

[2 seconds][Customer] : Hello.

[4 seconds][Agent] : Good afternoon there. It's Bella giving you a call back from one choice. How are you today? That's so lovely to hear. I was giving you that call this morning and this afternoon in regards to the expression of interest of some life insurance.

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

[20 seconds][Agent] : Yeah, no worries. Look, with that one there, I do want to say thank you for taking the time to put through that inquiry with us. Just so I can assist you further in regards to this time, am I able to confirm your first name, last name and date of birth please?

[37 seconds][Customer] : 15/08/66 and Fourty 8 Amage Rd.

[43 seconds][Agent] : Yeah, So sorry. What was your date of birth again? OK, I have a different month. There. Was your date of birth the 15th of the 8th? Yeah. So with this one here, I have a different month there. Did you you did you type that one in incorrectly? Yeah.

[46 seconds][Customer] : 15/08/66 8 August, maybe may be April yeah.

[1 minutes 8 seconds][Agent] : Yes. So your date of birth is the 15th of August.

[1 minutes 11 seconds][Customer] : 15 of August yeah.

[1 minutes 14 seconds][Agent] : Beautiful. Thank you. Beautiful. Thank you so much for that one there. And can I confirm that you are a female New Zealand resident currently residing in New Zealand? Yes. So you're a female New Zealand resident currently residing in New Zealand. Yes. To the whole question or not, Yeah. Beautiful. Thank you so much for that one there. And Please note, all our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

[1 minutes 15 seconds][Customer] : 1966 residence yeah yeah, fine. Ah, yes.

[1 minutes 44 seconds][Agent] : We do not consider your personal circumstances now. Beautiful. Now with this one here, in regards to looking into some life insurance for yourself there, did you currently have some cover in place or are you new to it all?

[1 minutes 54 seconds][Customer] : Yeah, New.

[2 minutes][Agent] : Yeah, beautiful, not a worry at all there. And with this one here, have you

thought about who you wanted to leave the money behind to? Was there any loved ones or any kids?

[2 minutes 8 seconds][Customer] : Yeah. I've got my husband and three kids.

[2 minutes 11 seconds][Agent] : Oh beautiful. Blessed. Are they old enough yet to have any grandbabies or you're going to order enough yet for that?

[2 minutes 16 seconds][Customer] : Oh, I was. They're old enough. But yeah, I don't know them Grow.

[2 minutes 18 seconds][Agent] : Oh oh you sound exactly like my mom. My mom is the exact same.

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

[2 minutes 24 seconds][Agent] : Or I'm one of four kids and we're all old enough to start eventually having some babies and she's just counting down the days. She's just one of us to have a kid, so I get it.

[2 minutes 33 seconds][Customer] : And I tried to force them.

[2 minutes 41 seconds][Agent] : Just reminded me of getting younger. I need the grandbabies.

[2 minutes 44 seconds][Customer] : Yeah, that's right.

[2 minutes 47 seconds][Agent] : No, I completely understand. I I understand the pressure. My mom's the same as well. She she definitely is counting down the days.

[2 minutes 46 seconds][Customer] : Yeah, Yeah, that's right.

[2 minutes 54 seconds][Agent] : So I I completely understand Look, it's lovely to hear and bless. Hopefully in the near future you do get that your wish of those grandbabies there and plenty of them as well. Three kids, plenty to give.

[3 minutes 4 seconds][Customer] : Yeah, that's, that's right.

[3 minutes 11 seconds][Agent] : That's lovely to hear. Well, look in regards to the cover here for your yourself looking into some leaving money behind there. Was it to leave behind to any mortgages or any loans that you may have or was it just to assist your family for any?

[3 minutes 11 seconds][Customer] : Try everything for it's just just send me maybe some loans just in case I don't have this much loans in it, but it's mainly for them, yeah.

[3 minutes 27 seconds][Agent] : Yeah, yeah, yeah, beautiful look. And of course, and that's what this is designed to do there, of course, is that one. But look, what we'll do there is we'll go through the cover there. So I'll explain to yourself the main features and benefits of the policy and then I'll take you some pricing. Now, if by any chance you have any questions along the way there at all, please feel free to interrupt me and ask and I'll be more than happy to answer those questions for yourself.

[3 minutes 49 seconds][Customer] : Yeah, OK.

[4 minutes 1 seconds][Agent] : Beautiful. Now in regards to our life insurance here, it is designed to provide financial protection for your loved ones through a lump sum payment if you were to pop away. Now, of course, like we did, just discuss this benefit. It could be used to help maintain their lifestyles by helping them pay off any mortgages or any, uh, loans or any other costs initially in raising the family there. So basically there it is designed to give you that Peace of Mind that touch wood. If something were to happen to yourself, we would, we would pay that money to your loved ones. Of course, that one there it is for your family to have that financial security there for yourself.

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

[4 minutes 45 seconds][Agent] : Now with this one, as you mentioned, your husband and three beautiful children, with our policy here, you can actually nominate up to five beneficiaries to receive this benefit amount. So you can certainly pop down all four of them to receive the benefit amount there.

[4 minutes 59 seconds][Customer] : Yep, Yep.

[4 minutes 59 seconds][Agent] : Umm, that choice is entirely up to yourself there and with this one as well your beneficiaries, they can also request an advance payout of \$10,000 to help with any funeral calls to any other final expenses that may occur there at the time. Yeah, yes. So this covers for yourself. Yeah.

[5 minutes 15 seconds][Customer] : OK, is it is something happened to me like or just me or me like Sometimes I just I just drop they can arrange to give the 10 grand 10.

[5 minutes 33 seconds][Agent] : So that's that's in regards they can they can request an advance payout of the \$10,000 in the event Touchwood of your passing there. They can request for that

advance payout of \$10,000 to help with anything like the funeral cost maybe or any other final expenses that may occur at the time that may come into play that they're going to need a payoff. So it is there that they have that it's a request for that one there.

[5 minutes 56 seconds][Customer] : OK, so you they can get it straight away to that one. Yeah. So how far How how long they gonna wait?

[5 minutes 57 seconds][Agent] : Yeah uh, so in regards to this one, let me have a quick, uh, check in regards to how fast that one can that'll Yeah look, Yeah.

[6 minutes 10 seconds][Customer] : I mean to apply?

[6 minutes 10 seconds][Agent] : No, of course, 100% bear with me one moment.

[6 minutes 11 seconds][Customer] : Yeah, no worries.

[6 minutes 14 seconds][Agent] : I'll pop you on a brief hold there and I'll get that exact question for yourself there. Bear with me.

[6 minutes 19 seconds][Customer] : Yep.

[6 minutes 19 seconds][Agent] : Thank you. No worries. Hi, are you still there?

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

[7 minutes 17 seconds][Agent] : Beautiful. Thank you so much for holding now in regards to that advance our \$10,000 pay out there for that one there, umm, after you have received uh, uh, well the uh, documentations after we have received all completed documentation are being received and now and there uh, claims are usually paid out generally within one business day of those are completed documentation being received.

[7 minutes 39 seconds][Customer] : Oh, yeah. OK, that's good.

[7 minutes 39 seconds][Agent] : Yeah, yeah, beautiful now.

[7 minutes 41 seconds][Customer] : But after that happened, then like if anything happened to me, how long the kids and my husband will touch that the rest of the month, Yeah.

[7 minutes 54 seconds][Agent] : Received the rest of it, Yeah, no, that's completely understandable that bear with me, I will look in regards to this one. For what? So with this one here, once we have received all documentation we asked for your client, it will be processed without delay and your uh,

and if your claim is approved, time will be made promptly in regards to how fast the rest of it comes through. Umm, with that one day it would be uh, based on the assessment of time, it all depends on receiving all that, uh, documentation that is asked for the time that the claim is there.

[8 minutes 11 seconds][Customer] : Yeah, yeah.

[8 minutes 33 seconds][Agent] : That is why we do have that advance pay of the \$10,000 to assist with the, the more the upfront cost that your family may face. But in regards to the rest of the amount there, I can't give an exact time frame of of around that one.

[8 minutes 49 seconds][Customer] : It depends.

[8 minutes 46 seconds][Agent] : If you should be in all the documentation that is asked for all the time, yeah, yeah. Everything would be assessed there and and once everything is received there, the the claim will send the claim with that one there will be processed without delay.

[8 minutes 50 seconds][Customer] : It depends how fast they bring it all day that you make OK. Oh yeah.

[9 minutes 4 seconds][Agent] : Yeah, beautiful.

[9 minutes 6 seconds][Customer] : But they like do they need to sign the form or just put down their names?

[9 minutes 11 seconds][Agent] : In regards to the specific claims forms that they would have to fill out there, I'm not entirely sure what the forms are like or what they specifically asked for you. I I'm pretty soon that you can, I'll have a look if we have some access to that on our website on online here. Bear with me. Yeah, no, that's completely understandable. That's all we do have those beneficiaries there for yourself.

[9 minutes 25 seconds][Customer] : Oh yeah, no worries because I don't have the the view or anything like that because yeah, yeah.

[9 minutes 47 seconds][Agent] : Beautiful. Bear with me. I'll just pull this one up. Yeah, beautiful. So with this one here, uh, when, uh, you can also find this one on our website here, uh, with the claim form. So what would be requested from that one there? Umm, so the certified copies of the rele of the relevant documentation related to this claim are attached as followed. So with this one here, it

asks for a certified copy of evidence of death. So a death certificate or coroner's report, attending medical practitioners report. So those are some examples of that one.

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

[10 minutes 19 seconds][Agent] : And the other thing would be a certified copy of the life insurance identity. So an example is your birth certificate or driver's license or passport. And then the next thing is what they would ask for is a certified copy of proof of, uh, claimants identity. So an example is your driver's license or passport there. Umm, sorry, sorry of the claimants. So the, the ones claiming it'd be their driver's license or passport there. Yeah.

[10 minutes 44 seconds][Customer] : The evening. Me or the family?

[10 minutes 44 seconds][Agent] : So your bene, yeah, yeah. So your beneficiary is there that are, uh, processing for that claim there.

[11 minutes 1 seconds][Customer] : OK.

[10 minutes 52 seconds][Agent] : And then it would just do the direct, uh, direct credit authority that they would have to fill out the account number, account name, the name of the bank or financial institution and then the branch name or location or final institution. And then they sign that one as well and date it. And those are the forms that need to be filled out to have the correct documentation.

[11 minutes 6 seconds][Customer] : Oh, yeah. OK.

[11 minutes 12 seconds][Agent] : Yeah. Now with this, with this one here as well for yourselves included within that cover there as well. We do have something that's called a terminally ill advanced payout that's included within your cover. Yeah.

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

[11 minutes 25 seconds][Agent] : Now for yourself here in regards to the process, we do like to keep the process item simple for all our New Zealand customers here at One Choice. So with this one here, we do like to do everything over the phone, so that doesn't require you to fill in any forms or undergo any medical checks or blood tests on your end there. All I actually do with yourself here today is take you through a series of health and lifestyle questions and this will this will determine

the pricing and terms of the policy there for yourself.

[11 minutes 55 seconds][Customer] : So I'm just fill it in online will I do for the phone?

[11 minutes 56 seconds][Agent] : Yeah, sorry, awesome. I said with this one here for yourself, in regards to applying for some life insurance here, we do do the process all over the phone to make indices easier for our customers.

[12 minutes 15 seconds][Customer] : Oh, I see.

[12 minutes 13 seconds][Agent] : So I don't actually require you to fill in any forms or undergo any medical examinations or blood tests or nothing like that. I'll just assist you over the phone. Yeah, well, I'll take you through those series of health and lifestyle questions for that one there. But to begin there for yourself, have you had a cigarette in the last 12 months?

[12 minutes 21 seconds][Customer] : Oh yeah, no.

[12 minutes 31 seconds][Agent] : Beautiful, nice and healthy choices. Lovely to hear you're getting prepared to have those grandbabies there. Be nice and healthy.

[12 minutes 38 seconds][Customer] : Well, so.

[12 minutes 41 seconds][Agent] : And look, with this one here, just keep in mind the minimum benefit amount you can look at is 100,000, up to the maximum benefit amount of 750,000. Now I can see, yeah, I can see that you did put the expression of interest in for 200,000. Is that what you're wanting to stop the quoting?

[12 minutes 51 seconds][Customer] : OK, I'll do that.

[13 minutes 5 seconds][Agent] : Yeah, look, not to worry at all there. Look, we can certainly bring it up or down. We'll just start with that figure for yourself. But looking at the \$200,000 worth of life cover, you are looking at an indicative payment of \$61.64 a fortnight. Now how does that one sound?

[13 minutes 4 seconds][Customer] : Yeah, yeah, yeah. Fortnitely.

[13 minutes 24 seconds][Agent] : Yeah, Yep. Sounding OK for yourself though.

[13 minutes 26 seconds][Customer] : Yeah, yeah, yeah.

[13 minutes 31 seconds][Agent] : Yeah, beautiful. Well, look with that one there were you wanted to

bring it up all or you're happy with that \$200,000 there?

[13 minutes 37 seconds][Customer] : No, I think I have this right now.

[13 minutes 39 seconds][Agent] : Yes, beautiful. Well, look with this one here, like I did mention that next step is fast to just go to the series of the health and lifestyle questions as the final premium and the terms of the policy is dependent on that outcome for your application.

[13 minutes 40 seconds][Customer] : Yeah, yeah.

[13 minutes 53 seconds][Agent] : I will certainly go through that now for yourself there. But before we do just go through that one there, I do just have to read you a a short paragraph here. That's in regards to a pre underwriting disclosure followed by your duty of disclosure.

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

[14 minutes 7 seconds][Agent] : So it just says here, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share with other service providers for the purposes of ministering your policy or handling claims.

[14 minutes 27 seconds][Customer] : Mm hmm.

[14 minutes 27 seconds][Agent] : Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms you do. You don't need to tell us things that we already know or should know as an insurer or which reduces the risk to the insurer. You have this due until the time you enter into the contract. If you fail to disclose the matter or you make a false statement in the answer to our questions, you may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Now, do you understand this yes or no?

[15 minutes 11 seconds][Customer] : Yeah, yeah.

[15 minutes 12 seconds][Agent] : Thank you so much. Now the next question that I'm going to ask you for this one here, majority yes or no in response unless I do prompt you otherwise. But the first

question you just ask, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes.

[15 minutes 22 seconds][Customer] : A permanent resident, New Zealand.

[15 minutes 36 seconds][Agent] : So you're a permanent resident of New Zealand and you're currently residing in New Zealand.

[15 minutes 39 seconds][Customer] : Yeah, yeah, yeah.

[15 minutes 43 seconds][Agent] : Beautiful. The next questions here in regards to your pre qualifying medical history.

[16 minutes 9 seconds][Customer] : No, no, I heard Biscay said that it's all good now.

[15 minutes 48 seconds][Agent] : So the first one here is so the question just ask, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina, lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia excluding skin cancer, yes. So with this one here, this one's asking if you have ever had symptoms of or been diagnosed with or treated for. So with that one there, we certainly can answer yes for that one there.

[16 minutes 36 seconds][Customer] : Oh yeah.

[16 minutes 36 seconds][Agent] : But this one, the next question he just asks following that one is in the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Yes. So that was a note to those ones there. Yep.

[16 minutes 58 seconds][Customer] : Just bricking, yeah.

[17 minutes 6 seconds][Agent] : Just for this question he just asked was your cancer over 10 years ago?

[17 minutes 12 seconds][Customer] : Couple of years ago.

[17 minutes 14 seconds][Agent] : So it was. So your cancer wasn't over 10 years ago.

[17 minutes 18 seconds][Customer] : Two, yeah. Two years ago, yeah. Yeah.

[17 minutes 24 seconds][Agent] : Yeah, OK. And the next question that follows with that one, there was, was it? Sorry, beautiful. The next question here is kidney disorder, No Hepatitis A disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder? No. OK, and have you been diagnosed with or currently undergoing testing for or has a doctor advise you to be tested for motor neurone disease or any form of dementia, including Alzheimer's disease?

[17 minutes 37 seconds][Customer] : No, no, no, no, no.

[18 minutes 9 seconds][Agent] : No, lovely. And now with this one. OK, beautiful. So just with this one here. Those are all the questions that I do have to ask yourself here today and I can let you know. Congratulations. Your application has been approved subject to the following terms and conditions.

[18 minutes 22 seconds][Customer] : Oh, it's all good. Yeah. OK, Yeah.

[18 minutes 25 seconds][Agent] : So with this one, this one here, we are able to offer you the benefit amount of 50,000 to \$100,000 with a policy term of 20 years uh, with this one here for yourself, bear with me just so I can pull that one up for yourself Won't be a moment. It's just taking a little longer with this one. Beautiful. So with this one here for \$100,000 of life cover, you are looking at in payment of \$81.85 a fortnight. And with this one here for the 1st 12 months you will be covered for accidental death only. And then after 12 months you will be covered for death due to any cause. Uh, so whether it be of a natural cause or an accident, you are going to be completely covered. However, suicide is not covered, is not covered in the 1st 13 months of the policy.

[18 minutes 57 seconds][Customer] : Oh yeah.

[19 minutes 19 seconds][Agent] : Yeah, no worries. And with this one here as well touching base back on that terminally ill advanced payment that I did mention prior, this one is included in your cover. So what it means here for yourself is after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, we would actually pay the claim out to yourself in full as what we like to call our living benefit here at One Choice. So with that money

there for yourself, you can actually deal with what you see, stick with the money. So whether it be to go on one last holiday or take off a bucket list or even, yeah, or even just go and get yourself the best care possible, the choice would be entirely up to yourself. And we're actually not going to tell you how to spend a single cent of that money. Yeah.

[19 minutes 54 seconds][Customer] : Oh, OK, so, umm, what's that That what's that goal with that money?

[20 minutes 10 seconds][Agent] : Uh, so with this one here that's, that's terminally ill advanced payment.

[20 minutes 19 seconds][Customer] : Umm yes, OK. Oh.

[20 minutes 19 seconds][Agent] : So with that one there, it's after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, that's when we would pay the claim out to yourself in full while you still are living.

[20 minutes 32 seconds][Customer] : Like if I, you guys hold the, the, the policy for 12 months, is that right?

[20 minutes 32 seconds][Agent] : Yeah, yes. So if you hold the policy, yeah, yes. So this one's yes. So this is after holding your policy for 12 months, if you are diagnosed with 12 months or less to live by a medical practitioner, that's when we will pay that claim out to yourself. So you can claim on that one there. We pay the claim out to yourself in full.

[20 minutes 39 seconds][Customer] : And then if I, if I get sick or something I really need it, I will ask for it after 12 months, OK instead.

[21 minutes 4 seconds][Agent] : Yeah.

[21 minutes 4 seconds][Customer] : Oh, and how much is it?

[21 minutes 5 seconds][Agent] : And with this one, so it'll be so if this one here with this one, if we're liking the sounds of the \$100,000 there, then it would be the \$100,000 that you are covered for. So it's the amount that you're covered for there at the time. So whatever you'd be covered for at the time that you make the claim, that's what you'd be paid up.

[21 minutes 13 seconds][Customer] : OK, yeah, OK. So, yeah. So yeah, I just wanna do the really

understand.

[21 minutes 24 seconds][Agent] : So if we if we got the 100 thou, yeah, yeah, yeah, no, certainly.

[21 minutes 33 seconds][Customer] : So that means I can travel and then I will get like a diagnosis, some illness and all that and you I can claim for that before something happened to me.

[21 minutes 46 seconds][Agent] : Yes, so, yeah, so with this one a Hun, so with that one 100%.

[21 minutes 45 seconds][Customer] : And then you guys will just pay it, Yes, without doing anything else.

[21 minutes 50 seconds][Agent] : So if you, if you've hold your policy for 12 after holding your policy for 12 months with ourselves here, say, yeah, so with that one there, this is, yeah, this is something you can claim on.

[21 minutes 59 seconds][Customer] : Just pay it, yeah?

[22 minutes 4 seconds][Agent] : So if you were diagnosed with 12 months or less to live, when you go and see a medical practitioner, biomedical practitioner, if you were diagnosed with that, that's when you can claim on that living benefit there and that terminally ill advanced payment, you can claim on that one and we pay that benefit and that out to yourself.

[22 minutes 19 seconds][Customer] : Oh, I see. That's good.

[22 minutes 20 seconds][Agent] : Yeah, yeah.

[22 minutes 22 seconds][Customer] : That's good then.

[22 minutes 22 seconds][Agent] : And with this one as yeah, of course. And with this one as well for yourself, your beneficiaries will still be able to request a funeral advance payout of \$10,000.

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

[22 minutes 31 seconds][Agent] : Uh, because we were talking about the \$10,000 payout there, umm, for the advanced one. But with this one as well for yourself, please be aware the a premium is stepped, which means it will generally increase each year and inhibition, this policy has automatic indexation. So what that means there is that each year benefit amount will increase by 2% with associated increases in premium. And you can also indexation each year.

[22 minutes 58 seconds][Customer] : OK.

[22 minutes 57 seconds][Agent] : MMM, yeah. Now with this one here, I do just wanna confirm with yourself there that the \$81.85 a fortnight is still affordable for yourself there.

[22 minutes 59 seconds][Customer] : Yeah, Yeah, it's like \$40 something.

[23 minutes 11 seconds][Agent] : Yeah, it'd be yeah, it'd be around that mark there with that one.

[23 minutes 12 seconds][Customer] : Yeah, yeah.

[23 minutes 16 seconds][Agent] : Uh, but look in regards for that one there, as I know you mentioned that it is sounding affordable there and you wanted to leave that money behind to your husband and your children there. What I'm actually able to do for yourself here today is, is provide you that little bit of peace and mind of financial security there and actually get you immediately covered over the phone today. And what that allows me to do for yourself there is actually send out all your tailored policy documents in 2000 ways. The first one would be buy out to your e-mail and the second copy would be out to your address there. So of course you have those documents to sit down and review there and with this policy here it does give you a 30 day cooling off. So if you do decide this policy is not suitable for you and cancel within the 30 days then you will receive a full refund of your claim. I'm sorry, a full refund of your premium. Unless of course, the claim has been made, which Touchwood I hope in the 1st 30 days is not made for yourself. So with this one as well, we don't actually require any upfront possible payments from yourself here today. So with that one, all I actually do is pop down the preferred payment date in the near future for yourself.

[23 minutes 39 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[24 minutes 22 seconds][Agent] : So if there's any pay cycles or bill cycles you're wanting to link it up to you, I can certainly arrange for that one there for yourself as well as the preferred payment method. So whether it be via a Visa or MasterCard or directed the bank account, I'll pop those couple of details in for yourself, read you out your final declaration and you will be covered there.

[24 minutes 47 seconds][Customer] : I think this did come out on Friday.

[24 minutes 41 seconds][Agent] : But when will be most suitable for yourself there to have that first payment date come out on a Friday? Yeah, was it, would it, would it be this Friday or next Friday or the Friday after? When will be the best Friday to take that first payment for yourself?

[24 minutes 53 seconds][Customer] : I think so if I sent in a payment now so that it needs to withdraw.

[25 minutes 8 seconds][Agent] : Yes. So with this one, the payment doesn't have to come out today. So with this one here, I can simply pop down the preferred payment date in the near future of your liking. However, if we pop that in there today, you will be covered from today regardless of the first payment coming out or not.

[25 minutes 16 seconds][Customer] : Alright, alright. So if I did say so, it's all starting already.

[25 minutes 24 seconds][Agent] : Yeah, yeah. So it can all start from today and the first payment date can start anywhere in the near future for your liking. And the the the furthest I can push it back within within the next month. So from the maximum I can do is the 17th of next month, that's the furthest I can push it back for yourself.

[25 minutes 40 seconds][Customer] : Yeah, yeah.

[25 minutes 46 seconds][Agent] : But even if you push it back that month, you're still covered from today regardless of that payment.

[25 minutes 51 seconds][Customer] : OK, OK.

[25 minutes 52 seconds][Agent] : Yeah. So I know you mentioned a Friday there. What Friday would be best for yourself there this Friday coming?

[25 minutes 58 seconds][Customer] : I think TH this Friday coming if it takes time, yeah.

[26 minutes 5 seconds][Agent] : Yeah, beautiful. Not a worry at all there. And with this one as well, I do just need to grab your address. What was your address beginning with your post code? Yep.

[26 minutes 13 seconds][Customer] : Address 48 NNH Rd.

[26 minutes 24 seconds][Agent] : Yep.

[26 minutes 20 seconds][Customer] : NI oh ANICH Rd.

[26 minutes 29 seconds][Agent] : OK. U2O614. And was that the same as your postal address? So where all your mail goes to? Beautiful. Thank you so much for that one. Bear with me one moment. I'm just popping that one in. And with this one here, I will confirm the best contact number is 02102695513.

[26 minutes 26 seconds][Customer] : messy 06/1 14 Yeah, yeah, yeah, yeah. Correct. Yeah yeah.

[26 minutes 49 seconds][Agent] : Beautifulandiwilljustconfirmata.sunnyslouiellily@gmail.com Sorry, is your e-mail address to you before and now with this one here for yourself, How are you wanting to make those payments there? Was it via Visa, MasterCard or direct debit from my bank account? Yeah, debit card. No worries, just bear with me. Did you have that card with you at the moment?

[27 minutes 9 seconds][Customer] : Uh, debit card, yeah.

[27 minutes 16 seconds][Agent] : Beautiful. Before you do provide me with those details, I will call pause the call recording. So it's for security purposes while obtaining your card details. The call recording will stop and we'll recommend after we have collected your details.

[27 minutes 49 seconds][Customer] : None. The. The.

[28 minutes 57 seconds][Agent] : Uh, please be advised that the call recording has now resumed for quality and monitoring purposes. Now with this one here for yourself, ATAGI, uh, all I have to do is reach out your final declaration. Uh, and there is a couple of questions along the way that just require a yes or no in response. And then that one will all be set for yourself.

[29 minutes 7 seconds][Customer] : Yeah, yeah, OK.

[29 minutes 14 seconds][Agent] : So it says he. Thank you Adatar Guy Saint Louis. It is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenson Financial Services and Z Limited, whom I refer to as GFS, to issue an arrangement insurance on its behalf. GFS is licensed by the Financial Market Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for you on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or consider any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable.

[30 minutes 15 seconds][Customer] : None.

[30 minutes 12 seconds][Agent] : We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no?

[30 minutes 25 seconds][Customer] : Yes.

[30 minutes 26 seconds][Agent] : Thank you. You answered to the application questions and any related documents on the basis of your contract of insurance and 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. Can you please confirm you have answered all of our questions in accordance with the with your duty of disclosure yes or no Thank you. We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to the declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following at the time of the Louis receives 100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 of the policy in the 1st 12 months your policy is enforced. A death benefit is paid only in the event of accidental death. Your cover ends on December 19, 2044 at 12:00 AM. Your premium for your first for the first year of cover is \$81.85 per fortnight. Your premium is STEP, which means it will be calculated each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this. Including your premium is an amount payable to GFS or between 12% and 53% of each premium. The premium will be deducted in accordance with the authority you have provided to us. A investors are the Pinnacle, the B Plus Financial Strength Group and Triple B Minus issue a 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 with the e-mail address, will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any

premium you may have paid will be refunded in full unless you have lodged a claim. Now just these last two questions. Thank you for being so patient. The first one is asked, do you understand and agree with the declaration, yes or no? Thank you. And the last question here is would you like any of the information now or would you like me to read any part of the policy document to you? Yes or no?

[32 minutes 33 seconds][Customer] : Yes, no, I'm all good.

[32 minutes 41 seconds][Agent] : No, no worries. I can go through and accept that one there for yourself there with me. That one is just loading there. And while I do have you on the phone here today, that one is all completed and done there. But while I do have you on the phone here today as well, we do actually have some funeral insurance here that we can look at as a policy here at one choice there. That's something you're interested in, wanted to look at there for yourself. Is that something you're interested in?

[33 minutes 7 seconds][Customer] : Yeah, maybe that.

[33 minutes 10 seconds][Agent] : Yeah. Well, look, we can certainly, uh, take a look at the cover there for yourself. I can explain a bit of the cover to yourself there.

[33 minutes 8 seconds][Customer] : Yeah, I yeah, yeah.

[33 minutes 17 seconds][Agent] : Yeah, Beautiful. Well, look in regards to our funeral insurance here at one choice, uh, with this one here, uh, our cover does provide a cash benefit of up to \$30,000.

[33 minutes 28 seconds][Customer] : Hmm. Mm.

[33 minutes 28 seconds][Agent] : Now with this one here, there is going to be two instances where your chosen benefit amount is going to triple. Now the first one for yourself here is in the event Touchwood, that your death was due to an accident, the chosen benefit amount would triple. So say we look at \$10,000 here today for yourself with some Li funeral insurance, in the event that your death was deemed an accident, we would actually pay the benefit amount out to your beneficiaries there of \$30,000. So we would triple that benefit amount there that you're covered for, yeah. Now the second instance for yourself where the choice and benefit amount will triple is in the event that you were to suffer an accidental serious injury such as codraplegia or paraplegia before the policy anniversary following your 75th birthday. Then the benefit amount will also triple. That instance there

for yourself now.

[34 minutes][Customer] : Oh, yeah, OK.

[34 minutes 22 seconds][Agent] : Yeah, now we'll let you know with our funeral coverage here. After the first 12 months, you will be covered for accidental death and accidental serious injury only. And then after the first 12 months you will be covered for death due to any cause.

[34 minutes 36 seconds][Customer] : Oh, OK.

[34 minutes 37 seconds][Agent] : Yeah. Now in addition as well with this one here, there is the terminal on, there is a terminal onus benefit, which what that means there again for yourself is also holding your policy for 12 months. If you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we would again in that instance pay the benefit of that out to yourself as what we like to call that living benefit there. So you can actually do with what you see fit with that money there as well. And we wouldn't tell you how to spend a single cent of that money.

[35 minutes 8 seconds][Customer] : OK.

[35 minutes 10 seconds][Agent] : Beautiful.

[35 minutes 14 seconds][Customer] : It's just extending exiting or the the the funeral thing not significant.

[35 minutes 10 seconds][Agent] : Now with this one, with that funeral, Yeah, sorry, yes, Oh, sorry, no. So with this one here in regards to the accidental death and the accidental serious injury, they're just what's covered in the 1st 12 months.

[35 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[35 minutes 33 seconds][Agent] : And then after this, after the first 12 months, you will be covered for best due to any cause.

[35 minutes 40 seconds][Customer] : What?

[35 minutes 38 seconds][Agent] : So whether it's a natural cause or an accident, you're going to be completely covered. Yeah.

[35 minutes 42 seconds][Customer] : OK, Yeah.

[35 minutes 44 seconds][Agent] : Now with this one here as well, just keep in mind with the benefit

amount we can look at the minimum being \$3000 up to the maximum being \$30,000. Now with this one there, how much would you like me to quote you on for the funeral and benefit amount there?

[36 minutes 1 seconds][Customer] : MMM MMM, I didn't know yet.

[36 minutes 3 seconds][Agent] : That's OK. Look, have you thought about how you, ah, you're wanting to be umm, have you a funeral there? Was it where you want to be cremated or buried?

[36 minutes 12 seconds][Customer] : I'm been talking to my husband by the if I if it happened here, I wanted to cremate.

[36 minutes 20 seconds][Agent] : Yeah. Well, look in, in regards to that one there, I can actually let you know that we have done some market value research in regards to what a, uh, standard, uh, sorry, an average, uh, cost of a standard cremation is in New Zealand and it comes out to work around to be 7500 there. Now in regards to that one that I can certainly quote you around that \$8000 mark there. We could look at what that benefit and that is looking like for yourself.

[36 minutes 45 seconds][Customer] : Yeah.

[36 minutes 46 seconds][Agent] : Yeah, beautiful. So looking at \$8000 worth a few, Yeah, yeah, yeah, no, but that's not a worry.

[36 minutes 48 seconds][Customer] : But The thing is like if, let me think, but yeah, you only keep it like like the other 112 months, then after 12 months then it's free for whoever.

[37 minutes 9 seconds][Agent] : Yes. So yeah, yeah, it's just like 12 month waiting period that you do wait and then you'll be completely covered. Yeah.

[37 minutes 7 seconds][Customer] : What kind of diff and how much is it for Fortnite, please?

[37 minutes 17 seconds][Agent] : So the \$8000 one for yourself at a fortnightly premium, you would be looking at \$20.40 a fortnight? Yeah.

[37 minutes 26 seconds][Customer] : Fortnite is that for how much is it?

[37 minutes 28 seconds][Agent] : And with \$8000 worth of cover, yes.

[37 minutes 33 seconds][Customer] : Oh, but it's like I like the city, city crane. How much?

[37 minutes 40 seconds][Agent] : Were you wanting to know how much the 30 gram was? Yeah, Well, look, looking at the \$30,000 for yourself, you would be looking at a fortnightly premium of

\$76.50. How is that one sounding? Well.

[37 minutes 42 seconds][Customer] : MMM, no, it's good, but.

[37 minutes 59 seconds][Agent] : Yeah. Well, look, we can, we can certainly bring the benefit amount down. But with this one as well for yourself, I will let you know that your premiums are level, which means they are designed to stay consistent year on year and not increase as you age there. Yeah and in regards to the life insurance, just touching base back on that one there that we did get for yourself, uh, after the first 12 months you are completely covered of course, but except for the suicide, the suicide is after the 1st 13 months of the policy with the life insurance. I just wanted to read verify with that one there. Yeah, beautiful. Yes. So with that one, it's within the terminal on this benefits.

[38 minutes 31 seconds][Customer] : Yeah, with that life insurance, like after 12 months, if I become like illness, I can't work anymore, you guys will just pay the money to me, Yeah.

[38 minutes 46 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, you can certainly apply to have that card. So with that, one day you can claim for that one there is a living benefit there. So that one will be paid out to yourself while you're living. And same goes with this one.

[39 minutes][Customer] : Yeah, the the. I like that for the.

[39 minutes 1 seconds][Agent] : There is after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less delivered by a medical practitioner, we also would pay this benefit amount out to yourself as well there to do with what you seek it with the money that you know. Yeah, beautiful. And was that what that benefit amount there sounding affordable there? That's \$76.50 a fortnight.

[39 minutes 30 seconds][Customer] : That's all I think tried to figure it out.

[39 minutes 35 seconds][Agent] : Look, it's completely understandable. They look if there's a little less than you, yeah, 10,000, yeah. So looking at \$10,000 for yourself there, you would be looking at a fortnightly premium of \$25.50.

[39 minutes 37 seconds][Customer] : Maybe you wish that, wish that was a little bit the Ting Ting.

[39 minutes 52 seconds][Agent] : It is bring it down.

[39 minutes 50 seconds][Customer] : Yeah, the name is, Of course that was.

[39 minutes 57 seconds][Agent] : Well, look with that one there is all for yourself. I will actually let you know three benefits you become entitled to when you reach the beautiful age of 85. Now, yes.

[40 minutes 8 seconds][Customer] : I wish.

[40 minutes 9 seconds][Agent] : Hey, look, potentially good touch would just feel young and healthy and beautiful. But with that one there, the first benefit you actually become entitled to when you do reach the age of 85 is that your premiums will save. So what that means for yourself is you're actually no longer required to make any further payments to your premium and we're still going to continue to cover yourself there. So your policy was still remaining 4. So you're just no longer required to make any more payments to your premium. And then the second benefit is what we're going to do for yourself on our end is we're going to automatically add an additional 25%, uh, bonus cover on top of your benefit amount there. So in that incident, if you're looking at the \$10,000 worth of cover, after you do reach, when you do reach the age of 85, we're going to automatically add an additional 2500 on top of your benefit amount there at no further cost. And the third one that you have entitlement to there, the third benefit, is that anytime after your 85th birthday here at One Choice, we do have something called an early cash out option. And this is where you can actually choose to end your cover. And we will pay you 75% of the funeral insurance benefit amount there for yourself.

[41 minutes 22 seconds][Customer] : I don't think I will reach the age.

[41 minutes 22 seconds][Agent] : Yeah, Oh well, well look, fingers crossed and hopefully you do that.

[41 minutes 29 seconds][Customer] : I hope so.

[41 minutes 29 seconds][Agent] : You never know, but hopefully so too you do.

[41 minutes 32 seconds][Customer] : Sometimes our body, our body can deal with our thoughts. Yeah.

[41 minutes 33 seconds][Agent] : You do have of course, I I completely und yeah, no, of course and

I completely understand. But look about by the sounds that you you do sound stronger and you are keeping yourself healthy. But look in regards to that one, the 85 is quite a bit away for yourself there.

[41 minutes 49 seconds][Customer] : Yeah, it is.

[41 minutes 49 seconds][Agent] : The fingers crossed that you do live up to that one there.

[41 minutes 53 seconds][Customer] : I just then lend what I hate on me, but yes.

[41 minutes 54 seconds][Agent] : But look, with that, Yeah, no, of course. Well, look, it's beautiful.

[41 minutes 59 seconds][Customer] : But yeah, yeah.

[42 minutes 3 seconds][Agent] : It's lovely to hear that you you're wanting to do that for your family there and have all this organized touch wood event that you're passed away there. So it's always beautiful here that you're wanting that financial security and Peace of Mind there that when you do pass away, you do have something for your family.

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

[42 minutes 18 seconds][Agent] : Yeah.

[42 minutes 18 seconds][Customer] : That's what I'm like.

[42 minutes 20 seconds][Agent] : Yeah. Well, look. Yeah.

[42 minutes 20 seconds][Customer] : But I think I have a look.

[42 minutes 24 seconds][Agent] : Do you know?

[42 minutes 22 seconds][Customer] : I have a think about the the funeral cost.

[42 minutes 25 seconds][Agent] : Yeah, look, that's not a worry at all in regards to that one there for yourself. Look in regards to that one there, I can certainly schedule a call back so we can revisit that funeral cover there for yourself. Yeah, beautiful. Well, look, in regards to that one there, when will be best suited to give you a call back in regards to the funeral one.

[42 minutes 26 seconds][Customer] : Yeah, yeah, yeah, I maybe. Give me a week, I think.

[42 minutes 46 seconds][Agent] : Yep, beautiful, That's good.

[42 minutes 48 seconds][Customer] : Yeah.

[42 minutes 47 seconds][Agent] : Not a worry at all there. I'll certainly give you that week. I'll give you a call back, say around this time next week. That would work fine for yourself.

[42 minutes 54 seconds][Customer] : Yeah, yeah. Should be awesome.

[42 minutes 55 seconds][Agent] : Beautiful, not a worry at all there, Look. So we'll definitely reason visit that one there. We'll look at the pricing and benefit amounts if you want to change that one there.

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

[43 minutes 4 seconds][Agent] : But in the meantime, what I'm able to do for yourself is I can certainly e-mail out the quote for the \$10,000 one for the funeral insurance if that's what you wanted to look at there for yourself.

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

[43 minutes 13 seconds][Agent] : Yep. Beautiful.

[43 minutes 13 seconds][Customer] : Yeah, it's, it's just a minute.

[43 minutes 14 seconds][Agent] : Was there any other benefit in that you wanted me to quote send out to yourself there or is it just a \$10,000 one?

[43 minutes 19 seconds][Customer] : OK, So I don't have to do anything at all for. Oh, I got the e-mail I need to send the to set the password in there so I can open the the e-mail from you guys, is that right?

[43 minutes 36 seconds][Agent] : And I see in regards to this one, the the the quote that I would send you for the funeral insurance, it's there. There's no password anything. This one, just the quoting and the basic information that I'll send out to yourself. So that's the quote that we did discuss. So that one you can go and have a look at.

[43 minutes 51 seconds][Customer] : Oh, OK. But it's nothing else I can do for the one we were talking about. So that.

[43 minutes 52 seconds][Agent] : Yeah, yeah, yeah, no. So the last one, the life insurance one is all done for yourself there. We've we've finished that one there for yourself. This is just a general insurance that we can revisit in a week's time.

[44 minutes 3 seconds][Customer] : Ah, yeah, yeah.

[44 minutes 6 seconds][Agent] : But there was a \$10,000 benefit amount for anyone that only

quoting you wanting around for that one there or you're wanting another one.

[44 minutes 14 seconds][Customer] : We'll see when you ring.

[44 minutes 15 seconds][Agent] : Yeah, beautiful.

[44 minutes 16 seconds][Customer] : I might make up my mind.

[44 minutes 19 seconds][Agent] : Look, 100%, that's not a worry at all.

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

[44 minutes 21 seconds][Agent] : Look, I'll get that \$10,000 benefit amount once sent out to your e-mail, and we'll revisit that one in a week's time.

[44 minutes 28 seconds][Customer] : OK, cool.

[44 minutes 28 seconds][Agent] : Beautiful. Well, not a worry at all there. Thank you so much for your time today, and I hope you have a lovely rest of your week and the weekend, and I'll speak to you next week.

[44 minutes 31 seconds][Customer] : Yeah, Thank you. That you send you it.

[44 minutes 36 seconds][Agent] : Not a worry at all. Yes.

[44 minutes 38 seconds][Customer] : Thank you. ALRIGHT, OK, thank you.

[44 minutes 38 seconds][Agent] : And yeah, I will send that one to your e-mail. Beautiful.

[44 minutes 42 seconds][Customer] : OK, thank you.

[44 minutes 42 seconds][Agent] : Not a worry at all. I'll speak to you in a week's time.

[44 minutes 45 seconds][Customer] : Yeah.

[44 minutes 46 seconds][Agent] : No worries. Bye. Bye bye.

[44 minutes 45 seconds][Customer] : OK and bye.