

[1 seconds][Agent] : Next 40 day, Amy, I've got Adam on the line. Thank you.

[3 seconds][Customer] : OK, thanks.

[6 seconds][Agent] : Hey, I mean, yeah, I just called. Tried calling you before. Yeah, that. I'm from real insurance.

[10 seconds][Customer] : Yes Sir.

[10 seconds][Agent] : I just wanted to go back into the yeah, the the life insurance inquiry. So yeah. How? Yeah.

[15 seconds][Customer] : Umm, is this real insurance?

[17 seconds][Agent] : So yeah. So yeah.

[20 seconds][Customer] : What insur? Yeah.

[20 seconds][Agent] : Real insurance. Yeah. So Adam. Yeah, from real insurance. Yeah, yeah.

[21 seconds][Customer] : Umm, yeah. So I think I'm just umm, I thought you're gonna call me tomorrow morning at at 9 or something. So this should be.

[32 seconds][Agent] : Oh, sorry, uh, no, sorry. I just said, uh, I remember, I remember saying umm, uh, uh, this afternoon, but that's OK, I can call back tomorrow as well if you'd like. Umm, but yeah, I just want to just follow up with that, uh, that inquiries, umm, see if you have to go ahead with it or not. So yeah, of course, yeah. Mm, hmm.

[44 seconds][Customer] : And what I was curious about is the, I was curious about the total premiums over the life of the like they do ramp up, but I was curious, do they ramp up? What's the maximum they ramp up to?

[59 seconds][Agent] : Mm hmm.

[58 seconds][Customer] : Is there any sort of upper limit?

[1 minutes][Agent] : Umm, yeah.

[1 minutes][Customer] : Or like do they really ramp up towards, you know, you're paying off 10 grand premiums when you're 90? Like what is it?

[1 minutes 6 seconds][Agent] : MMM.

[1 minutes 6 seconds][Customer] : How does it work?

[1 minutes 7 seconds][Agent] : I, I, I honestly can't say it's just yes, depended on of course or, or every individual be different, different benefit amounts, of course. Umm, but so sorry, I mean, I forgot to let you know. Umm, keep in mind that calls are recorded and any advice I provide is general nature. I mean, if you're suitable to your situation, umm, yes, I, I can't really give umm, you know, a definite answer for that one just because, because of course, every individual be different. Umm, yeah, I, I can give you that premium projection for the next couple of years.

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

[1 minutes 37 seconds][Agent] : Uh, but yeah, keep in mind there's just projections as well.

[1 minutes 41 seconds][Customer] : So it's not like you can give me an average or anything like that for like the benefit of me out and like that for like the average is you have a lot of data.

[1 minutes 41 seconds][Agent] : Umm, MMM, MMM.

[1 minutes 50 seconds][Customer] : I know you're actually doing that either.

[1 minutes 53 seconds][Agent] : Yeah. I, I can, I can go.

[2 minutes][Customer] : Yep.

[1 minutes 54 seconds][Agent] : Umm, Le let's see how far this projection goes to umm, doesn't. Yeah, it's just bear with me. Bear with me one moment. I, I know, I know it's, it's important to you. Let me just pop you on hold. See, see what I can, umm, do for you. OK.

[2 minutes 12 seconds][Customer] : OK, thank you. Yep.

[2 minutes 12 seconds][Agent] : Just to see how, how far I can go with the projections. Yeah. OK, thanks.

[2 minutes 15 seconds][Customer] : Thanks. Thanks.

[5 minutes 23 seconds][Agent] : Hey Amy, thanks for holding. Umm, So yeah, in terms of the, uh, prediction, I have gotten up to 70, the age of 70 for you. So keep in mind it is pretty far down the track. So just an estimate. Umm, And that's what, that's what, \$2,000,000 of cover as well. So if, if you, you know, hopefully live a long and healthy life, of course, but at the age of 70, umm, you're looking at a monthly premium of \$4743.40. So that's what it's projected to be.

[5 minutes 25 seconds][Customer] : Yep, Yeah, yeah, yeah, yeah, yeah, yeah, yeah, No, that's what

I just wanted to sort of get an example of. Does it Rampart work ridiculously?

[5 minutes 50 seconds][Agent] : And that's what that's what, 2 million dollars of cover, OK, Yeah, of course, Yeah, of course.

[5 minutes 58 seconds][Customer] : So you like you're paying \$1,000,000 off in the last three years or something?

[6 minutes][Agent] : As, as, as you get older, yeah, yeah. Just because the age is a uh yeah, of course it's a risk factor. Just as it goes up, uh, as you, as, as you get older, that risk goes up as well. Umm, so that is in place, You know, keep in mind that the policy is there for, umm, you know, if something were to happen before that as well, of course.

[6 minutes 11 seconds][Customer] : Yeah, Yeah. Yeah. Yes. Yes.

[6 minutes 20 seconds][Agent] : OK, yeah.

[6 minutes 21 seconds][Customer] : No, it's more the, you know, Yeah, yeah. Yeah. Yeah.

[6 minutes 23 seconds][Agent] : And, and, yeah, sorry it's about to cut you off, but yeah, I was gonna say if, even if it does get too much, if you feel like at the age of 70, you don't need \$2,000,000 of cover, umm, you're free to drop that down to whatever amount you'd like. So, yeah, there's no, there's no risk, you know, restrictions or anything like that. Umm, it's very simple process. If you wanted to reduce it, you can scroll up and apply to do that as well.

[6 minutes 42 seconds][Customer] : Yeah.

[6 minutes 43 seconds][Agent] : So there is, there's that flexibility as well in the future.

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

[6 minutes 45 seconds][Agent] : Yeah, but umm, yeah, yeah. So I, I, I found that for you. Umm, he has managed to get that for you.

[6 minutes 52 seconds][Customer] : Thank you.

[6 minutes 52 seconds][Agent] : And yeah, noise at all. Yeah.

[6 minutes 54 seconds][Customer] : So what I'm the only last thing I'm gonna do is just double check what the impact would be. I mean, it can always change in the future, but what the impact would be on entitlements to disability support and things like that down the track.

[7 minutes 15 seconds][Agent] : Hmm. Mm.

[7 minutes 14 seconds][Customer] : So you know that I, I prefer probably the private route because of the patrol gives you and stuff like that, but I just want to look it up.

[7 minutes 22 seconds][Agent] : OK, of course.

[7 minutes 21 seconds][Customer] : So I just need a little bit more time, but then I'll probably end up pressing that button. Yeah.

[7 minutes 23 seconds][Agent] : Yeah, OK, sure. No noise at all. Umm, yeah, no noise.

[7 minutes 25 seconds][Customer] : So yeah, tha thank you. That can help me.

[7 minutes 27 seconds][Agent] : So just just, no, that's OK. Yeah, yeah, that's OK. I'll schedule a call back maybe sometime later in the week then in that case, give you some time to go over that, uh, e-mail, umm, at the end of the week. We'll just, yeah, go for it. Uh, you know, just as courtesy call to follow up with it.

[7 minutes 33 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 39 seconds][Agent] : OK.

[7 minutes 40 seconds][Customer] : Alright.

[7 minutes 40 seconds][Agent] : Umm, did you?

[7 minutes 40 seconds][Customer] : Well, thanks for that protection because that was helpful.

[7 minutes 42 seconds][Agent] : No. Is it all you're happy to help? Umm, sorry Amy. Just before that you get sorry, I shouldn't at the start of the call, but I didn't get you to confirm your full name and date of birth.

[7 minutes 50 seconds][Customer] : Oh yeah.

[7 minutes 50 seconds][Agent] : So is it? Yep. Awesome. Yep.

[7 minutes 50 seconds][Customer] : Amy Jewel, 7 eighth of the 2nd 1980 Amy jewel@last.com dot AU.

[7 minutes 55 seconds][Agent] : Awesome. Yep. OK, no worries at all. Umm, yeah. Amy.

[7 minutes 58 seconds][Customer] : Thanks, Adam.

[7 minutes 58 seconds][Agent] : Yeah, like I said, I'll leave that with you. I'll give you a call at the end

of the week. Umm, yeah. So just just confirming you got that e-mail the the the new one for the.
Yep.

[8 minutes 1 seconds][Customer] : OK, yes, yes, yes, I did.

[8 minutes 5 seconds][Agent] : OK, sure.

[8 minutes 6 seconds][Customer] : Yep.

[8 minutes 6 seconds][Agent] : Alright. Yeah, no worries at all.

[8 minutes 7 seconds][Customer] : Thank you very much.

[8 minutes 7 seconds][Agent] : Alright, I'll leave that with you Amy, no worries at all. Happy to help.

Thanks Amy.

[8 minutes 9 seconds][Customer] : OK, bye.

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