

[5 seconds][Agent] : Thank you for calling One Choice. You're speaking with Gaz. How can I help you?

[9 seconds][Customer] : I just missed a call from you.

[11 seconds][Agent] : Oh, did you? OK, well, thank you for giving us a call back here. I do see a profile associated with this number here. So you have called in to One Choice, which is the insurance company. So can I just get you to confirm your first name, surname, date of birth and I'll have a look as to why we gave you a call?

[11 seconds][Customer] : Oh, I could tell you why I gave you gave me a call. I just. That's the thing on the Internet.

[34 seconds][Agent] : Did you, did you put through like a quote requested you?

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

[37 seconds][Agent] : Oh, OK, wonderful. Well, look, thank you for taking the time out of your day to put that through there with us. Now what I would love to do is provide you with that quote that you were looking for as well. So can I just need to confirm your first name, surname, date of birth and we'll go through the quote?

[53 seconds][Customer] : I'm really angry about not doing my day. Day three things over the phone.

[57 seconds][Agent] : I complete. I completely understand. Look, the details that I am asking for are the exact same details that you actually already popped in on on on our website when you went in online.

[1 minutes 8 seconds][Customer] : Yep.

[1 minutes 7 seconds][Agent] : So if it does help you, by any chance, I can say your date of birth ends with eight, your surname ends with you and your first name ends with eight. Can you please confirm the rest of it for me? Yeah, beautiful. Thank you so much for that there.

[1 minutes 17 seconds][Customer] : Yep, 3 days at at Angelina Namri 31878 'cause you said that you're the only one that ever said like giving clues like that.

[1 minutes 30 seconds][Agent] : Of course, of course I do completely understand it, it it does. There's a lot of scams going around, so I just thought I'd help you out a little bit there. But it is the

same details that you popped in online. I'm just not allowed to confirm them for you in case you're not Angelina. That way I'd be confirming your details. You're wrong person, which is a breach of private figure.

[1 minutes 35 seconds][Customer] : Yeah, Yeah, yeah, yeah, right. Fair enough.

[1 minutes 50 seconds][Agent] : Yeah, good.

[1 minutes 50 seconds][Customer] : Thank you very much for that.

[1 minutes 51 seconds][Agent] : No worries at all. Thank you for confirming that as well. So I'll open this up for you and we do also confirm you are a female New Zealand resident currently residing in New Zealand.

[2 minutes 2 seconds][Customer] : Yes.

[2 minutes 3 seconds][Agent] : Beautiful. Thank you so much for that as well. Alrighty, so let's pop this open here now just so I have a bit more of a better understanding there as well. Are you quite new to life insurance or do you currently have some cover and place there? Oh, OK, OK, good.

[2 minutes 17 seconds][Customer] : I used to have life insurance reviews and then I let it lapse like I was paying it for like a couple of years and then I let it back because I didn't realize it was not getting paid. And then yet it same.

[2 minutes 31 seconds][Agent] : And then did it end up against yourself? Oh, OK, no. So if you don't mind me asking, how long ago was that coverage there?

[2 minutes 30 seconds][Customer] : So is there a way where I can start up again a couple of years?

[2 minutes 41 seconds][Agent] : Couple of years, yeah. So with us now, we would have to go through all the health and lifestyle questions again and we would have to treat it like a new cover just because it has been a couple of years since our last cover ended then. So what I would love to do, because you have already been with us, I'll just quickly recap over all the main features and benefits. Hopefully re gob your memory a little bit there and then we'll go through those health and lifestyle questions and we'll see what we can offer you.

[2 minutes 50 seconds][Customer] : Yeah, Yeah, OK.

[3 minutes 5 seconds][Agent] : OK alrighty, so let's pop this open here. So just a quick recap there.

What our life interest is designed to do is provide you with that financial protection for your loved ones through a lump sum payment if you were to pass away. So with this money, this benefits, sorry, it could be used to either maintain their lifestyle, either pay off mortgage loans or any other costs involving in raising a family. So basically it's just there to give you that Peace of Mind that something was to happen to you. Your only would have that financial security there for themselves. But with the life insurance day, if you don't mind me asking, just for a better understanding, who do you plan to leave the money behind to to your nephew? And when you leave the money by my.

[3 minutes 50 seconds][Customer] : To my nephew, yeah, It's like my son. I like raise them.

[3 minutes 56 seconds][Agent] : OK. So like, you're fairly close to you guys, are you?

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

[3 minutes 59 seconds][Agent] : Yeah. OK, beautiful.

[3 minutes 59 seconds][Customer] : It's really my my son, my son. But he's technically he's my nephew. OK.

[4 minutes 3 seconds][Agent] : OK. You.

[4 minutes 4 seconds][Customer] : He was.

[4 minutes 4 seconds][Agent] : Yeah, no, I completely understand. Well, very similar thing happened in my culture as well.

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

[4 minutes 10 seconds][Agent] : My older sister was actually raised by my auntie, so she calls my oldest sister her daughter instead of Miss Miss.

[4 minutes 16 seconds][Customer] : Yeah, same.

[4 minutes 16 seconds][Agent] : So I do completely understand where you're coming from there. Now with that as well, when you do leave that money behind to your nephew, are you leaving the money behind for him to do something with it or is it just for his financial security? Or do you do you like let him know that you wanna pay off a mortgage potentially or he loans or anything like that? Yes, the financials.

[4 minutes 33 seconds][Customer] : It's just his financial security I never looked after.

[4 minutes 37 seconds][Agent] : OK, beautiful, wonderful. So with that as well with us you can nominate up to five beneficiaries there.

[4 minutes 47 seconds][Customer] : It'll yeah, it'll be two of them. It'll be two.

[4 minutes 44 seconds][Agent] : So in your case, if you just want to nominate your nephew, you can nominate just him and just two of them. Yeah, beautiful. So with us you can nominate up to five beneficiaries to receive this benefit amount and you can split it whichever way you would like.

[4 minutes 58 seconds][Customer] : Yep.

[4 minutes 58 seconds][Agent] : So if you would like 6050 you could do that or 6040, it's completely up to you. And then and with that as well, at the time of passing, when you do pass away, they can also your beneficiary can also request an advanced payout of 10,000 to help with those funeral costs or any other final expenses at the time of death there for you as well.

[5 minutes 22 seconds][Customer] : OK, repeat that.

[5 minutes 22 seconds][Agent] : OK, Yeah, just to help tho, just to help your beneficiary out a little bit as well.

[5 minutes 32 seconds][Customer] : Alright, good.

[5 minutes 28 seconds][Agent] : We do have that advanced payout feature for yourself now with this Yeah. Now we do have another benefit which I would love to let you know. It's just our terminally ill advanced payment. Now, of course such would this doesn't happen, but if you there is a terminally ill advanced payment as well. So if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, I do believe we pay out the benefit amount to you. But I I will go through over sorry, I will go over all of that later on as well there for you. So what we'll do now is in terms of applying to let you know, it is all done over the phone. So we like to keep it nice and simple to you guys. There's no forms to fill in, no medical checks or blood tests.

[6 minutes 5 seconds][Customer] : Yep, Yep.

[6 minutes 18 seconds][Agent] : It's just simply those health and last hour questions that we take you through and then that will determine the pricing in the terms of the policy.

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

[6 minutes 25 seconds][Agent] : OK, So what we'll do first is I'll get you an indicative quote, like a rough idea. So to begin with, just to key yes or no, please. Have you had a cigarette in the last 12 months? No, beautiful. Have you always not smoked or just like a bit more recent?

[6 minutes 36 seconds][Customer] : Yeah, no, I'm getting it cleaned out.

[6 minutes 48 seconds][Agent] : Oh wow, you need to teach me your tricks because I'm trying to go clean as well and I can let you know. It is so hard.

[6 minutes 54 seconds][Customer] : I used to vape.

[6 minutes 54 seconds][Agent] : Not sure how you did it.

[6 minutes 55 seconds][Customer] : I used to vape. I used to vape for honestly, I would stop smoking. I wouldn't have a cigarette until after 11:00. That was my starter. And then I would make it later and later and later during the day.

[7 minutes 8 seconds][Agent] : Oh, OK, so you said like you wouldn't have this to get to 11:00 AM and then slowly start like pushing it later and later in the day to stop.

[7 minutes 13 seconds][Customer] : Yep, yeah, later and later. And then I'd lift up to like, Oh yeah, I'd have done it in my last degree, right. And then same the next day, the next day, just make it later, later.

[7 minutes 26 seconds][Agent] : Oh, wow.

[7 minutes 26 seconds][Customer] : And that worked for me. Yeah.

[7 minutes 28 seconds][Agent] : OK, that's the if you don't mind me asking.

[7 minutes 29 seconds][Customer] : It's like I I wouldn't have to figure it unless I earn it type thing.

[7 minutes 32 seconds][Agent] : Yeah. OK. And then if you don't mind me asking, how long did that take you to like, let go of it to have it 2 1/2 miles? That's that bad at all? OK.

[7 minutes 38 seconds][Customer] : 2 1/2 months, yeah, I, yeah, I tried to, took cold Turkey and it didn't work. And then I tried that way. And then I found that that works for me.

[7 minutes 50 seconds][Agent] : Oh, wonderful. Yeah, yeah. No, that's it.

[7 minutes 50 seconds][Customer] : Just like pushing the cigarette to like when you really deserve it, like, and then sometimes I forget that I even had to have that cigarette. And then so it'll be a couple

of days and then, Oh yeah, I'll try a cigarette.

[8 minutes 11 seconds][Agent] : It's all good.

[8 minutes 2 seconds][Customer] : But to be honest, it's the first week you can get over that first week, two weeks, first three weeks, that's all good because it's the two weeks that it's your craving.

[8 minutes 13 seconds][Agent] : Yeah. So that's all I've been trying to do. I've been trying to get cold Turkey and I just find it so hard after the second day, I feel like I'm losing my mind. I'll definitely try your technique. That sounds like a good technique. I'm sure that would work for me as well. That's a good one.

[8 minutes 21 seconds][Customer] : Yes, yeah, and and and honestly, the two weeks after that, two weeks you don't even crave, but the craving makes you gotta get over.

[8 minutes 32 seconds][Agent] : Yeah, OK, definitely. Well, look, thank you for the tips there. That's actually a really good idea. I've never heard someone try that, so I'm gonna try that one for sure. And if you ever speak in the future, I'll definitely let you know how that one for me as well. Now just the next question here, just to key yes or no as well, please. Is your current, sorry, is your current annual income \$50,000 or more?

[8 minutes 45 seconds][Customer] : So yeah, no.

[8 minutes 58 seconds][Agent] : No, no worries. OK, So you can choose cover between \$100,000 being the lowest sum eligible and and the maximum you can apply for is \$1 million. So between \$100,000 and \$1 million. So what benefit amount would you like for me to have a look at? First 200,000? So let's have a look at 200,000. So for \$200,000 of life insurance, you're looking at an indicative payment. So once again, it is indicative. It may very well change, but you're looking at a indicative fortnightly premium of \$18.25 per fortnight there. So is that sounding affordable there, Pisa? That's good. Yeah. Beautiful. Now let's pop open the underwriting questions. Oh, sorry, the health and lifestyle questions there.

[9 minutes 22 seconds][Customer] : Maybe like like up to two 200,000 Yep, Yep, Yep.

[9 minutes 59 seconds][Agent] : So I'll pop those open there. Now this. Alright, give me one second. Alright, so this does take about 10 to 15 minutes to go through.

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

[10 minutes 11 seconds][Agent] : Most of it is quite straightforward. It's just yes or no questions. But there is a section about your height and weight which I will just require exact exact measurements for those.

[10 minutes 22 seconds][Customer] : Oh yeah, I just took my passport. So yeah, all good.

[10 minutes 23 seconds][Agent] : OK oh beautiful. Alrighty, so I'll start off by reading a pre underwriting disclosure. So this just explains a little bit here. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide new transport 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 insure 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 you enter into the contract. If you fail to disclose a matter or you make a false statement and answer to our questions, we may be able to define a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this yes or no? Thank you so much. We'll pop this one open here now. I have already confirmed this, but I do just need to reconfirm for the application. Are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes, you are beautiful. Alrighty, so the next section is a pre qualifying medical history so they are all yes and no questions.

[11 minutes 35 seconds][Customer] : Yes, Yep, yes, I am OK.

[12 minutes 1 seconds][Agent] : So 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 anger? No. No beautiful lung disorder

excluding asthma, sleep apnea or pneumonia. No cancer or leukemia, excluding skin cancer. No kidney disorder, wonderful hepatitis or any disorder of the liver. Yeah, anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[12 minutes 24 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes][Agent] : No. Have you ever been Have you been diagnosed with or currently undergoing testing for or has a doctor advise you to be tested for multi neuron disease or any form of dementia including Alzheimer's disease?

[13 minutes 16 seconds][Customer] : No.

[13 minutes 17 seconds][Agent] : Beautiful. And then the next section is in relation to your height and weight there. So please be aware that I am required to obtain a confident single figure measurement for each in order to con continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges.

[13 minutes 36 seconds][Customer] : Yep. All good.

[13 minutes 36 seconds][Agent] : So what is your exact height?

[13 minutes 39 seconds][Customer] : 159 is it.

[13 minutes 41 seconds][Agent] : And that's centimeters.

[13 minutes 42 seconds][Customer] : Cinnamon is it? Yeah.

[13 minutes 44 seconds][Agent] : Yeah, beautiful. Thank you. So 159 centimeters and then what is your exact weight?

[13 minutes 51 seconds][Customer] : 98 K OK, please.

[13 minutes 53 seconds][Agent] : 98 KGS?

[13 minutes 54 seconds][Customer] : Yep.

[13 minutes 55 seconds][Agent] : Beautiful. Alrighty. And then the follow up question is, have you E experienced any unexplained weight loss of more than 7 KG in the last 12 months?

[14 minutes 8 seconds][Customer] : Oh, I wish.

[14 minutes 13 seconds][Agent] : That's for sure. It is quite hard, isn't it?

[14 minutes 10 seconds][Customer] : No, no. Well, I've been on a cruise. We've just been on a



cruise before and there was no weight loss. Yes.

[14 minutes 23 seconds][Agent] : Oh no, I can definitely imagine that if you're going on a holiday, you either come back with weight gain or there's nothing else to it.

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

[14 minutes 33 seconds][Agent] : I completely understand. You were on a where'd you guys go to a cruise suit? Oh, nice.

[14 minutes 37 seconds][Customer] : Oh, I went to Pandavasu in Norfolk Island and all that for 10 days.

[14 minutes 43 seconds][Agent] : 10 days. Oh, so a pretty big one.

[14 minutes 43 seconds][Customer] : But I'll tell you, Yeah, yeah, yeah. We've been a big one. Yeah, no, yeah.

[14 minutes 48 seconds][Agent] : Oh, that's wonderful.

[14 minutes 49 seconds][Customer] : What you do is eat in a box.

[14 minutes 51 seconds][Agent] : Yeah. If, if you don't mind me asking, I've always wanted to go on a cruise, but just in case a simple question there. Do you get sick? See, sick. They're on the cruise. Or is it just like? Is it too big to notice?

[15 minutes 4 seconds][Customer] : I don't think that's what I got see for just one day on there, but that's because the the boat was going pretty high.

[15 minutes 12 seconds][Agent] : Pretty high. Hey, yeah, that's, that's what I'm afraid about because I get quite Seafix. I don't know if I'll be able to survive 10 days on the cruise.

[15 minutes 18 seconds][Customer] : Yeah, there was only one day and that was coming back into Auckland, changing from the cold sea to the specification type thing.

[15 minutes 24 seconds][Agent] : Uh yeah, that does make a difference. Yeah, yeah, yeah, yeah.

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

[15 minutes 27 seconds][Agent] : Well, I'll def. I'll definitely try one, but I'll probably go for like a 2 day, three day one at the start just to see. Yeah. And then I'll go to the bigger ones.

[15 minutes 32 seconds][Customer] : You tried the four day one first try the four day one first around

New Zealand because it's not not it's not so WAVY. You know, it doesn't move so much because the boat is big.

[15 minutes 41 seconds][Agent] : Yeah, yeah. Oh, yeah. That's what you're copying a bit more.

[15 minutes 43 seconds][Customer] : But when you go out for those like 10 days or you like there's moment.

[15 minutes 50 seconds][Agent] : Oh, wonderful.

[15 minutes 50 seconds][Customer] : But, you know, if you drink, he doesn't have a drink. You'll be right.

[15 minutes 53 seconds][Agent] : Yeah. Oh, I'm sure I'll have plenty of those as well.

[15 minutes 57 seconds][Customer] : Yeah. And if you do go on a cruise, do buy the drink package. Don't, don't, don't muck around.

[16 minutes 1 seconds][Agent] : That's for sure. For sure.

[16 minutes 1 seconds][Customer] : Just buy it because it's worth it.

[16 minutes 4 seconds][Agent] : Is it worth it? Yeah. OK. Beautiful.

[16 minutes 3 seconds][Customer] : It's it's so worth it.

[16 minutes 5 seconds][Agent] : That's what I that's what I was gonna ask. Done that. That's the first thing I do.

[16 minutes 8 seconds][Customer] : You don't want to spend 30 bucks. Yeah. You don't want to spend \$30.00 on a drink each drink you buy.

[16 minutes 13 seconds][Agent] : Oh, for sure.

[16 minutes 13 seconds][Customer] : You might as well just a big drink packet and just go hard.

[16 minutes 15 seconds][Agent] : The package that I'm I'm sure if if I was to go on a cruise, I would look at the drinks package before I look at the food package just to make sure I have a big time on that cruise.

[16 minutes 24 seconds][Customer] : The way the food's all free. That's why it's all good.

[16 minutes 26 seconds][Agent] : Oh, is it?

[16 minutes 26 seconds][Customer] : It's been packaged. Yeah.

[16 minutes 28 seconds][Agent] : Oh, wow.

[16 minutes 28 seconds][Customer] : Everything, every response, everything on there is free.

[16 minutes 29 seconds][Agent] : OK, perfect. Oh, that's wonderful. Yeah, I'm definitely gonna look into that now and someone now as well. And that's the best time to go. That's wonderful.

[16 minutes 37 seconds][Customer] : Yeah. Yeah.

[16 minutes 39 seconds][Agent] : We'll have a look at that. Jump on to the next questions here.

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

[16 minutes 43 seconds][Agent] : So the next one is regards to your occupation.

[16 minutes 46 seconds][Customer] : Yep.

[16 minutes 45 seconds][Agent] : 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? No beautiful next is AIDS declaration to the best of your knowledge. Are you infected with or are you in a high risk category 4 contracting HIV which causes AIDS? No beautiful next is travel. 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?

[17 minutes 1 seconds][Customer] : No, no, yes.

[17 minutes 32 seconds][Agent] : Australia, January. Wonderful. No worries at all. So I'll pop that in Australia. Where are you going in Australia? Oh beautiful.

[17 minutes 30 seconds][Customer] : I've booked to go Australia in January, but not to live, just to go there for a couple of days, just to go post taking the kids to the theme park.

[17 minutes 46 seconds][Agent] : Sunshine Coast. I, I love that.

[17 minutes 48 seconds][Customer] : Yeah, yeah.

[17 minutes 48 seconds][Agent] : That's the best place. Alright, let's have a look here. Then there's a follow up question here. So will you be overseas for longer than three consecutive months? No. Beautiful.

[18 minutes 8 seconds][Customer] : No, Yep, Yep.

[18 minutes 11 seconds][Agent] : You have family here in Australia or couple of family? Yeah,

beautiful.

[18 minutes 15 seconds][Customer] : We've got a couple of family and Logan and yeah, yeah.

[18 minutes 18 seconds][Agent] : That's gonna be very fun and then pop that in. OK wonderful. The next question is regarding financial details. So do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than 5 million? No Beautiful. Alrighty. And then the next ques sorry next section is regards to your medical history there as well. So I 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? You're diabetic, no worries. So type one or type type 2 diabetics diabetes.

[18 minutes 37 seconds][Customer] : No, Yep, yes, I'm typing it type 2 two, yes.

[19 minutes 15 seconds][Agent] : OK, beautiful. Let me just pop in. Yes, so that so just give me one second. OK, wonderful. So and based on the answers you've given me there, I can let you know there. And Gina, you would be approved for our limited cover there. So our limited life cover. So congratulations, your application has been approved subject to the following terms and conditions. So what we are able to offer you here based on your questions is the best. And the amount of either \$50,000 up to \$100,000. So I wouldn't be able to offer you the \$200,000 you were looking at. And because there is a limited life policy as well, it is with a policy term of 20 years.

[19 minutes 58 seconds][Customer] : Yeah, yeah, yeah.

[20 minutes 24 seconds][Agent] : So how it works is for the 1st 12 months you will be covered for accidental death only after 12 months you will be covered for death due to any cause. OK.

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

[20 minutes 37 seconds][Agent] : Now however, so side is not covered in the 1st 13 months of the policy, so just give it a suicide is not covered in the 1st 13 months of the policy.

[20 minutes 38 seconds][Customer] : Yeah, yeah.

[20 minutes 49 seconds][Agent] : OK. And then there is that terminally ill advanced payment included in the cover which I was talking about earlier.

[20 minutes 58 seconds][Customer] : Yeah, OK.

[20 minutes 57 seconds][Agent] : So that after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your claim in full. OK, So because the benefit amounts have changed and the maximum is 100,000 there for you now. So would you like for me to pop in 100,000 and then get you the new updated quote for that?

[21 minutes 23 seconds][Customer] : Yes, please.

[21 minutes 24 seconds][Agent] : Of course, give me one second there. Now W you also prefer a limited life.

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

[21 minutes 28 seconds][Agent] : So keep in mind your beneficiaries, they S so your nephew and the second person that you do nominate, they can still request a funeral advance payout of \$10,000 there for you as well. OK.

[21 minutes 40 seconds][Customer] : Hope, Hope. Yeah.

[21 minutes 40 seconds][Agent] : So Y yeah, so that is still there for you. OK.

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

[21 minutes 44 seconds][Agent] : So for \$100,000 of life insurance cover, you would be looking at a fortnightly premium of \$27.68 per Fort, not there for yourself. So is that still sounding affordable and good there for you?

[21 minutes 57 seconds][Customer] : OK, Yep.

[22 minutes][Agent] : Yep, beautiful. So what we'll do there for you in that case there Angelina is we'll get you immediately covered over the phone today and I'll send you all the tailored policy documents for you to review. Make sure you have a good read over those and you're happy with everything there as well.

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

[22 minutes 13 seconds][Agent] : Now with this this policy, it does give you a 30 day cooling off. So 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 premiums unless a claim has been made. OK.

[22 minutes 30 seconds][Customer] : OK. Yep.

[22 minutes 31 seconds][Agent] : And the way that works is we'll of course grab in your details. So I will have to fill in your profile there. And then we get you to choose a day that you would want your first payment to get taken out.

[22 minutes 44 seconds][Customer] : Yep.

[22 minutes 43 seconds][Agent] : So once you've chosen a day that you want your first payment to get taken that out and that works for us as well, then I'll grab go ahead, grab in your details and then I'll read out a declaration and then I'll need your confirmation for that.

[22 minutes 57 seconds][Customer] : OK, Yep.

[22 minutes 56 seconds][Agent] : OK, so that's the price from here on out. I'll start this off there for you. So I'll start off by reading out. Please be aware that your premium is stepped, which means it will generally increase ET. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. You can opt out of this indexation each year. OK, so you do have the option that says alrighty, so I'll start off by grabbing your address.

[23 minutes 24 seconds][Customer] : Yeah, yeah.

[23 minutes 29 seconds][Agent] : Just starting off with the post code, please, 0626. And what suburb was that one in?

[23 minutes 32 seconds][Customer] : And post code 0626 in Oakland. Oakland.

[23 minutes 41 seconds][Agent] : 3rd down here, third down Auckland. OK, wonderful. And then I'll grab the address line. Yep.

[23 minutes 47 seconds][Customer] : It's 12 Eplin place AL. Hang on, I've been up. You alright APLIN case and do it though?

[23 minutes 56 seconds][Agent] : APLIN beautiful. So I've got 12 Aplin Place, Birkdale, Auckland 0626. Yep, wonderful. And is your postal address the same as your home address? Yes, it is. OK. Wonderful. So with this postal address, what we'd like to do is we'd like to send out the documents as a hard copy to your address as well as a soft copy to your e-mail as well. We.

[23 minutes 59 seconds][Customer] : Yep Yep, that's it, yes Oh cool, cool.

[24 minutes 23 seconds][Agent] : Yeah.

[24 minutes 23 seconds][Customer] : Yes, I like. I like, I like.

[24 minutes 24 seconds][Agent] : That way you have both of those. Yeah. So your e-mail, just to confirm, is angelandyoursurnamengamu18@outlook.com.

[24 minutes 26 seconds][Customer] : Yes, yes, that's me.

[24 minutes 36 seconds][Agent] : Yes.

[24 minutes 36 seconds][Customer] : Yep.

[24 minutes 37 seconds][Agent] : Wonderful. Beautiful. So that's your e-mail, we've got your address there as well. And then the next step, like I said, was to get you to choose a day as your first collection day just to make it easier for yourself. So what day would suit you the best day?

[24 minutes 53 seconds][Customer] : Umm, I like to pay it on like, oh, does it go out on like A at night time?

[24 minutes 58 seconds][Agent] : Oh, that's a good question.

[24 minutes 58 seconds][Customer] : Because I keep paying on a Wednesday, but I'd like it to go out to Tuesday, but only for 12. That's not been Wednesday.

[24 minutes 59 seconds][Agent] : So was I can send you that we can't, we can't guarantee when it gets taken out. I do believe it does depend on your bank as well. That does make a difference. So it would be a bit hard to like determine one particular time. So you said you get paid on Wednesday, is that correct? OK, Wednesdays, right. And is that fortnightly on Wednesdays?

[25 minutes 13 seconds][Customer] : Yeah, yeah, yeah, I thought Wednesdays, yes.

[25 minutes 28 seconds][Agent] : OK. And then would you want to set the day for after you get paid or on the day you get paid? So on Wednesday we come one PX. OK, so I can set it for Wednesday. And what fortnight do you get paid? Is it the 18th this fortnight or next fortnight?

[25 minutes 35 seconds][Customer] : On the day and so I'm just going to take my, umm, my calendar.

[25 minutes 43 seconds][Agent] : Which is all good, All good. Yeah.

[25 minutes 47 seconds][Customer] : Sorry to get it right.

[25 minutes 48 seconds][Agent] : Is that the history so though?

[25 minutes 51 seconds][Customer] : OK. Oh, eighteen. Yeah, yeah. Can we start this week?

[25 minutes 57 seconds][Agent] : This week, yeah, no worries. So I've set your first collection date to be the 18th of December 2024 and then will be every Fort not on Wednesday from then on.

[26 minutes 4 seconds][Customer] : Yep, Yep, Yep. That's what.

[26 minutes 7 seconds][Agent] : OK, Yep, beautiful. No worries. Alright, so let me just make sure everything's in order on my end of things. OK, beautiful. And then we do have the last step here, which is your preferred payment method? Now I do have two options here for you. First option is direct debit, so that's through your bank account. And then second option is Visa slash credit card. So what was your preferences?

[26 minutes 36 seconds][Customer] : I'll take the best option please.

[26 minutes 38 seconds][Agent] : No worries. Sorry, debit. OK.

[26 minutes 47 seconds][Customer] : Yep.

[26 minutes 41 seconds][Agent] : Now before you give me your account number, I do need to ask you a few questions here in regarding to your direct debit request. So it's just four questions that require a key, yes or no.

[26 minutes 54 seconds][Customer] : Yep.

[26 minutes 53 seconds][Agent] : Then I'll grab your account number and then I'll read out the bank that direction. But the first question is do you have authority to operate this bank account alone?

[26 minutes 58 seconds][Customer] : OK, yes.

[27 minutes 5 seconds][Agent] : Yes, wonderful. Do you need to jointly authorize debits?

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

[27 minutes 11 seconds][Agent] : No. Wonderful. Have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? No beautiful. And then the 4th question here is of course, are you happy to set?

[27 minutes 20 seconds][Customer] : No, no, yes.

[27 minutes 30 seconds][Agent] : Sorry, are you happy to set up a direct debit authority without



signing a form one before? And then whenever you're ready, I'll grab that account number off you three.

[27 minutes 41 seconds][Customer] : OK, 389-0040 to thank you 02/2 6454 and and Suffolk 00.

[27 minutes 47 seconds][Agent] : Sorry, sorry, 389004 02/2 6454 00. It's wonderful. And that's with Kiwi Bank, correct?

[28 minutes][Customer] : Oh, yes, yes, Cuba.

[28 minutes 4 seconds][Agent] : Yep, beautiful. So I just confirm the account number, it's 389004022645400.

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

[28 minutes 16 seconds][Agent] : Yep. Wonderful. And then just a little declaration for the BA bank declaration. Sorry if you agree. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow can you for life who is the initiator for one choice to direct debit this account in accordance with these terms and conditions? Yes. Yep. Beautiful. Alrighty, so we are in the final stretch here now. So all I have left to do is just read out the declaration for the policy. So this does take me roughly about 3:00 to 4:00 minutes there. So I do appreciate your patience in advance.

[28 minutes 45 seconds][Customer] : Yes, Yep.

[29 minutes 5 seconds][Agent] : And then through throughout this, it does ask for your agreement just to clear yes or no throughout this. And then two questions at the end as well. OK?

[29 minutes 14 seconds][Customer] : OK, cool.

[29 minutes 15 seconds][Agent] : Alrighty. And also just to let you know, so you're not confused every time your name comes up, I will spell it out top to bottom. I'm sorry, from start to finish, just to make sure we've got it correct the whole way across.

[29 minutes 27 seconds][Customer] : OK, cool.

[29 minutes 26 seconds][Agent] : OK, it reads. Thank you ANGELINANGAMU. It is important 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. One choice life insurance is issued by Pinnacle Life Insurance Limited. 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 Market 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 the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other interest, products or services. We have verified they understand the cover and they consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm they understand and agree to this Yes or no? Wonderful. Your answer to the application questions and any related documents form the basis of your contractor insurance and Pinnacle relies upon the information you have provided when accessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all our questions in accordance with your duty of disclosure? Yes or no?

[30 minutes 49 seconds][Customer] : Yes, yes.

[31 minutes 15 seconds][Agent] : Wonderful. We may from time to time provide offers to you. Why the communication methods you have provided to us in relation to other products and services? By agreeing to this declaration, you consent 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 accepted cover pays a lump sum benefit amount of the following. Angelina NGAMU receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on December 17th, 2024, 12:00 AM. Your premium for the first year of cover is \$27.68 per fortnight. Your premium is STEP, which means it will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year

and you can opt out of this and you can't opt out of this improvement In your premium is an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinky with AB plus financial strength good and triple B minus issuer credit rating with an outlook of stable. You could 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. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. Alright, thank you so much for your patience there, Angelina.

[33 minutes 27 seconds][Customer] : No worries. Thank you.

[33 minutes 27 seconds][Agent] : So that's all done there, no worries.

[33 minutes 43 seconds][Customer] : That's just the a in the number.

[33 minutes 29 seconds][Agent] : And sorry, just before I go ahead and accept the declaration or ask you your questions, I forgot to confirm this earlier, but is your account name, your bank account name, is that just the same as your full name there, your first name and last name and number? OK, beautiful. Thank you for that. So I was completely frequent to confirm that earlier.

[33 minutes 50 seconds][Customer] : You know, I was thinking about giving the name of the account.

[33 minutes 52 seconds][Agent] : Yeah, I completely because I looked at it and it was just blank. I'm like, that does not look right. I just but I'll just ask again. So I've got that as a as your bank account name. So thank you for that. Alrighty.

[33 minutes 59 seconds][Customer] : Yes, yeah, yeah.

[34 minutes 5 seconds][Agent] : So going back to the decor decoration, just these last two yes or no questions, the first one reads, do you understand and agree with the decoration?

[34 minutes 15 seconds][Customer] : Yes.

[34 minutes 16 seconds][Agent] : Wonderful. And would you like me? Sorry, would you like any

other information now? Or would you like me to read any part of the policy document to you?

[34 minutes 28 seconds][Customer] : No, I'm good. Understandable.

[34 minutes 29 seconds][Agent] : No, alrighty, no worries at all. So we'll accept this one here. So just give me a second while that loads.

[34 minutes 30 seconds][Customer] : Alright, yeah.

[34 minutes 50 seconds][Agent] : OK, beautiful. So thank you for that. That's all completed there for you. So that has gone through. So thank you for choosing one choice. That's all completed. And your documents, they will be emailed to you shortly and then we will send out that hard copy to you as well.

[35 minutes 6 seconds][Customer] : Thank you so much.

[35 minutes 5 seconds][Agent] : So hopefully that does come shortly as well. No worries at all. Now, while I do have you on the phone, is there anything else I can assist you with?

[35 minutes 9 seconds][Customer] : Thank you. No, that's it. Thank you very, very much. And I hope you're the best of your journey on giving up the figurice.

[35 minutes 19 seconds][Agent] : Thank you so much and I appreciate your tips as well. I'll definitely take those into place.

[35 minutes 24 seconds][Customer] : Yeah. Cool. Thank you.

[35 minutes 26 seconds][Agent] : Thank you. You have a wonderful day.

[35 minutes 27 seconds][Customer] : Bye.

[35 minutes 27 seconds][Agent] : Bye bye.

[35 minutes 28 seconds][Customer] : You too.

[35 minutes 28 seconds][Agent] : Merry Christmas as well.

[35 minutes 28 seconds][Customer] : Bye.