Yep, you're all good for that section mate. The next one says, have you ever had an abnormal PSA test or an enlarged prostate? Thyroid conviction or neurological symptoms such as dizziness or fainting?

[14 minutes 50 seconds][Customer] : No, no, no, no, no, no.

[15 minutes 16 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abuse of prescription medication or receives medical advice or counseling for alcohol consumption.

[15 minutes 26 seconds][Customer] : No, no, never.

[15 minutes 34 seconds][Agent] : Bladder or urinary tract disorder, blood disorder or disease, Apnea or asthma, excluding childhood asthma.

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

[15 minutes 44 seconds][Agent] : OK, that's all fine. All right, Mark, the next question says other than what you have already told me about today, in the past three years, have you sought medical advice or treatment by a medical practitioner or a specialist or are you awaiting results for any medical tests or investigations? Such has been not limited to any surgeries, X-rays, scans, blood tests or biopsy. Just keep in mind the past three years.

[16 minutes 13 seconds][Customer] : I see.

[16 minutes 14 seconds][Agent] : Hello.

[16 minutes 13 seconds][Customer] : No, no, I to be honest, I think the only thing I went to the doctor for in the last three years is I reached under a palm tree to pick up a golf ball and got spiked in the elbow and I had to get her to dig the spike out.

[16 minutes 30 seconds][Agent] : I've done that before. My feet not too good. I stepped on one.

[16 minutes 28 seconds][Customer] : So yeah, yeah, they go in, they don't come out. I watched it disappear.

[16 minutes 35 seconds][Agent] : Yeah, when I was, when I was a kid, umm, I grew up on the Gold Coast.

[16 minutes 43 seconds][Customer] : Oh, that's oh, right.

[16 minutes 39 seconds][Agent] : So umm, I was running around just barefoot in like when I was straight and one of the neighbors had like a like a thorn Bush, umm, and I stepped back on it and like 5 spikes went into my foot and I had to crawl home. My mom had a pool now. It was the worst of that. It's a lot of trouble for that. Yeah.

[16 minutes 52 seconds][Customer] : Oh Oh no I you've feeded yes, feet are the worst honest I've had. I had a planter, what years when I was about 9:00 to 20, younger, and the doctor said, I'm just going to put a needle in your foot to numb it before I get it out. And I said, oh, yeah, I'm not afraid of needles. And he said trust me.

[17 minutes 15 seconds][Agent] : Keep going back.

[17 minutes 13 seconds][Customer] : He said a needle in the foot is the most painful thing he has. And I, he put this needle in the sole on my foot and I went like, Oh my God. And I passed out. It's horrible. Your feet are so sensitive.

[17 minutes 21 seconds][Agent] : Yeah, yeah, it was, uh, not a pleasant time. I can still like, I'm 32 now, but I can still picture when my mom was pulling it was out of my face. Yeah, yeah.

[17 minutes 30 seconds][Customer] : Oh yeah, it's horrible.

[17 minutes 33 seconds][Agent] : I think the, the only other time I've had a bad, uh, you know, actually a lot of that was stitches. I've only had that stitches, you know, once or twice in my life touch wood.

[17 minutes 41 seconds][Customer] : Yeah, yeah.

[17 minutes 41 seconds][Agent] : But I was running on gravel at school when I was a kid and I slipped in a, a big gravel what went straight through my knee.

[17 minutes 50 seconds][Customer] : Open it up.

[17 minutes 49 seconds][Agent] : Umm, and I had to get a needle straight in it to number. And that was, yeah, that was uh, another time I would never forget.

[17 minutes 56 seconds][Customer] : No, you don't forget those types at all.

[17 minutes 56 seconds][Agent] : So you know, yeah, for sure.

[18 minutes 9 seconds][Customer] : Removal of the removal of the palm. Palm palm spike.

[17 minutes 59 seconds][Agent] : Umm, So with that I can just put umm, So what, what you did kind of just got, so you had to go to the doctor for just have something so I could put that. So it was your elbow, was it? Umm.

[18 minutes 15 seconds][Customer] : Yeah, yeah, just in. I could have pulled it out, but I didn't have my classes. And then I asked the guy, we mean, can you pull it out? And he says, well, it's all body. It makes me feel sick. So yeah, yeah, don't worry.

[18 minutes 28 seconds][Agent] : I wonder, I've got a big list here, I just need to try and find what to put that under because I've got elbow joint disorders including surgery. So whether or not you did get surgery or not, you can still put it down.

[18 minutes 38 seconds][Customer] : No, no, there's no surgery. She just dug in with a pair, like numbed it and dug in with a pair of tweezers and pulled it out.

[18 minutes 47 seconds][Agent] : Yeah, yeah. So if if someone did have surgery for the elbow, they could put that down.

[18 minutes 48 seconds][Customer] : Yeah, yeah, OK.

[18 minutes 51 seconds][Agent] : So even if you didn't have surgery, you can still pull that down and it won't make a difference.

[18 minutes 54 seconds][Customer] : No worries.

[18 minutes 55 seconds][Agent] : Do you think that would fit elbow joint disorder or do you think it would be under something else?

[18 minutes 56 seconds][Customer] : Yeah, well, like, I didn't mean to put it down. It's just an accident.

[19 minutes 4 seconds][Agent] : Yeah.

[19 minutes 5 seconds][Customer] : It was 5 minutes. Do you know what I mean? It's not. It's no. OK.

[19 minutes 5 seconds][Agent] : Umm, let me have a look at some other things on the list to say, umm, I'm just trying to like think of what we could actually put that down under because like, for example, I've got things like broken bone due to injury that's on the list, for example.

[19 minutes 20 seconds][Customer] : No, no, no. It's just a little palm spike.

[19 minutes 22 seconds][Agent] : So I know it was in a broken bone, but we could just put on the like, I just need to look for something just like injury.

[19 minutes 34 seconds][Customer] : Minor injury.

[19 minutes 35 seconds][Agent] : Oh, here we go.

[19 minutes 36 seconds][Customer] : Yeah. There you go.

[19 minutes 36 seconds][Agent] : Cuts or abrasions for recovery and not requiring hospital visit. Does that sound better?

[19 minutes 39 seconds][Customer] : That's the one. Yeah.

[19 minutes 40 seconds][Agent] : Yep.

[19 minutes 40 seconds][Customer] : Yeah.

[19 minutes 41 seconds][Agent] : Cool, perfect, that's on the list, no change made, don't even need to ask questions about it.

[19 minutes 48 seconds][Customer] : OK.

[19 minutes 48 seconds][Agent] : Umm, now I know you didn't do this in the last three years, but you did mention wart. I've got wart on the list too mate. I'm just going to put that down. Is that OK? Yep, cool. And that's it for that section. Are you happy with that?

[19 minutes 56 seconds][Customer] : Yeah, yeah, yeah.

[20 minutes 3 seconds][Agent] : Yep, cool. The next one says, 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? Cool, that's fine. Uh, two family history questions for you Marks and knows not so much about yourself this time. Umm, immediate family only. OK Mum, dad, brothers, sisters.

[20 minutes 13 seconds][Customer] : No, Yeah, yeah.

[20 minutes 24 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial abnormalities? Polyposis yes or no? And 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? That's fine and other than one off events such as a gift certificate or vouchers. For example, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, upsailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[20 minutes 35 seconds][Customer] : No, no, no.

[21 minutes 7 seconds][Agent] : OK, I might put a yes for you for that one. Umm, we'll probably say no, it's all of them. But the last one I can put the gym just so because you did mention at the side, if you ever go to the gym and something happens, it's going to be fine.

[21 minutes 18 seconds][Customer] : Oh, was the gym on there? Was there?

[21 minutes 20 seconds][Agent] : Uh, gym wasn't in there, but the last one it says other hazards to suits or sports, which I can. I've got a list again and gyms on there.

[21 minutes 26 seconds][Customer] : Oh, oh, is there? Yeah. Yeah, I got to the gym. Yeah, that's fine. Yeah. Put the gym. Put the gym.

[21 minutes 27 seconds][Agent] : So yeah, umm, I know the gym is probably not, you know, hazardous to most people, but, umm, just because you mentioned on the call, I'd probably feel a little bit better for us if I can put it down.

[21 minutes 40 seconds][Customer] : I I do fishing. Is that hazardous fishing? Golf.

[21 minutes 40 seconds][Agent] : It doesn't affect anything, but it yeah, umm, I can, yeah, I can put that stuff down too. It won't make a difference.

[21 minutes 47 seconds][Customer] : Yeah, I play golf.

[21 minutes 48 seconds][Agent] : Yeah, cool, cool. Umm, I actually went fishing the other day for the first time since I was a kid. It was pretty fun to be honest.

[21 minutes 48 seconds][Customer] : Yeah, yeah, it's awesome.

[21 minutes 54 seconds][Agent] : I'm gonna go more yeah. Umm, so I'll put a yes.

[21 minutes 58 seconds][Customer] : Mm, hmm.

[21 minutes 57 seconds][Agent] : Let's get rid of the ones that don't apply for us. And then the last

one is where I can put. I've got another list to look up. So it's just based on your response. Please answer yes or no for each of the following aviation other than as a fair paying passenger or crew for a recognized passenger airline. Yes or no?

[22 minutes 11 seconds][Customer] : Mm. Hmm. No, no, no, no, no, no, no, no. No.

[22 minutes 12 seconds][Agent] : Mountaineering, rock climbing or AB sailing, long distance sailing, Hang Gliding, excluding one time glides, No cool skydiving or parachuting, excluding one time jumps, scuba diving, Motorsports, excluding recreational trail, bike riding.

[22 minutes 33 seconds][Customer] : Mm. Hmm.

[22 minutes 33 seconds][Agent] : And then I'm just going to put a yes to other hazardous pursuits or sports and then says what pursuits or sports are you engaged in?

[22 minutes 43 seconds][Customer] : Yep.

[22 minutes 42 seconds][Agent] : So I've got fishing here, that's fine.

[22 minutes 44 seconds][Customer] : Golf gym.

[22 minutes 44 seconds][Agent] : I've got got golf, that's fine, and I've got gym as well.

[22 minutes 49 seconds][Customer] : Yep.

[22 minutes 49 seconds][Agent] : Do you do anything else?

[22 minutes 49 seconds][Customer] : I'm caught clicking sometimes.

[22 minutes 52 seconds][Agent] : Give me one SEC.

[22 minutes 54 seconds][Customer] : Yeah, I'm just paddling around.

[22 minutes 56 seconds][Agent] : Yeah, that's it.

[22 minutes 57 seconds][Customer] : Yeah.

[22 minutes 58 seconds][Agent] : Umm, I'll see if I've got quiet here.

[23 minutes 2 seconds][Customer] : Not not really clicking, just fishing.

[23 minutes 5 seconds][Agent] : Umm, I don't think I have quiet here actually.

[23 minutes 14 seconds][Customer] : I haven't done it in five years, so don't worry.

[23 minutes 13 seconds][Agent] : Umm, Oh yeah. So it's only if you like, remember the main question. So other than one off events, if it's a one off event, you don't need to worry about it, right.



[23 minutes 23 seconds][Customer] : Oh, no, no, no. Just golf and gym and fishing. That's it.

[23 minutes 28 seconds][Agent] : OK, yeah, of course.

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

[23 minutes 29 seconds][Agent] : So yeah, remember with that one, other than one off events, such as a gift, you could have vouchers.

[23 minutes 32 seconds][Customer] : No, no, that's fine. Yeah, yeah, yeah.

[23 minutes 33 seconds][Agent] : Do you engage in any of the following that I read out?

[23 minutes 35 seconds][Customer] : Yeah. OK.

[23 minutes 35 seconds][Agent] : Pretty simple.

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

[23 minutes 36 seconds][Agent] : All right, Actually, no, I missed it. It's under Chameleon slash kayaking software there.

[23 minutes 42 seconds][Customer] : There you go.

[23 minutes 42 seconds][Agent] : I'll just put it.

[23 minutes 42 seconds][Customer] : Yeah.

[23 minutes 43 seconds][Agent] : I'll put it down. So you're safe? Umm, is that all?

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

[23 minutes 47 seconds][Agent] : Yep. Cool. Umm, all right, so it doesn't make a change for any of those. And in that regards, Mark, we've been able to give you a full approval man, so well done. That's the outcome we can hope for. OK.

[23 minutes 59 seconds][Customer] : OK, OK.

[24 minutes 2 seconds][Agent] : Umm, I know I've asked you this and we went through it thoroughly and I'm happy with the way that you've told me and answered it and it's all fine. But just to reconfirm for the call, uh, at this current time, we're having a chat. Are you a male Australian resident? Yes or no?

[24 minutes 13 seconds][Customer] : Yes, yes.

[24 minutes 14 seconds][Agent] : Yeah, easy, mate. All right, let's come back and have a look at

what you're actually entitled to be covered for and some pricing.

[24 minutes 21 seconds][Customer] : Mm, hmm.

[24 minutes 21 seconds][Agent] : So based on your outcome, you have been approved and this policy will cover you if you get through to any cause except the suicide in the 1st 13 months. That will be worldwide coverage 24/7 as well.

[24 minutes 32 seconds][Customer] : OK, sure.

[24 minutes 36 seconds][Agent] : So as long as you pay the premiums on time in Australian dollars from an Australian bank account, determine the ill advanced payment included in the cover will start immediately as well. So if you were diagnosed with 24 months or less to leave by a medical practitioner, you can actually call yourself, make the claim and whatever you're covered for will be paid out to yourself in full. The cover will finish at that time. But then you just get to go spend that money with complete freedom to, you know, live the life as best you can. OK. Umm, The third benefit already went through at the start, which is the funeral advance payment. Umm, that's a 20% advance payment of your benefit. You choose up to a maximum of 20 grand. So keep that in mind. That's actually generally released fairly quick, umm, within 24 to 48 business hours generally, uh, provided that your beneficiary supply the correct documents when they claim up. We don't need a death certificate for that part. So I'm proof by a professional will be suffice.

[25 minutes 14 seconds][Customer] : OK, OK.

[25 minutes 29 seconds][Agent] : OK, now you are able to look between 100,000 up to 1,000,000 and I can go in the middle of that in 50,000. So how much cover do you want to look at?

[25 minutes 39 seconds][Customer] : What do you reckon? I'm just talking my wife here. I think 500 too.

[25 minutes 49 seconds][Agent] : I'll teach you how to change it anyway in a minute.

[25 minutes 45 seconds][Customer] : It's only just to clear them the yeah, yeah, yeah.

[25 minutes 52 seconds][Agent] : It's pretty flexible.

[25 minutes 53 seconds][Customer] : OK.

[25 minutes 53 seconds][Agent] : So whatever you do here, it's just to get a start on Yeah.

[25 minutes 53 seconds][Customer] : Well, probably sort of depends on the premium more than the the do you know, like, do you know what I mean? Like if it's, if it's the premium's not too bad, we'll take it. Show away.

[25 minutes 58 seconds][Agent] : Do you want me to check? Do you want me to check 501st to see what it says?

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

[26 minutes 7 seconds][Agent] : Yeah.

[26 minutes 7 seconds][Customer] : Just check. Fine. Management.

[26 minutes 9 seconds][Agent] : Alright, 106 dollars and \$0.90 per fortnight. That'll give you the 500,000.

[26 minutes 20 seconds][Customer] : Yeah, yeah, yeah. That's fine.

[26 minutes 24 seconds][Agent] : Yep. Do you want to look at any other figures?

[26 minutes 26 seconds][Customer] : No, what's the time for me?

[26 minutes 29 seconds][Agent] : Cool, no worries.

[26 minutes 28 seconds][Customer] : That's fine, Yeah.

[26 minutes 31 seconds][Agent] : Umm Now, as I mentioned, I'd like to just teach you a few things mate. Umm, I'm sure you'll be on top of it, but just so you know what you can do so because it is pretty flexible, there's some things that are subject to eligibility. So you can apply the decrease you're covered at any time. You don't need to get approved for that.

[26 minutes 37 seconds][Customer] : Yeah, right.

[26 minutes 46 seconds][Agent] : If you call, if you call and apply the decrease, you cover your payments lower accordingly. Umm, as an example, if this is to cover a mortgage mate and you're chipping away your mortgage, you might not need that much later.

[26 minutes 57 seconds][Customer] : Correct.

[26 minutes 56 seconds][Agent] : So you might want to keep on top of it and on top of the premiums, you guys, you can do that. Umm, you can apply to increase, OK.

[26 minutes 58 seconds][Customer] : Yeah, yeah, yeah, yeah. Mm, hmm.

[27 minutes 4 seconds][Agent] : Umm, you can apply for this coverage between 18 to 74 for an Australian resident and that goes for increasing as well. Umm, So you do call back and you know, you say, hey, I've already got this, but I just want to look and see if I can do a bit more.

[27 minutes 19 seconds][Customer] : Hmm. Mm.

[27 minutes 17 seconds][Agent] : You just need to get reapproved for your health questions again before you turn 75.

[27 minutes 20 seconds][Customer] : Sure. Yeah.

[27 minutes 20 seconds][Agent] : Umm, obviously it will depend on what age you are for, how high, how much higher you can go.

[27 minutes 26 seconds][Customer] : Yeah, I understand.

[27 minutes 26 seconds][Agent] : But you can ask to yeah, you can ask to get reapproved again and then look back at your range and pick and choose what you want to increase to umm, You need to be an Australian resident when you're doing that.

[27 minutes 36 seconds][Customer] : OK. Right. OK.

[27 minutes 36 seconds][Agent] : OK, so you need to be in Australia, OK, Umm, now the increases as well. So your premium is step, which means it will generally increase each year. OK Uh, also when you're checking the renewals, please look for the automatic indexation included on the policy.

[27 minutes 55 seconds][Customer] : OK.

[27 minutes 55 seconds][Agent] : Umm, are you familiar with that term? You ever heard of that? You have, of course. So with us, the automatic indexation just means that she is sum insured.

[27 minutes 57 seconds][Customer] : Yeah, Yeah, yeah, yeah.

[28 minutes 2 seconds][Agent] : It's going to increase by 5% more than what it was, OK. There'll be an associated increase in your premium if you let that happen until you reach the maximum benefit amount or until the policy anniversary after your 75th birthday, whichever happens 1st, and then it will stop.

[28 minutes 15 seconds][Customer] : Yeah, OK. Yeah, OK.

[28 minutes 17 seconds][Agent] : Umm, but the beauty about it is when you're rating your renewals,

if you don't want the extra cover that year, you don't need to have it there unless you want it So you can actually call up and apply opt out of the automatic indexation each year regardless, OK Uh, of course, if you're opting house and you're leaving your benefit as it was the year before, you're not going to get that associated increase in the premium that year. Umm, you'll only just get the general increase for the step premium instead.

[28 minutes 36 seconds][Customer] : Yeah, OK.

[28 minutes 40 seconds][Agent] : OK, uh, I wanna give you an example on that too.

[28 minutes 41 seconds][Customer] : Yeah, yeah.

[28 minutes 44 seconds][Agent] : So 10690 is this year for a fortnight for 500 grand. It just says Mark Fuller. Please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover. So as an example, if you do not decline indexation on your policy, the premium payable in your following year of cover will increase to \$126.12 a fortnight. Your benefit amount will then increase to \$525,000 of cover.

[29 minutes 9 seconds][Customer] : Yeah, I understand. Yeah.

[29 minutes 9 seconds][Agent] : OK, so that that's what you want to look for?

[29 minutes 12 seconds][Customer] : Yeah, it's randomly inflationary. Yeah. Yeah.

[29 minutes 12 seconds][Agent] : Umm, yeah, pretty much, yeah. So as an example, if you called and declined the indexation on your policy, instead, the premium payable in your following year of card would only go to \$120.11 a fortnight. Umm, and at that point then your benefit amount would remain the same as the \$500,000 for another 12 months. All right, umm, you can also find information about our premium structure on our website.

[29 minutes 36 seconds][Customer] : OK. Uh huh. Cool.

[29 minutes 35 seconds][Agent] : Regardless, anyway, Mark, but we will send you a copy of this premium protection with your full documents to keep and read yourself anyway, OK, umm, just for the call, and I've mentioned this already, but do need to read this part as an indication. If you make no changes to the policy, the premiums next you'll be \$120.11 fortnightly at \$500,000 of color.

[29 minutes 42 seconds][Customer] : OK, Uh huh.

[29 minutes 54 seconds][Agent] : Umm, and we give you a refund. So we call this a real reward. Following your first policy anniversary day, we will refund you 10% of the premiums you paid in that time as a thank you to spend however you like. It'll equal \$277.95 and I'm pretty sure by the sounds of, uh, of it mate, you've probably already done a will, but umm, we're gonna send you a free online legal will from safe will.

[30 minutes 15 seconds][Customer] : Yeah, OK, OK. I just did that.

[30 minutes 18 seconds][Agent] : Uh, if you want, if you want to update a will, you can, umm, they do cost \$160.00 mate, but you're just gonna be free.

[30 minutes 26 seconds][Customer] : I just actually did that with safe real, right?

[30 minutes 26 seconds][Agent] : So, oh, you did.

[30 minutes 30 seconds][Customer] : Yeah, like 2 days ago. This is Yeah. OK.

[30 minutes 31 seconds][Agent] : Oh, OK, alright, alright. Did you pay for it?

[30 minutes 35 seconds][Customer] : Yeah, it's alright. That's alright.

[30 minutes 36 seconds][Agent] : Oh no umm, maybe you might want to call them and see what they can do for you because you're going to get one for free.

[30 minutes 40 seconds][Customer] : Yeah, Yeah. OK. Thanks.

[30 minutes 41 seconds][Agent] : Yeah umm, if you don't want to use it, mate, someone else you may know might need to do 1. Feel free to get it away because you know what they cost at the end of the day. Umm, so that that's going to come. You get a separate e-mail from them.

[30 minutes 49 seconds][Customer] : Yeah, Yeah. OK. Thank you.

[30 minutes 53 seconds][Agent] : OK, you're right now, uh, we are more than happy to have you immediately covered over the phone today for what we've spoken about for the \$500,000 of cover. Uh, we'll send you all the complete documents. Please take your time to read them when you have a chance.

[31 minutes 11 seconds][Customer] : OK.

[31 minutes 7 seconds][Agent] : You get an e-mail within 24 hours, but just check it in the next two to 15 minutes Remark, umm, hard copy in the post. Two to five business days for you to keep as

well. Now we're going to give you a 30 day cooling off. With this policy too.

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

[31 minutes 20 seconds][Agent] : So after you read everything, if you decide it's not suitable, we understand, call us back.

[31 minutes 28 seconds][Customer] : Sure.

[31 minutes 24 seconds][Agent] : If you cancel within those 30 days, we'll give you a full refund of your premium unless you make the claim in that time.

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

[31 minutes 30 seconds][Agent] : Umm, we don't need an upfront payment mate. You can choose the day you want it to 1st come out.

[31 minutes 34 seconds][Customer] : OK, great.

[31 minutes 34 seconds][Agent] : You'll still be covered today for what we've spoken about. And we don't need you to back pay from today until the first payment date either.

[31 minutes 36 seconds][Customer] : Yeah, awesome. Thank you.

[31 minutes 40 seconds][Agent] : OK, what day would you like the first one to happen?

[31 minutes 46 seconds][Customer] : I normally get paid on the 1st Friday of the month, which is AI mean it's worst case scenario is the 7th.

[31 minutes 56 seconds][Agent] : OK, so do you want to next month for the first time? OK, so on the 7th?

[31 minutes 57 seconds][Customer] : Yeah, yeah, yeah.

[32 minutes 7 seconds][Agent] : Yeah, I can do that for you.

[32 minutes 9 seconds][Customer] : OK.

[32 minutes 8 seconds][Agent] : Umm, so 7th of February, 12th the first question, and then every 4 1/2 on the Fridays from there unless you tell us otherwise.

[32 minutes 16 seconds][Customer] : Yeah, that's it.

[32 minutes 17 seconds][Agent] : Is that alright for you? Cool.

[32 minutes 18 seconds][Customer] : Yeah, fine.

[32 minutes 19 seconds][Agent] : Do you want a nominated savings or checking account for payments Mark?

[32 minutes 23 seconds][Customer] : That's a savings account.

[32 minutes 25 seconds][Agent] : Yeah, Mark Fuller is the account name. Yeah. And basically whenever you're ready, please.

[32 minutes 27 seconds][Customer] : Yeah, that's 062164. Yeah, correct.

[32 minutes 30 seconds][Agent] : Mark 062164 Commonwealth Bank and account number, please.

[32 minutes 40 seconds][Customer] : OK, let me just find it.

[32 minutes 54 seconds][Agent] : Yep. OK 10488849.

[32 minutes 46 seconds][Customer] : The account number is 10488849, correct?

[33 minutes 1 seconds][Agent] : OK, cool.

[33 minutes 7 seconds][Customer] : Correct. Yeah.

[33 minutes 2 seconds][Agent] : And just to confirm as well, the best e-mail is m.fullof40@yahoo.com and the phone number I've got you on 0417215275 will be your best contact.

[33 minutes 13 seconds][Customer] : That will be my wife's phone number, so probably the best contact.

[33 minutes 13 seconds][Agent] : Do you want to put a second there as well?

[33 minutes 18 seconds][Customer] : Yeah. Yeah. At the moment it's plus one.

[33 minutes 19 seconds][Agent] : Yep, OK, just give me one SEC.

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

[33 minutes 24 seconds][Agent] : I'll put your wife's as the mobile and I'll put yours as the secondary.

[33 minutes 29 seconds][Customer] : Yeah.

[33 minutes 29 seconds][Agent] : So I've got plus one.

[33 minutes 31 seconds][Customer] : 268, 736, yeah.

[33 minutes 35 seconds][Agent] : Yeah, 736 02/02 OK, I can't put the plus in there, but I'll 0011.

[33 minutes 39 seconds][Customer] : 02/02 yeah, will be 00011 mm Hmm.

[33 minutes 50 seconds][Agent] : OK, no worries. Alright, that's so are there 001 or one one?



[33 minutes 53 seconds][Customer] : And then 268 11 yeah.

[34 minutes 1 seconds][Agent] : OK, Yep, Yep. OK, I've got that in there. I'll leave a note anyway.

[34 minutes 2 seconds][Customer] : And then 268, 7360202, yeah. OK.

[34 minutes 11 seconds][Agent] : But what I might, if your wife's with you, umm, once we get this all finished off the, I might pass you over to support if you're happy for me to umm, and you can put your wife down as third party authority if you would like to, so that she would be able to call up umm, Well, you can choose what authority she has. So you might want to give her authority to be able to talk about umm the policy and make changes to it. And then that way she can do that on your behalf if you needed to.

[34 minutes 23 seconds][Customer] : Yeah, yeah, yeah, OK. That's fine.

[34 minutes 37 seconds][Agent] : OK, just so it's easier.

[34 minutes 39 seconds][Customer] : OK, I'm I'm gonna have to have to move my kids. See if we can't, we've got to go see someone. So I just don't know how much longer.

[34 minutes 38 seconds][Agent] : It's all sorted for you. If you can give me another 3 minutes and then everything will be done.

[34 minutes 51 seconds][Customer] : Yeah, yeah. Cool.

[34 minutes 53 seconds][Agent] : So it'll be there. All right? I just need to read you a declaration.

[34 minutes 58 seconds][Customer] : Sure.

[35 minutes 3 seconds][Agent] : OK, I need a yes or no for three questions throughout Mark and if you need me to repeat anything, just let me know, but I'll try and rate it as quick as I can.

[35 minutes 6 seconds][Customer] : OK, sure.

[35 minutes 13 seconds][Agent] : All right, so it says thank you Mark Fuller, it is important you understand the following information. I'll ask your agreement today's terms at the end and your policy will not be enforced unless we're greater. These terms in full real life insurance is issued by Hanover Life are able Installation Limited and we will refer to as Hanover. Hanover has an arrangement for Greenstone Financial Services whom I will refer to as GFS Trading is Real interest issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information

you have provided when it searches in your application. That includes information we initially collected to provide a quote. Hanover has that entire market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with its determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you've agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[35 minutes 59 seconds][Customer] : Yes.

[36 minutes 1 seconds][Agent] : We made from time to time provide Office GV the communication methods you have provided to us in relation to other products and services. By granted 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. Except the cover pays a lump sum benefit amount off Mark Fuller receives \$500,000 in the event of life insurance and benefit is not paid in the event of suicide. In the 1st 13 month policy your premium for your first year of cover is \$106.90 per fortnight. Your premium is steps, which means it will be calculated at each policy anniversary and would and will generally increase as you age. This I'm sure will also increase automatically by 5% each year until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and this take into account any of the policies you may have with us included in your premiums and amount payable to GFS between 41% and 55% to cover costs. Your premium will be debited from your nominated bank account in the name of Mike follow which will authorize the debit form have provided to us. The policy documentation, PDS and everything will be mailed to you and if you have provided us and an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product to meet 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 your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy. If you have received and reviewed our policy in full, we have a complaints

process which you can access at any time by contacting us. All details are available online and in the documentation we're sending you. Do you understand and agree with the declaration, Mark? Yes or no?

[37 minutes 31 seconds][Customer] : Yeah, Yeah. Yes, I agree.

[37 minutes 33 seconds][Agent] : Thank you, ma'am. And you understand as well?

[37 minutes 36 seconds][Customer] : Yes.

[37 minutes 37 seconds][Agent] : Yeah. Cool. And just the last one on this page, would you like any other information or would you like me to read any part of the PDS to you by any chance?

[37 minutes 44 seconds][Customer] : Nah, I'm good.

[37 minutes 45 seconds][Agent] : All right man, no worries. Umm, e-mail copy checked out within 24 hours, mate. As I mentioned earlier, hard copy two to five business days.

[37 minutes 56 seconds][Customer] : Sure.

[37 minutes 52 seconds][Agent] : The only thing you need to fill out & and send back to us is the beneficiary form for who you want the money to go to when you have the time.

[37 minutes 56 seconds][Customer] : OK.

[37 minutes 57 seconds][Agent] : Umm, do you want to nominate your wife as the third party authority now or at a different time now?

[38 minutes 3 seconds][Customer] : Yeah, Yeah.

[38 minutes 4 seconds][Agent] : Yep, got me there. All right, cool. I'll put you on a very quick hold and I'll warm transfer you across.

[38 minutes 5 seconds][Customer] : Now OK.

[38 minutes 9 seconds][Agent] : OK, thanks. Won't be too long. Thanks for holding Mark.

[41 minutes 45 seconds][Customer] : Yeah.

[41 minutes 44 seconds][Agent] : I've got Richiker on the phone. She'll be able to assist you, uh, assist you further to that due to the third party authority for your wife, umm, just for Richiker. I've done Mark's full name, date of birth, address and full phone number, e-mail and policy, office life insurance. That's all done for you. Awesome. Thank you so much for that. Thank you so much for

patiently holding there. Mark. My name is Richika and I'm from Real.