

[18 seconds][Customer] : Good night, You.

[21 seconds][Agent] : Good afternoon, Mark. My name is Jonathan and I'm calling from one choice.  
How are you today?

[25 seconds][Customer] : You're good. Thank you.

[26 seconds][Agent] : That's wonderful to hear, Mark, I'm just giving you a call in regards to the expression of interest you have put in for our life insurance.

[34 seconds][Customer] : Yes.

[34 seconds][Agent] : So yeah, I'm just giving you a call to help with answering any questions you may have, as well as helping you find the right level of cover as well.

[42 seconds][Customer] : Yeah. No, I think I've got all the information I need. Thanks. I'm just still going through the process of looking at other options of course.

[50 seconds][Agent] : OK, so, umm, what I can do for you then Mark, while I have you on the phone, is provide you with some pricing to see if there is a level of cover that is umm, suitable for you as well now. Uh huh, right? Certainly. So umm, so would you like to know the pricing for how much you want to be covered for?

[1 minutes 1 seconds][Customer] : Well, I know how much I need, which is what I I put in a in the the quote I requested, yes.

[1 minutes 15 seconds][Agent] : OK, so I'll be happy to provide that to you over the phone then. Now just quickly before we do begin, please no. All 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. We do not consider your personal circumstances.

[1 minutes 32 seconds][Customer] : Yeah.

[1 minutes 33 seconds][Agent] : Now what I'm going to do is I'm just going to start by confirming a few details in regards to yourself. Umm, and then we can have a look into the life insurance. So we'll start is could I please get you to confirm for me your first name, last name and date of birth?

[1 minutes 48 seconds][Customer] : Mark Cunningham, 914 Six, 1965.

[1 minutes 51 seconds][Agent] : Thank you.

[1 minutes 56 seconds][Customer] : Correct.

[1 minutes 52 seconds][Agent] : Can I also confirm as well that you are in fact the male New Zealand residents and your preferred title would be Mr. as well.

[2 minutes][Customer] : Yes, please.

[2 minutes 1 seconds][Agent] : Certainly. Thank you so much for that and thank you so much for putting the inquiry through for our life insurance. Umm, are you looking at life insurance for the first time or have you looked into it before? Yeah. OK. So you've had some cover with your bank, so do you still have that life insurance in place or have you canceled that?

[2 minutes 12 seconds][Customer] : I've had it through my bank before so it's not the first time I'll cancel that.

[2 minutes 24 seconds][Agent] : OK. Was there a particular reason you tried to cancel that cover?

[2 minutes 28 seconds][Customer] : No, not really.

[2 minutes 30 seconds][Agent] : All right, certainly I can understand that there. So with this life insurance, are you looking to have it there to help with paying off any sort of expenses like mortgages or loans or just leave some money behind to family?

[2 minutes 28 seconds][Customer] : Just circumstances changed really just to cover a mortgage.

[2 minutes 45 seconds][Agent] : OK, definitely. I can understand that there. So with the way that the life insurance works, you want one choice. It is designed to, you know, provide financial protection and Peace of Mind for your loved ones if you were to pass away. So what we do is we basically just pay this money out as a lump sum to your chosen beneficiaries so they can use it for those big expenses like mortgages or loans or just any other costs involved in raising the family.

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

[3 minutes 9 seconds][Agent] : They can use the money however you tell them to or however they may like as well Now so that we can have a look into that pricing, I just need to confirm, have you had a cigarette in the last 12 months? Thank you. Now with our level of cover, you can choose anywhere from the minimum of \$100,000 over up to 750,000.

[3 minutes 21 seconds][Customer] : No, Yes.

[3 minutes 31 seconds][Agent] : Now I see that on our website you are looking into \$350,000 of cover, is that correct?

[3 minutes 37 seconds][Customer] : Correct.

[3 minutes 38 seconds][Agent] : Certainly I'll be happy to provide you with the quotes for that. And if you want to have a look at any other pricing, please let me know. I'll be happy to provide you with as many quotes as you may like. Now do just keep in mind that the quotes that I am about to give you, they are just an indication as the final premium and terms of the policy are dependent on the outcome of the health and lifestyle application, which I will also be able to take you through. But if you are to look at the \$350,000 of life insurance for yourself, then you'd be looking at an indicative payment of \$99.81 per fortnight.

[4 minutes 1 seconds][Customer] : Yeah, OK.

[4 minutes 13 seconds][Agent] : And how does that sound to you? OK, so it's a little bit higher than the car than than the other companies you've looked at. OK certainly now with your, umm, other life, with the other life insurances, does it include any sort of funeral adverts payout?

[4 minutes 16 seconds][Customer] : Yeah, for 15, higher than five other companies I've looked at, Yeah, no.

[4 minutes 35 seconds][Agent] : OK, so with us here at One Choice, we do actually offer a \$10,000 funeral advance payout that your beneficiaries can request for any sort of immediate expenses like funeral costs.

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

[4 minutes 46 seconds][Agent] : Umm, OK, certainly. And do they have like a terminally terminal illness benefit included or anything like that?

[4 minutes 46 seconds][Customer] : I don't require that. No.

[4 minutes 56 seconds][Agent] : OK, so with us, we do actually have a terminal illness benefit.

[5 minutes 1 seconds][Customer] : Yeah, yes, correct.

[5 minutes 1 seconds][Agent] : So what this means is if you were diagnosed with 12 months or less to live by a medical practitioner, we would pay your money out to you in full as well, certainly.

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

[5 minutes 12 seconds][Agent] : So what we can do for you now there Mark, is we can take you through those those health and lifestyle questions again so that we can determine what sort of cover we are able to offer you as well as let you know of any changes to the premium as well now.

[5 minutes 26 seconds][Customer] : Well, I don't think you're gonna get it down to 6065 dollars, are you?

[5 minutes 30 seconds][Agent] : OK, so you the card, so the covers you've looked at is at 65.

[5 minutes 34 seconds][Customer] : Yeah, pretty indicative.

[5 minutes 35 seconds][Agent] : OK, All right. And do they increase from year to year?

[5 minutes 36 seconds][Customer] : Yeah, Yes, I do.

[5 minutes 41 seconds][Agent] : All right. And how much should they increase by if you know?

[5 minutes 43 seconds][Customer] : I haven't looked into it. Like I say, I'm just early in the process, so.

[5 minutes 46 seconds][Agent] : MM Hmm, OK. Certainly I can understand that. Well, with us, we do have umm, well, without covers as well. The premiums do also increase umm, but you do also have an automatic indexation of either 5 or 2%, again depending on the outcome of your health. And last question. So what this means is that each year your benefit amount will increase by that percentage and umm, there are associated increases with that premium as well. However, you cannot doubt that indexation each year.

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

[6 minutes 18 seconds][Agent] : So have you been provided with a, umm, indication as to how much it increases by or what your future payments will be?

[6 minutes 25 seconds][Customer] : No, no, sorry.

[6 minutes 27 seconds][Agent] : OK, Uh huh. Well, I can.

[6 minutes 28 seconds][Customer] : Yeah, I, I'd like to look, I appreciate you calling me back, but I'd like to leave it just for now.

[6 minutes 35 seconds][Agent] : OK, that's completely fine then.

[6 minutes 37 seconds][Customer] : OK?

[6 minutes 36 seconds][Agent] : If you do have any other questions later down the track, please don't hesitate to give us a call back. We'll be more than happy to help.

[6 minutes 42 seconds][Customer] : Yeah. And I appreciate your call. Thank you very much.

[6 minutes 44 seconds][Agent] : No worries, that's completely fine. Bye now.

[6 minutes 46 seconds][Customer] : OK, bye. Bye.