

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello. Hello.

[7 seconds][Customer] : Hello.

[8 seconds][Agent] : Hi, Steven, it's Tyler calling from Australian Seniors.

[12 seconds][Customer] : Hi.

[12 seconds][Agent] : Can you hear me?

[12 seconds][Customer] : How you going?

[13 seconds][Agent] : Good, thanks.

[13 seconds][Customer] : Yep, I've got ya.

[14 seconds][Agent] : How are you?

[15 seconds][Customer] : Yeah, not too bad. I probably could end up dropping out. I'm driving at the moment out on my way down to Adelaide.

[22 seconds][Agent] : OK, that's not a problem. Do you want me to give you a call back at a suitable time for you?

[21 seconds][Customer] : So, oh, we can, we can try now. And if it cuts out, I'll, yeah, I've got your number here. I'll give you a call when I get in.

[32 seconds][Agent] : OK, not a problem. So OK, that's alright.

[33 seconds][Customer] : But yeah, yeah.

[36 seconds][Agent] : So I'm just giving you a call off the back of the inquiry you put through for your life insurance that I can see here.

[42 seconds][Customer] : Yep.

[42 seconds][Agent] : OK, awesome.

[45 seconds][Customer] : Yep.

[43 seconds][Agent] : So before I can assist you further, can I have your full name and your date of birth please?

[47 seconds][Customer] : Yeah. Steven John Thomas, twenty, 26th of the 10th, 1969.

[50 seconds][Agent] : Yep, perfect. Thank you for that. Steven. Please note all our calls are

recorded, so any advice I provide is general in nature, may not be suitable to your situation. Can I confirm that you're a male Australian resident?

[1 minutes 2 seconds][Customer] : Yep, yes.

[1 minutes 6 seconds][Agent] : Perfect, thank you for that Steven, I appreciate it. Alright, perfect, so just so I can have a better understanding, Steven, what sparked your interest? Are you new in life insurance or do you currently have some cover in place?

[1 minutes 17 seconds][Customer] : No I don't. But in the last month, I've lost 5 close friends around my age.

[1 minutes 26 seconds][Agent] : Oh, I'm sorry to hear.

[1 minutes 26 seconds][Customer] : And yeah, so. And it's just got me thinking if something did happen. Well, yeah.

[1 minutes 39 seconds][Agent] : Yeah.

[1 minutes 34 seconds][Customer] : I just would like to, you know, have the wife, you know, looked after a little bit, That's all.

[1 minutes 40 seconds][Agent] : For the more, for just that Peace of Mind and security.

[1 minutes 42 seconds][Customer] : Just a Peace of Mind. Yeah. Just to, to get, you know, to get it through because I've. Yeah, both because I want to, we want to, I want to do one for her as well. We want to both want to take one out, so we just want to get a bit of an idea, that's all.

[1 minutes 44 seconds][Agent] : Yeah, yeah, yeah, yeah. Fair enough. And that's understandable.

[2 minutes][Customer] : Yes.

[2 minutes][Agent] : And I'm happy that you did mention that as well because that's exactly what our life insurance is designed to do, statements.

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

[2 minutes 5 seconds][Agent] : So it's, it's designed to provide financial protection for our loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends now you can choose cover between \$10,000 all the way up to \$200,000 and you can nominate up to five beneficiaries to receive their nominated benefit amount.

[2 minutes 24 seconds][Customer] : Alright.

[2 minutes 23 seconds][Agent] : Did you have anybody in mind for your beneficiaries that you'd like to leave it to apart from your wife? Is it just your wife or do you have children?

[2 minutes 31 seconds][Customer] : I've got three kids. Yeah. 3.

[2 minutes 33 seconds][Agent] : Oh, OK. Yep. So that's understandable.

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

[2 minutes 36 seconds][Agent] : So just to keep in mind as well, just for your Peace of Mind, umm, if your death is due to an accident, knock on wood, nothing happens to you.

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

[2 minutes 44 seconds][Agent] : Your chosen benefit amount will actually triple and will include an advance payment of 20% of the benefit amount. Help with funeral costs or any other final expenses at the time for your family.

[2 minutes 54 seconds][Customer] : OK.

[2 minutes 55 seconds][Agent] : OK now it is easy to apply. We do just ask you 8 yes or no questions relating to your health over the phone just to see if you are approved and if you are accepted. Once we commence the policy and we get cover sorted for you, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months.

[3 minutes 3 seconds][Customer] : Yeah, yeah, yeah. OK.

[3 minutes 14 seconds][Agent] : Included in the cover is also a terminally ill advanced payment, which means if you were diagnosed with a terminal illness with 24 months or less to live by a specialized medical practitioner, we can actually pay your benefit amount out in full while you're still alive just to help you with medical costs to make sure that you're getting the best care possible.

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

[3 minutes 32 seconds][Agent] : Essentially, Yep. So do you have any questions for me so far, Steven?

[3 minutes 37 seconds][Customer] : What what would it be per month for, for both of us to it's like to cover per both of us. How does it work that way?

[3 minutes 45 seconds][Agent] : OK, perfect. Now, so that's definitely something that I can give or help you with today. So we'll go through some pricing together now, but before I can do that, I just want to confirm with you. Have you had a cigarette in the last 12 months? OK, awesome. Alright, before I do that as well, Steven, I just need to grab a few more details from you. Can you just confirm your status for me? Was that Mister?

[3 minutes 51 seconds][Customer] : Yes, No, Yeah, yeah, yes.

[4 minutes 7 seconds][Agent] : Awesome. And can you just confirm your address for me too there, Steven, starting with your postal code?

[4 minutes 13 seconds][Customer] : It's 6 Park St.

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

[4 minutes 15 seconds][Customer] : Belmont N 2280 NSW Park, PA.

[4 minutes 19 seconds][Agent] : Give me one Belmont North and that was 6 Park.

[4 minutes 24 seconds][Customer] : Park Park. Yeah.

[4 minutes 26 seconds][Agent] : Perfect. Thank you for that, Susan. Park St. Belmont North.

[4 minutes 31 seconds][Customer] : Yep.

[4 minutes 30 seconds][Agent] : And was it the same as your postal address?

[4 minutes 33 seconds][Customer] : Exactly. Yes. Yep.

[4 minutes 34 seconds][Agent] : Awesome. Perfect. I'll just confirm that for you. Alright. Awesome. So I can see here you've put through an enquiry for two, the maximum amount 200,000. Is that where you'd like me to start today? Awesome. Perfect. Not a problem. Let's have a look at that. I'll pull that up for you right now. Any specific reason why you're travelling to Adelaide today, Steven?

[4 minutes 47 seconds][Customer] : Yes, yes, yeah, yeah. With work.

[5 minutes 2 seconds][Agent] : OK.

[5 minutes 1 seconds][Customer] : I've just come back and I've been down here for a couple of months and then I'll have three weeks off and just head.

[5 minutes 8 seconds][Agent] : Oh wow.

[5 minutes 9 seconds][Customer] : Yeah, that's all.

[5 minutes 10 seconds][Agent] : Oh, OK, so you you're back at it now. Hmm.

[5 minutes 10 seconds][Customer] : Yeah, yes.

[5 minutes 16 seconds][Agent] : That's a long drive. So you're driving from Sydney to Adelaide?

[5 minutes 19 seconds][Customer] : From Newcastle.

[5 minutes 20 seconds][Agent] : Oh wow.

[5 minutes 20 seconds][Customer] : Yeah, yeah, I drove, done it in two days. Just or 1 1/2 days. Just break it up.

[5 minutes 21 seconds][Agent] : Oh wow, that's crazy. I don't even know how you drive that long.

[5 minutes 28 seconds][Customer] : Yep, Yep. But I've got to bring me golf.

[5 minutes 30 seconds][Agent] : I get sick of driving after an hour, especially with Sydney traffic.

[5 minutes 35 seconds][Customer] : I've got to bring me golf clubs.

[5 minutes 37 seconds][Agent] : Oh, yes, that's an essential. That's an essential.

[5 minutes 39 seconds][Customer] : Exactly.

[5 minutes 39 seconds][Agent] : My dad loves golf.

[5 minutes 40 seconds][Customer] : Yes, yes, yes. Golf clubs are the first thing packed in the car.

[5 minutes 45 seconds][Agent] : Yeah. Essentially. Yep.

[5 minutes 48 seconds][Customer] : Yep.

[5 minutes 47 seconds][Agent] : That's the same as my dad.

[5 minutes 49 seconds][Customer] : Yes.

[5 minutes 50 seconds][Agent] : All right, I just wanted to ask you again.

[5 minutes 54 seconds][Customer] : Yeah. Right.

[5 minutes 52 seconds][Agent] : Sorry, Steven, just to confirm again. So you have you had a cigarette in the last 12 months?

[5 minutes 58 seconds][Customer] : No.

[5 minutes 58 seconds][Agent] : No. Yes. Perfect. OK. Awesome. And that was a joint. So you wanted to have a look at quoting for a joint policy with yourself and your wife.

[6 minutes 6 seconds][Customer] : Yes.

[6 minutes 7 seconds][Agent] : Perfect. Alright, So what I'll do is I'll grab your wife's some quick details of your wife's as well.

[6 minutes 7 seconds][Customer] : Yep, Yep.

[6 minutes 12 seconds][Agent] : Your wife's as well, sorry. And then I'll confirm that quote for you and give you that pricing for you. So what was your wife's first name, last name and date of birth? Fiona Thomas, Yep. And her date of Yep.

[6 minutes 21 seconds][Customer] : Fiona Thomas, 20th, 2020. Fourth of the 10th, 1970.

[6 minutes 30 seconds][Agent] : Yep, 1970. Perfect. OK. And can I confirm that she's a female Australian resident? Awesome. Thank you for that, Steven. All that life. OK, won't be too long.

[6 minutes 37 seconds][Customer] : Yes, right.

[6 minutes 50 seconds][Agent] : Let's cancel. Sorry, won't be too long. My computer is just taking a while to load. OK, so we'll look at that maximum amount. So that was 200,000 that you're looking at for the both of you's each.

[7 minutes 3 seconds][Customer] : Yes. Yes.

[7 minutes 4 seconds][Agent] : OK, awesome. And can I confirm, has she had a cigarette in the last 12 months?

[7 minutes 8 seconds][Customer] : No.

[7 minutes 9 seconds][Agent] : OK, awesome. Alright, perfect. Let's bring that up. OK, so for \$200,000 of cover for yourself and your wife Steven, you're looking at a combined fortnightly payment of \$244.06 per fortnight.

[7 minutes 30 seconds][Customer] : That's the first fortnight for the both of us.

[7 minutes 32 seconds][Agent] : Yep, that's correct. That's for the both of yous. Now, how's that sounding in terms of suitability? Yeah. So I can definitely give you that projection as well. So you have the option of fortnightly, monthly or annually.

[7 minutes 34 seconds][Customer] : OK, OK, Well, probably I get paid monthly, so yeah, Yep.

[7 minutes 48 seconds][Agent] : Monthly, you're looking at a total of, let's have a look, \$528.81 a month. Yeah.

[7 minutes 58 seconds][Customer] : OK, Yep.

[7 minutes 59 seconds][Agent] : And that's for 200 dollars, \$200,000 of cover for both yourself and your wife each. Yeah.

[8 minutes 5 seconds][Customer] : Is there is there much difference in price like that for say 150,000?

[8 minutes 13 seconds][Agent] : Yep. So I can look at that for you as well. So we'll bring that down and that's for the both of you.

[8 minutes 18 seconds][Customer] : Yeah, yeah.

[8 minutes 17 seconds][Agent] : So we'll drop it down to 150 thousand. Yeah, I can definitely do that. So for 150,000, Stephen, you're looking at a monthly premium of \$396.61.

[8 minutes 30 seconds][Customer] : Yeah, that's both of them. Yeah.

[8 minutes 32 seconds][Agent] : Yeah.

[8 minutes 33 seconds][Customer] : Yeah. OK.

[8 minutes 33 seconds][Agent] : So how's that sound?

[8 minutes 34 seconds][Customer] : Yeah, that, that sounds better.

[8 minutes 38 seconds][Agent] : Yep. Yep.

[8 minutes 36 seconds][Customer] : Like, yeah, that'd be a lot better, but I'd have to get approvals from her first before I go ahead and sort it.

[8 minutes 43 seconds][Agent] : No, Yeah, that's understandable. That's understandable.

[8 minutes 46 seconds][Customer] : Yeah, yeah, yeah, yeah.

[8 minutes 49 seconds][Agent] : So what I can do for you then in that instance, I can definitely give you a call back. I'll set a call back for you, say, tomorrow at the same time. Is that OK?

[8 minutes 57 seconds][Customer] : Uh, yes, that's probably a good time. Yeah.

[8 minutes 59 seconds][Agent] : Yep. OK, perfect. So what I'll do then? Will you be with your wife at that time?

[9 minutes 3 seconds][Customer] : No, no, she's back home. She's stayed back. OK.

[9 minutes 5 seconds][Agent] : Oh, OK, OK, no, that, that's all right. That's OK then.

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

[9 minutes 9 seconds][Agent] : So what I'll do then is I'll set up, I'll set back a call for you for tomorrow and I'll give you a call at the same time around 12:30.

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

[9 minutes 16 seconds][Agent] : And then I'll go through that with you and see where you're at and make sure that, you know, you'd like to see if you'd like to move forward with getting that cover sorted for you guys ASAP.

[9 minutes 26 seconds][Customer] : Yes. Yeah. Umm, is there anything you could send me to so I could have a read of it tonight?

[9 minutes 32 seconds][Agent] : Yep. So I can definitely do that.

[9 minutes 34 seconds][Customer] : Yeah.

[9 minutes 34 seconds][Agent] : So I just wanted to confirm that with you as well.

[9 minutes 35 seconds][Customer] : So I could talk to her about it, that's all.

[9 minutes 37 seconds][Agent] : Yep. So what I'll do is I'll send an e-mail across to the e-mail that we have here at S. I'll just confirm that with you. So that was steve.tomothodoublemo@outlook.com.

[9 minutes 43 seconds][Customer] : Yep, That's correct. Yep.

[9 minutes 49 seconds][Agent] : Awesome. Perfect. So I'll get those quotes sent over to you as soon as possible.

[9 minutes 55 seconds][Customer] : Yep.

[9 minutes 55 seconds][Agent] : I'll give you some time to read through it and review it and you know, obviously discuss it with your wife and get permission and then I can move forward with you from there.

[10 minutes][Customer] : Yeah, Yeah. OK, then. And just the the boxer, then the 150 and the 200, if you don't mind.

[10 minutes 10 seconds][Agent] : Yep, not a problem.

[10 minutes 11 seconds][Customer] : That's excellent. That'll be good.

[10 minutes 11 seconds][Agent] : I'll make sure that that's sent as well.

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

[10 minutes 12 seconds][Agent] : Not a problem, Steven. I can definitely do that for you also. Well, I hope you drive safe, Steven, and I hope you get to Adelaide safely.

[10 minutes 19 seconds][Customer] : Yes, Yep.

[10 minutes 19 seconds][Agent] : Thank you for contacting Australian seniors and hopefully I'll talk to you tomorrow.

[10 minutes 23 seconds][Customer] : No worries. You will talk to me.

[10 minutes 24 seconds][Agent] : Perfect.

[10 minutes 25 seconds][Customer] : So thank you very much for that.

[10 minutes 26 seconds][Agent] : Awesome. No worries. Thank you for that, Steven. Take care.

[10 minutes 27 seconds][Customer] : OK, bye.

[10 minutes 29 seconds][Agent] : Bye.