

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there. 30 S it's Christina, calling from One Choice Insurance. How are you?
Yeah, I'm calling from One Choice Insurance.

[7 seconds][Customer] : Oh, this insurance aye. Yep.

[12 seconds][Agent] : I was calling about the enquiry that you put through earlier this morning, Life insurance. How are you?

[19 seconds][Customer] : Good. Thank you.

[20 seconds][Agent] : That's good to hear. My name's Christina, so I'll be going through some information with you and some pricing and answering any questions that you may have so I can do that for you.

[34 seconds][Customer] : CC.

[29 seconds][Agent] : Can I confirm that your full name is Thaddeus Fiasco CSE? Thank you. I knew I was saying it incorrectly. I have heard that surname before actually, but I just haven't had to pronounce it. And can I confirm your date of birth is the 30th of January 2006? Great. And may I also confirm that you're a male New Zealand resident and currently with value in New Zealand? Thank you. I'll let you know that all calls are recorded. Any advice? The providers limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs or do not consider your personal circumstances. So thanks for going online earlier this morning to do the quote with us. You're up quite early this morning. If you don't mind me asking, what has made you decide to look at some life insurance? Yeah, of course. That's a great reason to be looking into cover. When you mentioned family, are you talking about like kids or a partner or are you talking about siblings? Mum and dad. Siblings, Ye.

[1 minutes 26 seconds][Customer] : Just because there will be oh, just good for the family, just siblings and leasing in it.

[1 minutes 48 seconds][Agent] : Yeah, you do have nieces and nephews. That's nice.

[1 minutes 58 seconds][Customer] : Yeah, just to pay anything.

[1 minutes 52 seconds][Agent] : OK, so no kids of your own just yet that you just want to be able to

prepare for the future if anything happens to you, you can leave some money behind for them so they can look after your nieces and nephews. OK. And look, you know, when it does come to life insurance, I mean, you get to choose who you're leaving that money behind you.

[2 minutes 17 seconds][Customer] : Yep.

[2 minutes 10 seconds][Agent] : So if things change in the future and then you have a family of your own, it's as simple as updating the beneficiary form, OK. And then you can leave that money behind for your own kids when that time does come. And are you 18 at the moment? How many brothers and sisters do you have? Brothers and sisters? Or do you mean nieces and nephews?

[2 minutes 25 seconds][Customer] : Yeah, I think just off the top of my head, I think about team, I think brothers and sisters.

[2 minutes 46 seconds][Agent] : Wow, you've got a messy family. That would be nice this time of year for Christmas and New Year.

[2 minutes 49 seconds][Customer] : Yeah, yeah.

[2 minutes 51 seconds][Agent] : Do you all get together?

[2 minutes 53 seconds][Customer] : Chit Chi ah, no, it's TC percent nice.

[2 minutes 58 seconds][Agent] : Oh, yeah, I'm the same. So yes, I'm, I'm the same when it does come to my family as a couple of different sides of the family, like different, you know, different mums. So yeah, look, some of us are close and some of us aren't. I assume that's totally the same for you.

[3 minutes 11 seconds][Customer] : Yeah, yeah, it is the same.

[3 minutes 20 seconds][Agent] : Yeah, yeah. So it happens. So I guess when there's different families coming together.

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

[3 minutes 26 seconds][Agent] : So I'll go through some information with you and explain to the policy and how it works. It is designed to be able to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So the benefit amount that you choose that could be used to help house a new loans or debts, even if you don't have them now and say later

on, you know, you might have a, a loan when it does come to like a car or like a package, those sorts of, umm, even a personal line, the, the life insurance can help support those sort of, uh, those sorts of debts if you were to pass away.

[4 minutes 1 seconds][Customer] : Oh cool.

[4 minutes 2 seconds][Agent] : OK. And then basically with the life insurance, it's there for some Peace of Mind that if anything happens to you, you know that your family is supported and they've got that financial security. So when it does come to yourself, you're talking about your siblings, you know that they're OK and they've got that money there. Look after your nieces and nephews as well and support their own families. You do get to choose up to five people to be able to receive the amount when you pass away. And like I mentioned, that nomination can be updated at any time. OK. And then your loved ones do get to request an advance pay out of \$10,000 to help with funeral costs or any other final expenses that you might have. Sometimes it can be quite a difficult time on the family, not just emotionally but also financially to come up with money to pay for a funeral, especially if death is quite sudden. So with our policy, they can request that advance payout and it's generally paid stand with one within one business day of receiving the relevant documentation. So then you've also got that piece of mind as well with the policy, OK.

[4 minutes 53 seconds][Customer] : Yeah, Yep, that sounds good.

[5 minutes 10 seconds][Agent] : And we do keep everything very simple for you. So everything is done over the phone. There's no forms that you need to fill in.

[5 minutes 17 seconds][Customer] : I see. Yep.

[5 minutes 17 seconds][Agent] : You don't need to see a doctor either. Yeah, what I simply do is go through some questions about your health and lifestyle. They generally have some questions and they'll confirm whether you can get cover with us. They'll also confirm the final price in terms of the policy.

[5 minutes 34 seconds][Customer] : Yep, that sounds good.

[5 minutes 32 seconds][Agent] : OK, so I'll bring up, I'll bring up some. I'm glad. I'll bring up some quotes now for you. We'll go to a quote and you can let me know how it all sounds. So just a quick

question about your smoking status. First, have you had a cigarette in the last 12 months?

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

[5 minutes 53 seconds][Agent] : Yeah, me too. OK.

[5 minutes 53 seconds][Customer] : It just started vaping this year.

[5 minutes 55 seconds][Agent] : I think I just started. It's one of those things when I just started, it's hard to stop. I'm exactly the same. So with the vaping, we have to answer yes to this question for you, OK. Would you consider it as a cigarette? And then is your current annual income \$50,000 or more?

[6 minutes 3 seconds][Customer] : Yeah, I think we'll pay you. OK. One start, Mixy.

[6 minutes 23 seconds][Agent] : Sorry, not a card. This would be about your annual salary you'd like if you're working at the moment or not.

[6 minutes 29 seconds][Customer] : Oh, last start the mixy started job I just finished studying.

[6 minutes 33 seconds][Agent] : OK Did you have what did you finish, like school or did you do a course?

[6 minutes 42 seconds][Customer] : Yeah, sort of like Corsair E30 just for carpentry.

[6 minutes 46 seconds][Agent] : Oh, yeah, that's good. So is your current annual income \$50,000 and more? That would be a no for this question. Is that correct? OK, thank you. And then you do get to choose a benefit amount from \$100,000 up to a maximum of \$1 million. What amount would you like me to quote you on?

[7 minutes 10 seconds][Customer] : How much would it take a month? Monthly. The full 500?

[7 minutes 14 seconds][Agent] : You're looking at 500,000. OK. We do fortnightly months to annual premium. So just to confirm, you'd prefer it monthly, is that right? OK, so for \$500,000 to cover the monthly premium is \$113.46. How does that sound?

[7 minutes 23 seconds][Customer] : Yeah, not too bad. What about the 100?

[7 minutes 41 seconds][Agent] : Yeah, let's have a look. You can go in between that. So if you want to look at 250,100 thousand, then you can. And at a later date when you are working, I know you mentioned at the moment you're going to be starting a job next year. So once you are like earning a

little bit more money and feel like you can afford a bit more and you want more cover, you just have to give us a call. You can apply to increase the level of cover up into the age of 70 subject to eligibility other time. OK. So if you're looking at 100,000, that would be a monthly premium of \$22.69. And then another example for you at 250,000 is a monthly premium of \$56.73.

[8 minutes 9 seconds][Customer] : Oh Y yeah, this is oh Oh yeah, I might just start off with 100 and just slowly increase it as I get older.

[8 minutes 34 seconds][Agent] : OK. So 100,000 dollars, \$22.69 is the indicative amount per month. And then what I'll do is I'll go through the house and last questions with you.

[8 minutes 44 seconds][Customer] : Yeah. Sweet.

[8 minutes 42 seconds][Agent] : OK, thank you. So you've already got a job job lined up for yourself. That's pretty good. That's good. So you finished.

[8 minutes 45 seconds][Customer] : This yeah, just thanks to a mate.

[8 minutes 56 seconds][Agent] : Yeah, that's good. You know what, sometimes it's just, you know, so it's nice that your mates been able to get you on board. At least you can get into the industry.

[9 minutes 7 seconds][Customer] : Yeah. **** *.

[9 minutes 8 seconds][Agent] : You know, it's a step into the industry and, yeah, like it's as a starting point. Right. And hopefully he makes good to you.

[9 minutes 18 seconds][Customer] : Yeah.

[9 minutes 17 seconds][Agent] : Has he got his own business?

[9 minutes 20 seconds][Customer] : No, he's just a worker as well, but he's quite hot there.

[9 minutes 24 seconds][Agent] : Oh, that's good. OK well, then it might be a good company to work for if he's high up, Right?

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

[9 minutes 32 seconds][Agent] : That's good. I hope it goes well for you.

[9 minutes 35 seconds][Customer] : Thank you.

[9 minutes 36 seconds][Agent] : That's OK. So I've got a, uh, a duty of disclosure to read out before we go through the questions. It reads. Please be aware all calls are recorded for quality and

monitoring purposes. We collect our 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 service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about breach to privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk insurer. You have this GDM from the time we entered the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this? Thank you. OK, great. OK. And then most of these questions I can mention will require you some answers from you.

[10 minutes 55 seconds][Customer] : Yeah, this sounds good because Yep, sounds good.

[11 minutes 6 seconds][Agent] : OK, just loading up. So, OK, so the first one is asking, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[11 minutes 21 seconds][Customer] : Yep.

[11 minutes 23 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following Seroquel? Heart conditions such as we're not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia are excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other medical sorry or any other mental health disorder.

[11 minutes 39 seconds][Customer] : N N NNI think the only thing I've heard is David.

[12 minutes 8 seconds][Agent] : OK, Yeah, that's completely fine. Well, this one's asking about mental health, right? So not about like sickness, like, you know, like COVID and those sorts of things.

[12 minutes 8 seconds][Customer] : It's done, oi.

[12 minutes 20 seconds][Agent] : So, so I just ask it again, just to make sure we're both on the same page. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. OK, thank you. Have you been diagnosed with a terminal illness, motor neurone disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? And the last penny is have you used legal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

[12 minutes 33 seconds][Customer] : And next, I don't think so, no.

[13 minutes 6 seconds][Agent] : OK, when you said that things I do need a confident answer from you. Do you want me to read it out again?

[13 minutes 13 seconds][Customer] : Is it not cost me to send in a little bit?

[13 minutes 17 seconds][Agent] : No.

[13 minutes 19 seconds][Customer] : Oh.

[13 minutes 18 seconds][Agent] : So cough medicine is something that you can get over the the counter from like a pharmacy. So this would be like say for example, there was a prescription medication that wasn't in your name and you abused it.

[13 minutes 32 seconds][Customer] : Oh no.

[13 minutes 32 seconds][Agent] : OK, but it's also asking other things as well. So in the last 10 years, have you used illegal drugs, abused prescription medication, or received treatment or counseling for drug or alcohol consumption?

[13 minutes 47 seconds][Customer] : Oh no. None of this.

[13 minutes 49 seconds][Agent] : Thank you and good to hear. And the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height please? 183, thank you. And what is our exact weight?

[14 minutes 14 seconds][Customer] : 183 centimeters, 115 KG.

[14 minutes 26 seconds][Agent] : 115 Thank you. OK. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Thank you. OK, And we'll just go to the next page together. 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 wars, civil unrest, or work offshore. OK, To the best of your knowledge, are you infected with or are you in a high risk category? Second, contracting HIV, which causes AIDS. Do you have definite plans to travel or is that outside of New Zealand IE booked or will be booking travel within the next 12 months? OK beautiful. Seems like it's a very PLA very popular place to travel to.

[15 minutes 1 seconds][Customer] : No, no, possibly to just to a holiday next year, yeah.

[15 minutes 37 seconds][Agent] : Sorry, just to confirm, So that was a yes for this question. Is that correct? OK, it just says what? Sorry, which countries do you intend to travel to reside in? So I'll just put down Aratonga is RARA or RARO. Oh, OK, thanks. Let's get it mixed up. And will you be overseas for longer than three consecutive months?

[15 minutes 58 seconds][Customer] : With a no it's just a couple weeks.

[16 minutes 12 seconds][Agent] : OK, beautiful. And do you have existing life insurance policies, other life insurance companies with a combined total sum is short of more than \$5 million?

[16 minutes 23 seconds][Customer] : Nah, this is my first one.

[16 minutes 26 seconds][Agent] : OK, thank you. So I have to know for that one for you and have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes? Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure. Tumour, mole or cyst including skin cancer transport to Melanoma. Have you ever had an abnormal PSA test during enlarged prostate, thyroid condition and neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder, or pancreas. Hepatitis or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, bladder disorder or disease? OK. Sleep apnea or asthma excluding childhood asthma.

[16 minutes 47 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, N no.

[18 minutes 5 seconds][Agent] : Thank you. We'll just go to the next question. We'll almost that ends now as well. OK, So other than what you have already told me about in the past three years, have you sought medical advice for treatment by a medical practitioner or specialist or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy?

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

[18 minutes 35 seconds][Agent] : OK, thank you. Now you mentioned to me earlier in the call you had COVID. Was that the in the past three years or was it over three years ago?

[18 minutes 45 seconds][Customer] : I think it was just over three years.

[18 minutes 52 seconds][Agent] : Yeah. So it was over three years ago. Is that correct? OK, that's fine. We don't need to list it down. And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[18 minutes 50 seconds][Customer] : Yeah, yeah, yeah.

[19 minutes 9 seconds][Agent] : Great, 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 adenomatous polyposis?

[19 minutes 25 seconds][Customer] : I have no clue, but no, I don't think so.

[19 minutes 31 seconds][Agent] : Or this would be your mother, father, brother or sister.

[19 minutes 36 seconds][Customer] : Oh, you know.

[19 minutes 36 seconds][Agent] : And it's to the best of your knowledge, no. OK, thank you. And the next one is also about your mother, father, brother or sister. So 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? OK, thank you. Now up to the last question already.

[19 minutes 56 seconds][Customer] : No sweet.

[20 minutes 3 seconds][Agent] : OK, so other than one of events, give certificate of vouchers. 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, AB sailing, scuba diving deeper than 40 meters, cable wreck diving, or any other hazardous activity? Thank you. OK, so that brings us to the end of this question. So thank you so much for answering them with me.

[20 minutes 31 seconds][Customer] : No sweet open.

[20 minutes 40 seconds][Agent] : It's great to see you in good health as well. So with the questions, no surprises, you have been fully approved.

[20 minutes 48 seconds][Customer] : Oh, sweet.

[20 minutes 46 seconds][Agent] : So congratulations to you, OK.

[20 minutes 49 seconds][Customer] : Thank you.

[20 minutes 49 seconds][Agent] : And also good news is that the premium remains the same as what we discussed as well. OK. So that's also also good to hear.

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

[20 minutes 57 seconds][Agent] : So with with our life insurance policy, we will be covering it immediately for death due to any cause except suicide in a certain 13 months, OK? There's also a terminally ill advanced payment included. So if you were diagnosed with 12 months less to leave by a medical practitioner, we're going to pay the claim in full. So I'm gonna say we're going to pay the CL claim in full. It's \$100,000, the amount you're insured for. It's paid to yourself. You could use that for your medical costs to treat that, but it's up to you how you're going to use it, OK?

[21 minutes 33 seconds][Customer] : Yes.

[21 minutes 30 seconds][Agent] : I mean, I hope that that never happens to you, but if it does, it's there for support to you.

[21 minutes 36 seconds][Customer] : Oh, it's cool is.

[21 minutes 35 seconds][Agent] : OK, Yeah. And then your beneficiary is still able to request the advance part of \$10,000 to help with funeral costs. And please be aware of your premium is steps, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with the situated increases in premium. You can't add this indexation each year by contacting us.

[22 minutes 6 seconds][Customer] : Oh, yeah.

[22 minutes 6 seconds][Agent] : OK, So I know you mentioned to me earlier in the call that you were looking at life insurance because you're thinking about the future and your family referring to your, your siblings and then also your your nieces and nephews and just being able to look after them if anything happens to you.

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

[22 minutes 24 seconds][Agent] : So yeah, so because you have been approved, so yes, what I'll be able to do for you today is organize this policy for you over the phone today and then have all the policy documentation sent over to you. We do have it emailed and posted, so I'll confirm the information with you in a moment.

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

[22 minutes 40 seconds][Agent] : You also don't have to make any upfront payments today, so you can actually choose a payment date in advance that suits you.

[22 minutes 48 seconds][Customer] : Yep. Sounds good.

[22 minutes 47 seconds][Agent] : OK, so I'll confirm. Yes, thank you. I'll confirm some information with you. I do have your name here. It's spelled THADDEUS.

[23 minutes 2 seconds][Customer] : Yep, that's great.

[23 minutes 3 seconds][Agent] : And then the surname is SCIASCIA. OK, thank you. And then the e-mail is thadoubledeuspirangi18@gmail.com. Thank you. Is that a middle name or? OK, that's fine. And then I'll note down your address. What's your post code, please? What suburb do you live in? OK, great. And then that's in Invercargill. And what's your address?

[23 minutes 25 seconds][Customer] : Yeah, that's just one one of my middle names, 9812 Appleby Livengin.

[23 minutes 58 seconds][Agent] : OK, 11 Janet St. OK, thank you. Is that the same as your postal address where you get your mail?

[24 minutes 1 seconds][Customer] : Yep, Yep.

[24 minutes 7 seconds][Agent] : OK, great. And then when it does come to a payment, as I

mentioned before, you don't have to make any upfront payments today, so you can choose a payment in advance that suits you. We do generally collect the payment within the next 7 days. Which day is most suitable for you? What day do you want that first payment to come out?

[24 minutes 27 seconds][Customer] : No, I could do tomorrow.

[24 minutes 33 seconds][Agent] : Yeah, tomorrow's fine.

[24 minutes 34 seconds][Customer] : Is it just the 20 oh 20 something dollars?

[24 minutes 40 seconds][Agent] : Yeah. So the premium is \$22.69 and then you've chosen the monthly premium. So if you choose tomorrow, it would be tomorrow's payment of the \$22.69 and then it would be monthly on the 24th.

[24 minutes 57 seconds][Customer] : Oh, yeah.

[24 minutes 59 seconds][Agent] : Are you OK with that?

[25 minutes 2 seconds][Customer] : Oh. So Yep.

[25 minutes 3 seconds][Agent] : The 24th? OK, If it needs to be changed in future, just give us a call and you can apply to change the payment date. OK? Alright.

[25 minutes 14 seconds][Customer] : Yep. Yes.

[25 minutes 14 seconds][Agent] : Are you paying through a bank account or through a credit card? OK, what's the account name under? Is that under your name?

[25 minutes 19 seconds][Customer] : Thank you.

[25 minutes 24 seconds][Agent] : Darius CSE OK, thank you. Did I say it correctly then?

[25 minutes 31 seconds][Customer] : Yep. Yes, yes, yes.

[25 minutes 33 seconds][Agent] : OK, that's good. Alright. And what's your account number please?

[25 minutes 41 seconds][Customer] : Just get it.

[25 minutes 42 seconds][Agent] : OK, thank you.

[25 minutes 47 seconds][Customer] : Oh wait, is it the information on my card or just?

[25 minutes 51 seconds][Agent] : If you're providing a card, a Visa or MasterCard, I need to pause the call. If you're providing your account number, which would be on your Internet banking, then you can let me know which what do you want to do? What's easier with a card, You know, obviously it

expires. So if it does expire, you'll need to contact us to update that information. So as if it's lost with a bank account, it would be like on your banking app where you can find your account number. Yeah, it's up to you.

[26 minutes 23 seconds][Customer] : Yeah, I'll just do my Internet thinking.

[26 minutes 27 seconds][Agent] : OK, alright, that's it. Let me know when you're ready. Yeah. Hmm. Mm.

[26 minutes 27 seconds][Customer] : So just start reading it up 123154 015742650.

[26 minutes 48 seconds][Agent] : OK. I'll read it back to you 123154015742650.

[26 minutes 58 seconds][Customer] : Yep, it's good.

[26 minutes 59 seconds][Agent] : OK, thank you. I do have a couple of questions as well that I need to ask about the bank details. Do you have authority to operate this bank account alone?

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

[27 minutes 9 seconds][Agent] : Great. And do you need to jointly authorise debits?

[27 minutes 14 seconds][Customer] : I don't know about it.

[27 minutes 16 seconds][Agent] : So this is just ask, that's OK. This is just asking like do you need permission to debit from this account with another person?

[27 minutes 23 seconds][Customer] : Oh, no.

[27 minutes 25 seconds][Agent] : Thank you. And have you cancelled a direct debit authority for one choice of Pinnacle Life as the initiator in the last nine months on the account you are providing? OK. And are you happy to set up a direct debit authority without signing a form?

[27 minutes 47 seconds][Customer] : What was it? Sorry.

[27 minutes 43 seconds][Agent] : So are you, are you happy to set up a direct debit authority without signing a form? So it'd be automatically debited from your account each month on the 24th?

[27 minutes 58 seconds][Customer] : Oh yeah, yeah, I'm good with that.

[28 minutes][Agent] : OK, OK, thank you. And we also provide you with the confirmation of the Direct Debit authority anyway, so that's done within the next 5 business days. So if you do need a query or can't see authority, you're welcome to give us a call.

[28 minutes 13 seconds][Customer] : Sounds good.

[28 minutes 14 seconds][Agent] : OK. And your grievous authority is subject to 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 Pinnacle Life, who is the initiator for One Choice to direct debit this account in accordance with the terms and conditions. Do you agree to this?

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

[28 minutes 37 seconds][Agent] : OK, thank you. I do have a declaration to react to them and we'll be able to get your policy organized. Sorry. It does read. Thank you that yes, yes, yeah. It is important you understand the following information. I will ask for your agreement. These terms at the end and your policy will not be enforced unless you agree these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle Pinico has an agreement with Greenstone Financial Services New Zealand Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice you 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 and goals or considered any other insurance products or services. We have verified you understand the cover and that you can see that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which is out more information which can assist you to decide whether to act on any advice you provide. Can you please confirm that you understand and agree to this yes or no? You answered the application questions and any related documents from the basis of your contract of insurance. Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Could you please confirm you have answered all of our questions in accordance to the duty of disclosure? Yes or no?

[30 minutes][Customer] : Uh, yes, yes.

[30 minutes 24 seconds][Agent] : OK. By agreeance's declaration you can send to be contacted by

us in relation to other products and services. You cannot have this at any time by contacting us. The accepted cover pays a lump sum benefit amount of 30. SCSE receives \$100,000. In the event of life insurance, our benefit is not paid as to reside in the 1st 13 months of the policy. Your total premium for the first year of cover is \$22.69 per month. Your premium is steps which means it will be calculated each policy anniversary and will generally increase as your age. Your Sumatroid will also increase automatically by 5% each year and you cannot add this including your premium as an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority I provided to us. I am Best has rated Pinnacle with AB plus financial strength good and a triple B minus Is your credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us for the e-mail address will also be emailed to you today. You should carefully cancel these documents to ensure the products which needs you have a 30 day claim off prejim to my accounts to your policy and any premiums you may have paid will be refunded in full unless you're offloaded to claim. Now at the end of the declaration I do have two questions to ask you. The first one's asking, do you understand and agree with the declaration, yes or no? Great. And a second question, would you like any other information? Now, would you like me to read any part of the policy document to you, yes or no?

[32 minutes 4 seconds][Customer] : You and no thank you.

[32 minutes 16 seconds][Agent] : OK, great. So accept this declaration, your behalf and put the policy in place. So cover does start today for you then with the documents that we're sending over to you via e-mail and PO post it will include your beneficiary nomination form. OK, so you've got three options. You can e-mail that form back to us or post it, or you can call us due to nomination at the phone.

[32 minutes 42 seconds][Customer] : Yep. Sounds good.

[32 minutes 42 seconds][Agent] : Alright, But if you have any questions about it or you're not sure about something, just give us a call. You can call back in and ask me or you can speak to our support team and they'll be able to help you.

[32 minutes 54 seconds][Customer] : Yeah. Sweet. Sounds good.

[32 minutes 54 seconds][Agent] : OK, alright, perfect.

[32 minutes 56 seconds][Customer] : Yep.

[32 minutes 56 seconds][Agent] : Well, that's all done now. So I, I do wish you luck with your job next year as well. And I hope it all goes well for you.

[33 minutes 5 seconds][Customer] : Thank you.

[33 minutes 5 seconds][Agent] : And I hope you have a good Christmas and happy New Year as well.

[33 minutes 9 seconds][Customer] : You too.

[33 minutes 10 seconds][Agent] : You've got, you've got your birthday on the 30th, which is pretty cool. Next Monday. Oh, no, sorry. In two months. Sorry. It's the 30th, right Next month.

[33 minutes 16 seconds][Customer] : Yeah, yeah.

[33 minutes 20 seconds][Agent] : My apologies. Yeah, that's good. OK, Just as well while you're on the phone, we do also have another product available, which is fetal insurance. Would you be interested in hearing about funeral cover as well?

[33 minutes 35 seconds][Customer] : No, thank you. I think the life insurance would be OK.

[33 minutes 37 seconds][Agent] : OK, OK, perfect. If anything changes then you want to give us a call like in the new year. Just just do so we can go through that with you once you're, you know, you're at work and settled in your new job.

[33 minutes 51 seconds][Customer] : Sounds good.

[33 minutes 52 seconds][Agent] : OK. Alright then.

[33 minutes 53 seconds][Customer] : Thank you for that.

[33 minutes 54 seconds][Agent] : Thank you. That's OK. I hope you enjoy the rest of your day. Thanks for your time this morning as well.

[33 minutes 58 seconds][Customer] : You too, K see you.

[34 minutes][Agent] : Alright, bye. Bye.