

[4 seconds][Agent] : Hi, Michael.

[3 seconds][Customer] : Matt, how you going?

[6 seconds][Agent] : Good, good. How are you?

[8 seconds][Customer] : Good, mate. I don't have to get back to work. That's alright.

[11 seconds][Agent] : Perfect. Well, just because it's a new phone, Michael, can you confirm your name and date of birth, please?

[18 seconds][Customer] : Michael Roberts, 15th and 1968.

[22 seconds][Agent] : Thank you. All calls are recorded. I realized afterwards, Michael, there was actually no, you know, on the profile you filled out.

[28 seconds][Customer] : Nah, yeah.

[30 seconds][Agent] : What's your preferred e-mail?

[32 seconds][Customer] : NRG. Oh, sorry, Sir.

[38 seconds][Agent] : Yeah. Yep. Yep. QLD Queensland.

[34 seconds][Customer] : Michael dot Roberts at NRG Services QQLD like Queen Bank. Yeah. Qld.com dot AU. Yep, Yep, Yep.

[53 seconds][Agent] : Yep, michael.roberts@nrgssonrgservicesqpd.com dot AU. Perfect. As mentioned before, Michael's application needs to be referred to the underwriter for assessment. I have selected the 21st of November for the first preferred payment date.

[1 minutes 7 seconds][Customer] : Yeah, yeah.

[1 minutes 20 seconds][Agent] : That's if you decide to keep the cover. But umm, with the direct debit method we either know see on the BSP account number or a card number for the 21st. There is no surcharge either way. And which one's easier for yourself?

[1 minutes 35 seconds][Customer] : What was that? Sorry?

[1 minutes 37 seconds][Agent] : Yes, it's for for the direct debit method for the 21st. Of course, we don't expect any upfront payments, but we do don't stay on the method for the 21st. So you can either note down the ESPN account number or a card number, but there is no surcharge either way.

[1 minutes 35 seconds][Customer] : Like a direct debit or Yep, Right. Yeah. When do you need that?

[1 minutes 57 seconds][Agent] : So we just noted down and they get a referred to the underwriter.

[2 minutes][Customer] : Alright. Yeah.

[2 minutes][Agent] : But yeah, so obviously if it comes back approved, you're covered regardless. But then if you end up going against it and you cancel it, nothing comes out until the 21st anyway.

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

[2 minutes 11 seconds][Agent] : And then if you need to change today or the payment method, you can just give us a call to change it as well.

[2 minutes 18 seconds][Customer] : Right. Yeah. So what do you name my bank details? Uh, hang on.

[2 minutes 20 seconds][Agent] : Yeah, E either the VSB or or the card, take your time.

[2 minutes 35 seconds][Customer] : Yeah.

[2 minutes 31 seconds][Agent] : Obviously if they do come back and there is a change with the quote or does it change with the cover, we, we notify you first before we do anything to make you aware. But from what we've gone through, the question should be all good.

[2 minutes 40 seconds][Customer] : Yeah, Yeah. Right.

[2 minutes 46 seconds][Agent] : The main thing I look at is your six months and check UPS because nothing came out of the last one. It should be all clear. Yeah.

[2 minutes 46 seconds][Customer] : Yeah, Yep, yeah, I'll just do that for my own welding.

[2 minutes 57 seconds][Agent] : Usually people, they either go 6 monthly or once a year, but all they, all they care about is if it's all clear. The result? Yeah.

[3 minutes 2 seconds][Customer] : Yeah, yeah, yeah. I have my cans. So what do you need? A BSB and account number?

[3 minutes 22 seconds][Agent] : Yeah. Then I've selected nothing to be deducted till the 21st of November.

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

[3 minutes 31 seconds][Agent] : Yeah. And just the account number and is it a savings or a checking account there, please?

[3 minutes 28 seconds][Customer] : So BSB 484799 170172340 savings.

[3 minutes 47 seconds][Agent] : And while your application is being assessed, you will be covered for accidents or death, which pays out if death puts you to a direct result of an accident cover under this license, would the insurer makes a decision on your application or 30 days from today, whichever earlier? To be honest, they get back to us pretty quick. So they've gone home for the day today, but they'll get back to us tomorrow morning with the outcome. The last thing I'm just gonna do before I can send the docs to the underwriter. I just got to read out your declaration, Michael.

[3 minutes 57 seconds][Customer] : Yep, Yep, Yep, Yep.

[4 minutes 20 seconds][Agent] : So this is going to rehash who we are here at real and what we've gone through today. I'll be honest, it is a little bit of reading, but I'll, I'll try to be as quick as I can.

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

[4 minutes 30 seconds][Agent] : So it just says thank you, Michael Roberts. It is informing you 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. Family life cover is issued by Hanover Life IRA of Australasia Limited and we were first with Hanover. Hanover has an arrangement with Greenspan Financial Services, whom I were referred to as GFS Trading is reinsurance, to issue an arrangement for insurance on his behalf. Hanover relies upon the affinity of the information you have provided when assessing your application and influence the information we initially collected from you to provide a quote. Hanover has said a target market determination for this product, which describes the type of consumers this product is designed for our distribution processes, items, consumers and some termination and you can attend is helping you on our website. I need to remind you of the judies and some reasonable care that you're agreeing to.

[5 minutes 38 seconds][Customer] : Yes.

[5 minutes 32 seconds][Agent] : Can you please confirm you have answered all of our questions and according to your duty yes or no, we may some time some time provide offers to you via the communication messages provided for us in relation to other products and services. By agreeing to this explanation, you can send some allowance to contact you for this person. Since all you offer

out, you can not send this at any time by contacting us. The acceptance help us pays a lot of time for the amount of Michael Roberts received \$300,000. In the event of life insurance, a benefit is not paid any event of suicide in the first day for the lunch on this policy, your premium to your first year of Feather is \$156.33 per fortnight. Your premium is that, which means it will be cancelled under each policy anniversary and will generally increase at your age. Your son, in short, will also increase on a -. 3 by 5% each year and you can also handle this each year included in your premiums and amount payable to GSA, so up to 65% to cover costs. The premiums will be debited from the non organization sale in the name of Michael Roberts. Since you are authorised to debit from and are provided to us. So the policy documentation CDSNFSG will be mailed to you and if you are provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day calling Austria and you may transfer your policies and any premiums you may have paid will be refunded in full unless you have lodged your claim. There are risks associated with replacing policies as you need policy. You may not be identified to resist each other. We recommend that you do not cancel any existing policy until you have received any of that policy in full. We have a complaint process which you can access at any time by transference. Full details are available online in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no?

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

[7 minutes 37 seconds][Agent] : Would you like any other information or would you like me to read any part of the PD? Yes to you, Yes or no?

[7 minutes 44 seconds][Customer] : No.

[7 minutes 46 seconds][Agent] : No, I'll send that through. They'll have a look at it in the morning. Michael.

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

[7 minutes 50 seconds][Agent] : The Commission of your cover, of course, is subject to final assessment by the insurer. If the insurer approves the cover and there are no changes, are you

happy to me to e-mail your policy information and also post it out to record your acceptance, Yes or no?

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

[8 minutes 9 seconds][Agent] : OK, so if I don't talk to you again, Michael, just keep an eye out for your documents, have a read of it, make sure you're happy with everything. And if you end up being happy with everything, the first one turns out on the 21st. Obviously, if you do go towards the Super route, just give us a call.

[8 minutes 14 seconds][Customer] : Yep, Yep.

[8 minutes 27 seconds][Agent] : But other than that, I'll leave that with you for now and all the best if you want to speak again.

[8 minutes 34 seconds][Customer] : OK, Thanks man.

[8 minutes 35 seconds][Agent] : Thank you, Michael. Bye.

[8 minutes 37 seconds][Customer] : Goodbye. See you.