

[4 seconds][Customer] : Hello.

[5 seconds][Agent] : Hello Philip, It's Affidi calling from Real Insurance who have recently received your expression of interest online regards to our life insurance cover.

[12 seconds][Customer] : Yep. Yep. Nope. Yeah.

[12 seconds][Agent] : So happy to take you to it and go through the options and answer your questions as well.

[15 seconds][Customer] : Yep. Yep. No worries. Yep.

[16 seconds][Agent] : All right, I'll do that for you. I'll put you down here. I'll just confirm your details. Philip put you down as Philip follows. Is that right?

[23 seconds][Customer] : Yeah. Philip Farley. Yep, that's correct.

[25 seconds][Agent] : Thank you. Date of birth 25th of February 1954 is that right?

[30 seconds][Customer] : Yep, that's correct.

[31 seconds][Agent] : Thank you. Please note calls are recorded and advice I provide is general nature that may not be suitable to your situation. Can I also confirm that you are a male Australia resident, is that right? OK, e-mail has come to you as follow, tpt@outlook.com. Is that also correct?

[36 seconds][Customer] : Yep, yes, yes, Yep. That's correct.

[51 seconds][Agent] : Thank you, Philip.

[54 seconds][Customer] : It's 4500.

[52 seconds][Agent] : And what's your post code in QLD 4500? Whereabouts are you in Queensland? What suburb?

[1 minutes 1 seconds][Customer] : That's a Warner.

[1 minutes 2 seconds][Agent] : Warner. OK. Yep. And what's your postal address or street address in Warner?

[1 minutes 7 seconds][Customer] : It's #10 Maculata. MACULATA Port.

[1 minutes 13 seconds][Agent] : Yep, got it. And that's the postal address, I take it the same.

[1 minutes 16 seconds][Customer] : Yes, that is. Yes, that's correct.

[1 minutes 17 seconds][Agent] : Fantastic. Thank you. OK, thank you. And just to help you out here

today, umm, So what sparked your interest to look into some life insurance cover, uh, with us?

[1 minutes 30 seconds][Customer] : I'm just trying to reduce my cost from my other insurer.

[1 minutes 34 seconds][Agent] : Oh, so you have got one in place you're looking at reducing.

[1 minutes 36 seconds][Customer] : Yeah, I've got one in place.

[1 minutes 37 seconds][Agent] : Bye bye. Fair enough.

[1 minutes 37 seconds][Customer] : I've had it in place for years, but it's just getting too expensive, so that's what I see. Yeah.

[1 minutes 41 seconds][Agent] : Alright, no problem then.

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

[1 minutes 43 seconds][Agent] : If you are replacing an existing policy, we recommend that you do not cancel until your application is approved and you have reviewed this policy in full as it may not be identical to resisting cover.

[1 minutes 57 seconds][Customer] : Right. Yep. OK.

[1 minutes 53 seconds][Agent] : You should also consider the benefits may not apply or waiting periods may start again, just they might as well OK with our life insurance cover Philip, it's designed, it does cover you worldwide and for life.

[2 minutes 5 seconds][Customer] : Yep. Yes. OK. Yeah.

[2 minutes 4 seconds][Agent] : So you've got that advantage with us, OK Umm, and it does obviously provide a lump sum benefit amount that is payable there in any of your passing umm and this could be used to help pay off, for example, mortgages or loans, you know, maintain your family's health Li Li their lifestyle.

[2 minutes 23 seconds][Customer] : Right. Yep.

[2 minutes 22 seconds][Agent] : Sorry, umm, and also it's you that piece of money something happens to you, your family have a financial security or stability, OK, Included in your cover too is an advanced payment of 20% of the benefit now to help uh, and, and to a maximum of two \$20,000 to help with funeral costs and in or any other final expenses at the time. So as you can see, it's all sorted together in my package, OK?

[2 minutes 32 seconds][Customer] : Yes, Yes, yes, yes, yes.

[2 minutes 51 seconds][Agent] : Now in addition to that, there is also terminally ill advanced payment including the cover, all right, which I'll talk to you about on the loan. Umm, but you can also nominate up to five beneficiaries for them to receive them nominated for now.

[2 minutes 55 seconds][Customer] : Alright, Yep, Yeah.

[3 minutes 2 seconds][Agent] : So it could be more than one person. OK, Now we do keep this nice and simple for you as everything is done for you over the phone. So there are no forms to fill out or medical checks or blood tests to complete, right?

[3 minutes 3 seconds][Customer] : OK, alright, alright. Yep.

[3 minutes 14 seconds][Agent] : We simply take you through health and lifestyle questions as and that will determine not only pricing but also terms of the policy as well.

[3 minutes 23 seconds][Customer] : Right. OK. Yep.

[3 minutes 22 seconds][Agent] : OK, any, any questions so far?

[3 minutes 26 seconds][Customer] : Not yet. No.

[3 minutes 25 seconds][Agent] : That's OK. Now let's look at the options available. Yeah, we begin with Philip. Have you had a cigarette in last four months? Wow, 10 year old smoker.

[3 minutes 36 seconds][Customer] : You cigarettes Since I was about 10 when I was naughty, when I was a naughty little boy.

[3 minutes 46 seconds][Agent] : Oh, wow.

[3 minutes 44 seconds][Customer] : It's like 10 or 14 or whatever I was. But yeah, no, I haven't smoked for decades.

[3 minutes 48 seconds][Agent] : Yeah, but yeah, no, fair enough.

[3 minutes 51 seconds][Customer] : For decades, yeah.

[3 minutes 52 seconds][Agent] : Just for the just for the record, I need a clearance of either yes or no. Have you had a cigarette in last terms, yes or no? OK, perfect, thank you.

[3 minutes 58 seconds][Customer] : No, sorry.

[4 minutes][Agent] : Now the rate now you're OK. The range that you can apply for with us at your

age is you can select from 60. So from sorry, 100,000 that's your lowest option, up to \$500,000 being your highest option. The increments do go up or down by 50,000. OK, so where would you like me to start? Stay anywhere you like. Just think of an amount that would cover your current needs. I mean, your needs may may have changed over the years. Yeah, we can't.

[4 minutes 18 seconds][Customer] : Yeah, well, yeah, just just for price comparison say at the moment I'm at yeah at 650,000 with my current in insurer, if that helps.

[4 minutes 42 seconds][Agent] : Well, we can't go that high and maximums.

[4 minutes 44 seconds][Customer] : You can't go that high.

[4 minutes 45 seconds][Agent] : Yeah, not not that high.

[4 minutes 45 seconds][Customer] : OK, OK. Right, right. OK, OK, OK.

[4 minutes 47 seconds][Agent] : Maximum is 500,000 that you can select that you can choose an amount cover your needs even lower than that if you wanted to go lower than that too. Yeah.

[4 minutes 56 seconds][Customer] : Yeah, OK. Just the 500 then.

[4 minutes 57 seconds][Agent] : What what amount would you like to start with give you Nike first, OK. And then how long that did you say that you've taken this Co Co cover in place, you've had it in place for?

[5 minutes 10 seconds][Customer] : Oh, God, I don't know how long it's been. Been years.

[5 minutes 13 seconds][Agent] : Yeah.

[5 minutes 13 seconds][Customer] : And yeah, it's been a long time. And I can tell you when it started, I really couldn't.

[5 minutes 18 seconds][Agent] : And when you did start, when you did start that was it due to covering a mortgage?

[5 minutes 27 seconds][Customer] : Oh, yeah. Well, yeah, probably. It was a long time ago. So, yeah.

[5 minutes 30 seconds][Agent] : Yeah, yes, that. Well, that was my next question. So, so my, my, my next question as well. So would you feel that you need the \$500,000 today?

[5 minutes 32 seconds][Customer] : So I don't have AI, don't have a mortgage at the moment, but I

ha, yeah, yeah, yeah. I have other, you know, I have business, I have a business. So the business has debt.

[5 minutes 43 seconds][Agent] : OK, Yeah, yeah, OK, fair enough. Co, Co cover those debts.

[5 minutes 48 seconds][Customer] : So something happens to me that would help with some of the business debt. Yeah, yeah. Yeah. Yeah.

[5 minutes 51 seconds][Agent] : Yeah, absolutely that. That's fine, Phillip.

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

[5 minutes 55 seconds][Agent] : So in that case, if you're doing that, then you'd be paying an amount of I'll work this out for you. So \$231.12 a fortnight, which is \$115.56 a week is what you're paying on this level.

[6 minutes 9 seconds][Customer] : Yep, Yep, Yep. OK.

[6 minutes 12 seconds][Agent] : Now, following your first policy adversary date with us, you're going to get a refund. So that happens to be \$600.90 back into your pocket following your first policy adversary.

[6 minutes 16 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[6 minutes 23 seconds][Agent] : That's gonna be 10% of what you paid from that here.

[6 minutes 26 seconds][Customer] : OK.

[6 minutes 26 seconds][Agent] : OK, how's that looking for you so far?

[6 minutes 27 seconds][Customer] : Yep, yeah, no. It's definitely cheaper than what I'm paying. Yeah. Does does it come with a yearly then yeah, a title you'll total permanent dis disablement policy as well or then another policy again. Yep.

[6 minutes 43 seconds][Agent] : Uh, not, not, yeah not, not, not because you're currently 60 years of age, umm, not, not at this stage.

[6 minutes 51 seconds][Customer] : OK, right.

[6 minutes 50 seconds][Agent] : Umm, if you were younger than 60, uh, 59 or younger, actually, umm, there would have been, uh, an option that could have been available to you. OK, but.

[7 minutes][Customer] : OK, OK.

[7 minutes 1 seconds][Agent] : But you've got all these benefits that do apply though. Umm, So what I'd like to do then for you is go THR there's a couple things sorry, that we do for you automatically. I'm not sure whether you organize one for yourself.

[7 minutes 20 seconds][Customer] : Right.

[7 minutes 14 seconds][Agent] : Umm, but we do also provide you with a, a free online legal will, umm, normally valued at hundreds of dollars. This policy that is also complementary as well for yourself.

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

[7 minutes 25 seconds][Agent] : OK, you've got one.

[7 minutes 26 seconds][Customer] : I've already got one of them in place for the clock.

[7 minutes 28 seconds][Agent] : Uh, all right.

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

[7 minutes 29 seconds][Agent] : That's something you can use to update in the future if you wanted to go that way anyway. OK, All right.

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

[7 minutes 35 seconds][Agent] : So the next step now is to take you through the health and lifestyle questions as the final price is determined on the outcome of these questions, which I'll take you through now.

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

[7 minutes 43 seconds][Agent] : OK, so I'll just read out to you a pre and run disclosure first of grab your standing you and I will head towards those questions. So it's pretty much yes, we'll know to issue these questions.

[7 minutes 49 seconds][Customer] : Yeah, Yeah, no worries. Easy.

[7 minutes 53 seconds][Agent] : All right, BG Philip, please be aware of all those are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and make sure with other strange service providers for the purpose of administering the policy or handling claims. Our privacy policy

tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase a life insurance policy and such, but you did take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question. I asked you that to provide honest, accurate and complete answers, you need to answer each question in full. Even if you provided some information to us in any earlier discussions you've had, If you do not take visible care, you may breach your duty. If this happens, your insurer may be entitled to cancel policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

[8 minutes 57 seconds][Customer] : Yes, I do.

[8 minutes 56 seconds][Agent] : OK, thank you. Have you been hospitalized for COVID-19 last six months or have you been diagnosed with COVID-19 last seven days?

[9 minutes 8 seconds][Customer] : Nope.

[9 minutes 7 seconds][Agent] : OK, thank you. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[9 minutes 18 seconds][Customer] : No, that's ye. Yes, I'm an Australian citizen.

[9 minutes 21 seconds][Agent] : OK, that's fine. Have you ever had symptoms of being diagnosed with or treated or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart, heart attack or angina or angina? OK Lung disorder excluding asthma, sleep apnea or pneumonia.

[9 minutes 39 seconds][Customer] : Nope, No, Nope. Nope. Nope.

[9 minutes 49 seconds][Agent] : Cancer, leukemia or Melanoma excluding other skin cancers, kidney duo, hepatitis or any disorder of the liver.

[10 minutes 3 seconds][Customer] : Nope.

[10 minutes 5 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Have you been diagnosed before, currently undergoing testing for, or has the doctor advised you to be tested for murder, neuron disease or any form of dementia

including Alzheimer's disease?

[10 minutes 10 seconds][Customer] : Nope, Nope.

[10 minutes 26 seconds][Agent] : In the next section is in relation to your height and weight. Please be aware that I'm 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 ranges. What is your exact heights as you know it?

[10 minutes 45 seconds][Customer] : 178 centimetres, I think.

[10 minutes 47 seconds][Agent] : OK, yeah. So, so as you know, it was it 178 centimeters last time we saw it?

[10 minutes 54 seconds][Customer] : Yeah, I think so.

[10 minutes 55 seconds][Agent] : Yeah, All right.

[10 minutes 55 seconds][Customer] : Actually, I might change that to 173.

[10 minutes 58 seconds][Agent] : 01 SEC. Oh, so it's 173, you said?

[10 minutes 58 seconds][Customer] : I'm just going on my memory, trying to look at my, look at my, my look at my yeah, yeah, I'm not quite yeah, yeah, yeah.

[11 minutes 5 seconds][Agent] : Yeah, I've just changed it then to 150.

[11 minutes 9 seconds][Customer] : So 773. I'm not, I'm not 6 foot. Oh no, he's 6 foot. So yeah. 154.

[11 minutes 13 seconds][Agent] : That's yeah, 6 foot.

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

[11 minutes 15 seconds][Agent] : I'm 6 foot and I'm one 83183 that that's 6 foot. Yeah, I can do.

[11 minutes 19 seconds][Customer] : You yeah, yeah, no, I, yeah, I think I'm 5 foot 7, whatever that that goes.

[11 minutes 24 seconds][Agent] : I can do a fit in inches. Let's do it.

[11 minutes 25 seconds][Customer] : Yeah, I'm pretty sure I'm 5 foot seven there.

[11 minutes 26 seconds][Agent] : Let's let's, let's do that. So 5 foot 7 inches, that's fine.

[11 minutes 28 seconds][Customer] : So yeah, yeah.

[11 minutes 33 seconds][Agent] : And what is your exact weight?

[11 minutes 36 seconds][Customer] : 8282, Yeah.

[11 minutes 34 seconds][Agent] : Just the last time we checked, Yep, that's 82 kilograms.

[11 minutes 40 seconds][Customer] : Yep.

[11 minutes 41 seconds][Agent] : Alright, so in that case, you're happy for me to record your exact height measurement? That's 5 foot 7 inches. And the exact weight measurement has 82 kilograms. Is that right?

[11 minutes 46 seconds][Customer] : Yep, Yep, Yep, Yep.

[11 minutes 49 seconds][Agent] : Have you experienced any unexplained weight loss of more than 5 kilos? Not for us.

[11 minutes 55 seconds][Customer] : No.

[11 minutes 54 seconds][Agent] : OK, perfect. OK, next question. Does your work require you to go underground? Work at heights above 20 meters, dot steps below 40 meters. Use explosives. So we'll travel to areas experiencing war, civil unrest. We'll work offshore to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of IE booked or we or we booking travel within the next 12 months?

[12 minutes 12 seconds][Customer] : No, no, 12 months. That's a hard one. I probably should put yes in case it happens, I guess. Do I? I don't know.

[12 minutes 45 seconds][Agent] : Well, well, the very first part of the question there, Philip, it does just do you have definite plans to travel?

[12 minutes 47 seconds][Customer] : Yeah, I don't have no. Well, make it.

[12 minutes 53 seconds][Agent] : So it's annoying, OK. And even if you even if you did travel within that. Not an issue.

[12 minutes 53 seconds][Customer] : No, yes, no. OK. OK.

[12 minutes 59 seconds][Agent] : It's about white coverage anyway, OK.

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

[13 minutes 3 seconds][Agent] : So do you have existing life insurance policies with other life

insurance companies with the combined total sum is short of more than \$5 million.

[13 minutes 12 seconds][Customer] : No. 5 million, you said, didn't you?

[13 minutes 13 seconds][Agent] : OK, Yes, that's right.

[13 minutes 15 seconds][Customer] : Yeah. Yeah. Not 5 million, no.

[13 minutes 17 seconds][Agent] : No, all right, that's fine. Have you ever had symptoms of being diagnosed with or treated for intended seek medical advice for any of the following. MMM, babies. Right. Blood sugar, impaired glucose tolerance or impaired fasting glucose.

[13 minutes 32 seconds][Customer] : No.

[13 minutes 34 seconds][Agent] : Chest pain, high cholesterol or high blood pressure. Thanks. Thanks for holding.

[13 minutes 39 seconds][Customer] : High cholesterol I've had once or twice.

[13 minutes 42 seconds][Agent] : Yeah, alright, that's OK. I'll put it down as yes, then we'll break down that question.

[13 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[13 minutes 46 seconds][Agent] : So based on your response, please answer yes or no for each of the following. Chest pain, yes or no? High cholesterol?

[13 minutes 53 seconds][Customer] : No, yes.

[13 minutes 58 seconds][Agent] : Have you ever had a cholesterol blood test with the results greater than or equal to 7.0 milimoths per liter?

[14 minutes 10 seconds][Customer] : No, I don't think it's been that high.

[14 minutes 12 seconds][Agent] : OK, that's fine.

[14 minutes 13 seconds][Customer] : Yeah, I think it's been five.

[14 minutes 13 seconds][Agent] : Moving on to the next question. That's fair enough.

[14 minutes 15 seconds][Customer] : Yeah, yeah, yeah, no.

[14 minutes 17 seconds][Agent] : Next, next question is high blood pressure, tumor mole or cystic feeling skin cancer or sunspots? Have you ever had an abnormal PSA test or enlarged prostate, thyroid condition or neurological symptoms such as business or fainting, disorder of the stomach,

bowel, gallbladder or pancreas, epilepsy, multiple sclerosis, massive dystrophy, Parkinson's disease or paralysis?

[14 minutes 27 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[14 minutes 54 seconds][Agent] : Any illegal drug use, abuse or prescription medication or received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[15 minutes 8 seconds][Customer] : Nope, Nope, no. Oh, sorry.

[15 minutes 16 seconds][Agent] : Other than what you really told me about in the past three years, have you sought medical advice or treatment by a medical practitioner specialist or are you awaiting reserve for any medical tests, investigations such as if not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[15 minutes 36 seconds][Customer] : No.

[15 minutes 37 seconds][Agent] : OK, thank you. Other than which we. Yeah.

[15 minutes 38 seconds][Customer] : Yeah, I go for the Yeah, So I go for regular blood tests.

[15 minutes 43 seconds][Agent] : Oh, OK. So as in like annual check UPS?

[15 minutes 42 seconds][Customer] : That's probably is that is that in there?

[15 minutes 47 seconds][Agent] : Yeah.

[15 minutes 45 seconds][Customer] : But yeah, I'll go for, you know, you do the right go for regular blood tests, but nothing.

[15 minutes 49 seconds][Agent] : Yes, I'll put down yesterday question and we'll disclose that for you. So it's annual check UPS, is that right? What you mean? Yes.

[15 minutes 53 seconds][Customer] : Yeah, yeah, yeah. Yes, that's correct.

[15 minutes 56 seconds][Agent] : All right, that's fine. So condition required the medical examination advice and on this list here, Philip, I do have here for you is annual check UPS where there were no presenting symptoms, the results came back normal. Would that be true?

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

[16 minutes 9 seconds][Agent] : OK, so I can put that in there for you and that covers that for you,

not an issue.

[16 minutes 12 seconds][Customer] : Yep, Yep.

[16 minutes 13 seconds][Agent] : OK, there we go. Next question, other than which would you tell me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within next two weeks? OK 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 semi admired as polyposis?

[16 minutes 26 seconds][Customer] : No, no, no.

[16 minutes 43 seconds][Agent] : OK, to the best of your knowledge, have any family suffered from cancer, heart condition, stroke or other heretic disease prior to a 60?

[16 minutes 55 seconds][Customer] : Probably the age 60.

[16 minutes 57 seconds][Agent] : Yes. OK, that's good.

[16 minutes 58 seconds][Customer] : No, no, no.

[17 minutes 1 seconds][Agent] : Other than one off events, gift certificate or vouchers to either engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, upsailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazard activity.

[17 minutes 23 seconds][Customer] : No, I do the. So is this in a certain time at that thing? Cos I do a bit of motor. Well, you know, now you get the red balloon and you go motor racing sort of thing, but nothing. Yeah, you know how you get there. Oh, OK.

[17 minutes 29 seconds][Agent] : N So what what it Oh yes, it does suggest here other than one off events gifts to pick it or vouchers.

[17 minutes 43 seconds][Customer] : Yeah, no, these are just one off. Yeah, yeah, it's just one off stuff. Yeah, yeah.

[17 minutes 43 seconds][Agent] : Right that so all right, so so the question is, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on direct airline motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters,

cave or wreck diving or any other hazardous activity. All right, that's fine.

[18 minutes 9 seconds][Customer] : No, no, you can put no for that. Yeah.

[18 minutes 11 seconds][Agent] : No problem. All right, that's fine. OK. So I'd like to tell you now, congratulations Phillips, your application has now been approved, alright. And a great thing for you is that it's been approved for you pedestrian to any cause except to aside in the 1st 13 months. In addition to that, there is also the terminally ill advanced payment included in your cover. Which basically means that if in the unfortunate situation we were diagnosed with 24 months or less to live by a medical practitioner who will pay out your claim in full into your own hands. That's to help you out there with medical costs to ensure you receive best care possible.

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

[18 minutes 51 seconds][Agent] : OK umm, and in addition this policy your premium index, which means you will generally increase each year umm, So in addition this policy has automatic indexation which means each year your sum insured will increase by 5%.

[19 minutes 8 seconds][Customer] : Yes, yeah.

[19 minutes 7 seconds][Agent] : So your benefit amount of 5500 thousand would also increase by 5% with associate increases in premium until you reach the maximum benefit amount or until the policy anniversary following the 75th birthday, you can opt out of this automatic indexation each year. OK, as an indication, if you make no changes, I'll just explain to you here or give you an indication of what you're expecting here. So as an indication, if you make no changes to the policy, your premium next year will be let's work this out here for you. Will be \$277.68 a fortnight.

[19 minutes 52 seconds][Customer] : Yep. Oh, yeah.

[19 minutes 51 seconds][Agent] : Your benefit amount would also have increased to \$525,000 as well.

[19 minutes 56 seconds][Customer] : Yep. Yep, Yep, Yep. I understand all that.

[19 minutes 56 seconds][Agent] : OK, you can and you can also find information about our premium structure on our website as well. OK, what now? What this now means here, Philip, if you like, is that we can provide with any cover. By doing so, the process would be that we send out all these policy

documents out to you right away.

[20 minutes][Customer] : Yep, Yep, No, Yep.

[20 minutes 15 seconds][Agent] : OK, so you do get a soft copy that goes to your e-mail shortly, usually within 15 minutes.

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

[20 minutes 19 seconds][Agent] : That will go to followtpt@outlook.com.

[20 minutes 24 seconds][Customer] : Yep, Yep, Yep. Yeah, exactly. Yeah, exactly.

[20 minutes 26 seconds][Agent] : Now that would arrive to you in 15 minutes after this phone call, which does allow you to sometimes sit down, review it yourself, put them side by side and compare them exactly.

[20 minutes 34 seconds][Customer] : Mm, Hmm.

[20 minutes 34 seconds][Agent] : Go that way.

[20 minutes 34 seconds][Customer] : Hmm. Mm.

[20 minutes 35 seconds][Agent] : Let's say that you did that you're happy with our cover. You decide to cover with your existing cover. So well, you're not left that no covers in place and also vice versa because you're not locked into this this cover anyway. OK, So if this ends up being not the right cover, you can simply give us a call back and try to cancel. There's no cancellation fees, something like that. As long as you've done that in that uh TI the period as well.

[20 minutes 57 seconds][Customer] : Yep. Yep. Yeah.

[20 minutes 58 seconds][Agent] : OK, This policy umm, will also be sent out to you via postage, so that will go to Warner.

[21 minutes 6 seconds][Customer] : Yes. Yes. Yep. Mm Hmm.

[21 minutes 6 seconds][Agent] : OK, usually within, well, three to five business days is usually the case, right when they arrive. Philip, you'll notice your beneficiary forms are there. We get the nomination you have in mind.

[21 minutes 18 seconds][Customer] : Yep.

[21 minutes 17 seconds][Agent] : You would sign up for us, send it back to us when you're ready.

There are any forms you need to sign.

[21 minutes 18 seconds][Customer] : Yep, Yep, Yep. Yep.

[21 minutes 22 seconds][Agent] : OK, My name and numbers will be there for you too.

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

[21 minutes 26 seconds][Agent] : So if you have any need to be, you can call me directly as well.

[21 minutes 29 seconds][Customer] : Right.

[21 minutes 29 seconds][Agent] : This policy provides you with a 30 day calling off. So you're not even expecting payment in today. We can push back your payments to a future payment that you get to select and we can go back as far as 30 days from today as well. OK, so first of all, it's not cheaper for you to pay per annum or per month or fortnight. It works would be either way the same.

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

[21 minutes 50 seconds][Agent] : Would you be happy then in that case leave it at 490 payments or have you what would like to decide doesn't make a difference. We can do it monthly if you prefer.

[21 minutes 57 seconds][Customer] : I'd probably do monthly, I guess, if it doesn't make a difference, but but yeah, yeah, yeah. Yeah. Mm. Hmm.

[22 minutes 3 seconds][Agent] : OK, so that's I'll just change it over to monthly for you, show you what that looks like.

[22 minutes 11 seconds][Customer] : 400. Yep.

[22 minutes 7 seconds][Agent] : So your monthly amount would work out to be exactly \$500.75 per month, right.

[22 minutes 13 seconds][Customer] : OK Yep. Mm. Hmm. Yeah.

[22 minutes 16 seconds][Agent] : If you want to choose monthly, the way it works monthly, you pick a particular date you know of your preference and it'll be that same date every month thereafter.

[22 minutes 23 seconds][Customer] : Yep, Yep. No worries. Yep.

[22 minutes 23 seconds][Agent] : All right, so today happens to be the 7th of, of, of January.

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

[22 minutes 30 seconds][Agent] : What dates do you have in mind?

[22 minutes 33 seconds][Customer] : Oh, ****. I haven't even thought about it. Yeah, probably. Yeah.
It could be the seventh. Yeah.

[22 minutes 38 seconds][Agent] : Yeah.

[22 minutes 38 seconds][Customer] : Yeah, it could be the seventh. Yeah. Yeah.

[22 minutes 38 seconds][Agent] : All right, well, so let's, let's have a look. 1234 Umm, so I'm looking at calendar year to do that for you.

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

[22 minutes 47 seconds][Agent] : So 1234 So the furthest I can go would be the 6th of February done to you.

[22 minutes 58 seconds][Customer] : Yep. Yep. That's fine.

[22 minutes 57 seconds][Agent] : We'll, we'll do that.

[23 minutes][Customer] : That's fine.

[23 minutes][Agent] : And then from there become the 6th of every month thereafter. March.

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

[23 minutes 3 seconds][Agent] : Uh, yeah.

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

[23 minutes 4 seconds][Agent] : February. Yeah.

[23 minutes 5 seconds][Customer] : Yeah. Yeah.

[23 minutes 5 seconds][Agent] : So, so that February is the first one, then it's March, April and so forth.

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

[23 minutes 9 seconds][Agent] : All right, now payment methods, you can also choose to attach Phillips. You can attach either a card. Now we don't charge you any surcharges on cards, but the only cards we accept would be either a Visa or a master debit card or credit card, OK?

[23 minutes 22 seconds][Customer] : Yep, Yep.

[23 minutes 23 seconds][Agent] : Or if you prefer, we can drop down direct debit out of your account. You'll be account of which you prefer to attach for the six do that for you. So it's nice and

easy.

[23 minutes 29 seconds][Customer] : Probably a credit card, yeah.

[23 minutes 33 seconds][Agent] : OK, there we go. For security purposes, rectangle card details, the call recording will stop. We'll recommence uh for future details.

[24 minutes 29 seconds][Customer] : The. The.

[25 minutes 18 seconds][Agent] : OK, you can put that card away now. So please be advised the call recording is now resumed for quality monitoring purposes.

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

[25 minutes 24 seconds][Agent] : And finally, Philip, what I'll do is feed out a final declaration, grab your acceptance. We'll send these documents out to you shortly. As promised. It reads here Philip. Thank you, Philip Falow, it is important you understand the following information. I'll ask for your agreement to this term at the end your policy not be enforced and this equity terms in full. Real life insurance is issued by Hanover Life RA of Australasia Limited firm who referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom are referred to as GFS Trading and Insurance to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you provided in the central application that includes the information we need to get from you to provide a quote. However, I said it targets market determination for this product, which describes the type of consumers this product is designed for. Now, distribution practices are consistent with this determination and you cannot send a copy on our website. I need to remind you of the duty to take principal care that you agreed to. Can you please confirm the events or lack of in accordance with your duty yes or no?

[26 minutes 29 seconds][Customer] : Yes.

[26 minutes 30 seconds][Agent] : Thank you Philip. We may from time to time provide office to you by the communication methods you provided twice in relation to to other products and services. By green to this declaration you consent to allow us to contact you for this purpose until you opt out. You cannot tell this at any time by contacting us. The accepted cover pay is a lump sum that is amount of Philip Farlow receives 500,000 of life insurance a benefits not paid event of suicide in the

1st 13 months of the policy. Your premium for your first year of cover is five, \$500.75 per month. Your premium is stepped, which means you'll be calculating each policy anniversary will generally increase as your age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday. You can opt out of this. You understand that the premium projection provided that is indicative earn and does not take into account any existing policies you, you have, uh, you may have with us included in your premiums amount payable to GFS of between 41% and 55% to cover costs. Your premium premium will be debited from your credit card, which you will authorize debit from and have provided to US. The policy documentation PDS and FST will be mailed to you and you've had and if you've and if you've provided us with an e-mail address, your policy documentation. So the e-mail to you today, you should carefully consider these documents to ensure the product mutual needs. You have a 30 day calling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've launched a claim. There are risks associated with facing the policy. This is a new policy may not be identical to existing cover. We recommend that you do not cancel an existing policy until you have received and reviewed our policy in full. We have the complaints process which can access at any time by contacting us full. The cards are available online and in the documentation we are sending you. Do you understand and agree with declaration yes or no? Thank you. Philip, would you like any other information or would you like me to read any part of the PDS to you, yes or no? Yes.

[28 minutes 33 seconds][Customer] : Yes, No, there was a part there where you're talking about if something happens to me in the next 24 months, is that a so?

[28 minutes 46 seconds][Agent] : So what that is, I'll just remind you what that is.

[28 minutes 48 seconds][Customer] : Yeah, Yeah, yes, yeah, yeah.

[28 minutes 50 seconds][Agent] : You're referring to the termly ill advanced payment, which is including your cover, which does suggest, Philip, that if you were diagnosed with 24 months or less to leave by a medical practitioner, in that case you will pay out your claim in full to help you.

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

[29 minutes 6 seconds][Agent] : The money could be used to all sorts of purposes, such as medical costs.

[29 minutes 10 seconds][Customer] : Medical Express. OK. OK.

[29 minutes 10 seconds][Agent] : So what do you think it going through at that point in time?

[29 minutes 13 seconds][Customer] : Yep. OK.

[29 minutes 14 seconds][Agent] : So that's that, Yeah.

[29 minutes 15 seconds][Customer] : Yep. Yep. Cool. No, that was it. I just.

[29 minutes 15 seconds][Agent] : So would you like any other information or would you like me to read any part of the PBS 2?

[29 minutes 19 seconds][Customer] : Yeah, it's what I need. Yeah, I'll just double check your wording on that. So.

[29 minutes 21 seconds][Agent] : All right, that's fine.

[29 minutes 24 seconds][Customer] : So yeah. So yeah. No, that's fine.

[29 minutes 26 seconds][Agent] : All right, that's perfect. So I'll find this for you. Just in regards to my last question, just because your answer is either yes or no. So would you like any other information or would you like me to read any part of the PBS? Two, yes or no?

[29 minutes 34 seconds][Customer] : No, no.

[29 minutes 37 seconds][Agent] : OK. Well, congratulations, Philip. Welcome aboard. You are speaking with Alfred here from Wheel Insurance. And just so you know, our office hours, we are open between Monday to Fridays, 8:00 in the morning, 8:00 PM at night, which is Standard Time. In future, if there's any questions, feel free to reach out to us. OK, so we're done.

[29 minutes 56 seconds][Customer] : OK, thank you.

[29 minutes 58 seconds][Agent] : You're welcome. Have a nice day.

[29 minutes 59 seconds][Customer] : Yep. Cool.

[29 minutes 59 seconds][Agent] : Take care.

[30 minutes][Customer] : You too. Bye now.

[30 minutes 1 seconds][Agent] : Bye bye.

[30 minutes 1 seconds][Customer] : Bye.