

[24 seconds][Agent] : Thank you so much for waiting there. I've got Jackie on the line. He'll be able to help you further. Jackie, I have confirmed full name and date of birth for you. Perfect. Thank you so much for that, Nikita. Hey, Joseph, it's Jackie from One Choice Insurance. How you doing this morning for yourself? That's good to hear. So we previously spoken regards the inquiry into our income protection and I was just calling back to assist you further. But before I do there just so far, could I please confirm that you're a male New Zealand resident, currently reside in New Zealand.

[29 seconds][Customer] : Yep, I would, yes.

[57 seconds][Agent] : Perfect. 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're suitable for your needs. We do not consider your personal circumstances. So I just, Joseph, I just want to confirm some details that I did forget to let you know in regards to the policy itself. Let me just get these details up here for you. Please bear with me for a moment. And also I just want to confirm this question before they just suffer. Have you had a cigarette in the last 12 months? Ha, Have you had a cigarette in the last 12 months?

[1 minutes 32 seconds][Customer] : Say again no.

[1 minutes 36 seconds][Agent] : No. Perfect. Thank you so much for my address so far and let me just get these details here for the software. Please bear with me. Perfect, So I just wanted to say that I'm just previously in regards that your policy itself fetch yourself out. So I just need to meet need to let you know the application is approved with the low term. So I do have here as exclusions residency. It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. Based on your info. I'm sorry, based on your full referral information, maybe benefit will be payable for any disability, condition, disease, disorder, treatment or complication related to or rising from umm hiatus hernia. Premium adjustment loading due to BMI 100% due to health loading impaired fasting glucose, impaired glucose tolerance or a pre diabetic 100% due to health. So umm I can let you know Joseph are the premium has risen to. So this is for the month, the benefit amount of \$3200 and the waiting period of 30 days and the benefit period of six months. The new premium is \$84.14 a fortnight. How does that one sound for yourself? They just

so far, Yeah. So it's \$84.14 a fortnight.

[3 minutes 11 seconds][Customer] : 84 OK, Yeah, from yesterday afternoon. It was 3030 something.

[3 minutes 23 seconds][Agent] : Y yeah, that's understandable. It's because that was before we went into the underwriting application together. So I can let you know that the premium has changed because of your BMI and also due to BMI and also impaired fasting glucose, impaired glucose tolerance or a pre diabetic. So that's where after we went through their health and last half questions together. Josepha yeah.

[3 minutes 47 seconds][Customer] : Yeah, it's pretty much reasonable from 30 to 480.

[3 minutes 49 seconds][Agent] : So how does that new Fortnite, new premium sell for yourself there, the \$84.14 a fortnight that that's understandable. So it was the outside of the outside of your budget there.

[4 minutes 6 seconds][Customer] : OK, for that's for 3200.

[4 minutes 10 seconds][Agent] : That's for \$3200 and the waiting period of 30 days and the benefit period of six months. 4000 as in 4000, you want to go higher to 4000, OK.

[4 minutes 18 seconds][Customer] : OK, just try 4000 how MU 04 because last time I said it was 4400 something this check how much is it?

[4 minutes 35 seconds][Agent] : You want to meet to check how much it would be for 4500?

[4 minutes 34 seconds][Customer] : Yeah, yeah.

[4 minutes 40 seconds][Agent] : Yeah, yeah, I can have a look for you software if it's 4000, let me have a quick look to see here if I can get this one up here. Just bear with me for a moment and let me just get these details in here for you. Sorry, Joseph, I have to put these details in again just to look at the new pricing for you.

[5 minutes 9 seconds][Customer] : Yeah, no one. No worries.

[5 minutes 11 seconds][Agent] : Yeah, thank you so much for your patience.

[5 minutes 16 seconds][Customer] : Oh, good.

[5 minutes 17 seconds][Agent] : Thank you, Joseph. I'll just put you on a brief hold while I get that new price loaded for you. OK.

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

[5 minutes 28 seconds][Agent] : Thank you, Josepha. Hi, Joseph, thank you so much for holding there. So say for example, if we increase the monthly benefit amount back to \$4500, it would be after going through the application, it would be, let me just get this one for you, \$118.32 a fortnight if that, that's if we increase the monthly benefit to \$4500. Because we can, we can go up and down more 1 thou \$100 increments. So if you want to look at any other cover that fits into the budget, I'll be more than happy to look at it for you.

[8 minutes 49 seconds][Customer] : Yeah, yeah, 134 four come again for me to help you, Washington musician.

[9 minutes 35 seconds][Agent] : Sorry, in terms of was it the more of the \$4500 monthly benefit amount you're looking towards or was it the \$3200 that we looked at last time?

[9 minutes 48 seconds][Customer] : OK.

[9 minutes 48 seconds][Agent] : So the the \$3200 as a monthly benefit was \$84.14 a fortnight, whereas for the \$4500 monthly benefit amount it would be \$118.32 a fortnight. But that's the same waiting period and the same benefit.

[9 minutes 54 seconds][Customer] : Yeah, yeah, yeah.

[10 minutes 9 seconds][Agent] : So waiting period for 30 days and benefit. For six months.

[10 minutes 14 seconds][Customer] : OK, OK. Just hold it at that.

[10 minutes 25 seconds][Agent] : Yeah, what was the question?

[10 minutes 17 seconds][Customer] : And the next thing we do is, you know the question that I ask you if I have a surgery and I need to ask if I have a surgery and I need to ask after the surgery.

[10 minutes 43 seconds][Agent] : OK.

[10 minutes 43 seconds][Customer] : And and that's does it also cover for me if I have a surgery and I'm rest save?

[10 minutes 51 seconds][Agent] : So I, I just want to say that Joseph, in regards to the surgery is also in regards to your hernia in the future. Yeah. So I just want to, I just want to confirm the details with you, Josepha.

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

[11 minutes 5 seconds][Agent] : So based on on your referral information, so we did disclose your hernia. So the the specific application says no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from hiatus hernia. So if it if the surgery surgery is in regards to the hernia itself, it wouldn't, it wouldn't be paid out.

[11 minutes 34 seconds][Customer] : Oh, no. OK.

[11 minutes 36 seconds][Agent] : Yeah, for the hernia, just for the hernia itself.

[11 minutes 35 seconds][Customer] : So the yeah.

[11 minutes 38 seconds][Agent] : So for the hiatus hernia, it wouldn't be paid out. Yeah, in regards to the hernia. But in terms of that, let's say for example, if you were to go for surgery other than for that hernia itself, it would be paid out.

[11 minutes 43 seconds][Customer] : OK, yeah, OK, OK. Good, good question, good answer.

[11 minutes 55 seconds][Agent] : Yeah, Yeah, of course.

[11 minutes 56 seconds][Customer] : Another thing, what about if there's a loss of employment through like low? You know know what?

[12 minutes 9 seconds][Agent] : Will that work? So specifically how the income just I thought that's a very good question. So specifically how the income protection works is we will pay a monthly benefit, income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer loss of income. So it doesn't cover if there was low work. Yeah.

[12 minutes 34 seconds][Customer] : OK, OK, nice. OK.

[12 minutes 39 seconds][Agent] : Well, were there any other questions you had for me there just?

[12 minutes 45 seconds][Customer] : OK. No, no.

[12 minutes 49 seconds][Agent] : That's OK. Nora. So specifically just so far, was it more than \$4500 you're looking towards which was, I did quote you for \$118.32 a fortnight or was it the \$3200 monthly benefit amount with a waiting period of 30 days in benefit period of six months, it was \$84.14 a fortnight.

[12 minutes 47 seconds][Customer] : Yeah, 3200.

[13 minutes 16 seconds][Agent] : That's for the 3200. So last time I quit, umm, I looked at the \$4500 for you with the, with the waiting period of 30 days and the MO benefit period of six months, it was \$118.32 a fortnight. Whereas for the \$3200.00 with the waiting period of 30 days and the benefit period of six months, it was \$84.14 a fortnight. Yeah. Which one were you more lean towards for yourself? The address Fr the 3200.

[13 minutes 46 seconds][Customer] : Yeah, yeah.

[13 minutes 53 seconds][Agent] : Perfect. No worries. So I just want to clear up some a bit of information for yourself as well. The address Fr. So I also wanted to let you know that included in your policies, in your policy is a rehabilitation benefit which can assist you to return to work. So specifically the rehabilitation benefit which pays an additional reimbursement of to 50% of your monthly income benefit. So a maximum of 3000 to help with rehabilitation costs whilst claiming or we can reimburse up to six times your income benefit toward cost of equipment or modifications required to assist you to return assist you return to work. So Joseph, your premium is steps which means it will generate increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 3% until you've reached the maximum benefit. Maximum benefit of \$15,000 per month with associated increases in premium. You can opt out of this automatic indexation each year. So I just want to clarify with all these details with yourself at yourself. So for the monthly benefit amount of \$3200.00 with the waiting period of 30 days and the benefit period of six months, it was \$84.14 a fortnight.

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

[15 minutes 20 seconds][Agent] : So I just want to clarify with what the underwriter did get back to you specifically. So it says Mr. Josepha Delica Kavata Loma Loma, congratulations. Based on your referral information, your application has been approved with the following changes. So the following exclusions has been applied. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arise from hiatus hernia. So do you accept and agree the additional terms yes or no?

[15 minutes 57 seconds][Customer] : And yes.

[15 minutes 58 seconds][Agent] : Perfect. Thank you so much for that one there I'll set that one for yourself. Please bear with me for a minute. Let me just set this one for yourself there. Perfect. So just so far since you told me that the that the benefit amount, monthly benefit amount of \$3200 and the waiting period of six months and the benefit period of so sorry, I do apologize. It was a waiting period of 30 days and the benefit period of six months did sound good for yourself. What I will do for you Joseph is get you immediately covered over the phone today and I will send you all the policy documents to review. So this policy gives you a 30 day cooling off. Just so far. What that means is if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made.

[16 minutes 46 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 54 seconds][Agent] : So just just to make sure that I do send out all these details out here, let me just get these details. Please bear with me for a moment. So Joseph, what would you now is enter your bank details, but you're not required to make any upfront payments today. So Joseph, you don't have to pay anything today. You get to select that date that works best for you and in advance as well. Just so far. So when would you like the first payment to come? Now, maybe you want to choose a date this week or next week. Which date is best for you?

[17 minutes 22 seconds][Customer] : Yeah, next week.

[17 minutes 34 seconds][Agent] : Yes, ma'am. End of next week? Yeah. Did you want me to do the Friday next week?

[17 minutes 34 seconds][Customer] : End of next week, yes.

[17 minutes 40 seconds][Agent] : Yeah, of course I can do the. So the end of next week would be the Friday. Sorry, 22 of 22nd of November 2024 and every fortnight on Friday. Does that work best for you, Jessica? Perfect. So, Joseph, so we take two types of payment. It's either with a credit card or an account number. Which one would you like to proceed with?

[17 minutes 57 seconds][Customer] : Yeah, my phone number.

[18 minutes 9 seconds][Agent] : No, no worries. That would be direct debit. So what was your account number there, Joseph?

[18 minutes 15 seconds][Customer] : Let me read it.

[18 minutes 18 seconds][Agent] : Yeah, no worries. Perfect. And sorry, sorry, just I thought before I do collect your account details there, I just want to confirm some details as well. So let me just get this one for you. I just want to confirm here, I forgot to ask this question for you previously. I do apologise for that. So have your duties changed in the past 30 days or do you now work less than 15 hours per week? Was that a yes or no? Perfect. And also I just wanted to confirm, have there been any changes to the health and lifestyle questions?

[18 minutes 46 seconds][Customer] : No, no.

[18 minutes 54 seconds][Agent] : Yeah, perfect. Thank you so much for that one that you're so far. Let me just get these details here. So sorry about that. Perfect. So what was your account number there just so far? Yep. So it was 01/08. Yep. Yep.

[19 minutes 28 seconds][Customer] : 02 01/08 Yes 0681493 002.

[19 minutes 44 seconds][Agent] : Yep Yep, perfect. Thank you so much for that Just so far. And what was the account name U under as Perfect? Thank you so much for that one there just so far. So since it is a direct debit request, I do just need to ask you a couple of questions. Just a yes or no for me. So do you have authority to operate this bank account alone? Yes or no?

[20 minutes 12 seconds][Customer] : Yes, yes.

[20 minutes 16 seconds][Agent] : Perfect. Do you need to jointly authorise debits?

[20 minutes 21 seconds][Customer] : Come again.

[20 minutes 22 seconds][Agent] : This one's just asking you if you need to do it with someone else. So do you need to join the authorised debits?

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

[20 minutes 29 seconds][Agent] : Perfect. Have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing?

[20 minutes 41 seconds][Customer] : Come again?

[20 minutes 42 seconds][Agent] : Yeah, so I'll read it again for you. So have you cancelled a Direct Debit Authority for one choice with Pinnacle Life as initiator in the last nine months on the account

you're providing?

[20 minutes 54 seconds][Customer] : No.

[20 minutes 55 seconds][Agent] : Perfect.

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

[20 minutes 56 seconds][Agent] : Are you happy to set up a Direct Debit Authority without signing a Form Perfect? You agreed. This Authority is subject to the terms and conditions relating to the bank account provided and the specific Direct Debit terms and conditions to relate to this Authority. You authorise your bank to allow Pinnacle life. You use the initiator for one Choice 2 Direct Debit this account in accordance with these terms and conditions, Yes or no? Perfect. Thank you so much for that yourself. Also, before we do move on to the final steps and read out the declaration for you, I just want to make sure all these details I have here is correct for yourself there.

[21 minutes 23 seconds][Customer] : Yes, Yep.

[21 minutes 34 seconds][Agent] : So I have here your full name as Josepha Doula Killevrata Loma Loma Perfect. And your date of birth was the 31st of May 1975. Perfect. And can I also please confirm once again that you're a male New Zealand resident currently residing New Zealand. Perfect. And your address was 1832 Great South Road, RD1, Bombay, 2675.

[21 minutes 47 seconds][Customer] : Yes, yes, yes.

[22 minutes 6 seconds][Agent] : Perfect. And was this. Yeah. What was that?

[22 minutes 7 seconds][Customer] : Can you, can you change the address?

[22 minutes 12 seconds][Agent] : Yeah, of course it is your address a different one. Oh, OK, so specifically I is your Oh, so that was a job site, is it?

[22 minutes 15 seconds][Customer] : Yeah, because the address that I gave is the site that we are staying in, the website where I'm staying, we are staying on the job site.

[22 minutes 33 seconds][Agent] : Oh, OK, so which address would you like me to put down as your home address?

[22 minutes 38 seconds][Customer] : I normally reside at the end of the week. I go back to 34 Bruce McLaren Rd. Henderson.

[22 minutes 47 seconds][Agent] : OK, no worries. So I can put your down your home address. So I just want to confirm your ACT your your normal home address is, is that one you've given to me? Perfect. So what was the home address?

[22 minutes 56 seconds][Customer] : Yeah, 24 Bruce McLaren Road, Henderson.

[23 minutes][Agent] : Yep, 24 Bruce McLaren Perfect, perfect. Thank you so much for that. So I just want to confirm that your your home address was, let me just put this one down, perfect. So it was post code 061224 Bruce McLaren Rd., Henderson, Auckland. Perfect noise. And what was your, what did you want me to put down as your postal address? Because we sent out those policy documents 5 to 10 business days. So will you re it's the same one? Yeah, perfect. So I just want to make sure that you will receive those policy documents through the post. You did say that you're going back home, uh, at the end of the week, was that correct?

[23 minutes 21 seconds][Customer] : Yes, yes, yeah, I did.

[23 minutes 47 seconds][Agent] : No, that's perfect. So I do have here, is your home address the same as your postal address? Is that correct?

[23 minutes 52 seconds][Customer] : Yes.

[23 minutes 53 seconds][Agent] : Perfect. Thank you so much for that one there. Thank you so much for correcting me. The address of phone and your phone number was 0273576967.

[24 minutes 6 seconds][Customer] : Yes, yes.

[24 minutes 7 seconds][Agent] : perfectandidohaveyouemailaddressasjoeodulo@yahoo.com Perfect. Thank you so much for that one. The address of phone. So let me just get these details up here for you. Please bear with me for a moment. Let me just get this, this one here. Perfect. So I'm going to read out the declaration for you now. It will take a couple of minutes and I do have a couple yes or no questions in it for you. So let me just let me just get this all for yourself there. So it says thank you, Josepha tula quevarata Loma Loma. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced. Yeah, and your policy will not be enforced unless you agree to these terms in full. One choice Income protection insurance is issued by Pinnacle Life Insurance Limited, who referred to as

Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and that limited, who referred to as GFS, to issue and arrange such 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 in about whether One Choice Income Protection Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice we have not considered your specific financial needs or goals or consider any other insurance products or services. We have verified that you understand the cover and that you can see that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets up more information which can assist you to decide whether tacked on any advice we provide.

[26 minutes 4 seconds][Customer] : Yes.

[25 minutes 59 seconds][Agent] : Can you please confirm that you understand and agree to this yes or no Perfect. Your answer to the application questions and any related documents form the basis of your contract of insurance Empirical 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 that you ha I'm sorry? Can you please confirm you have answered all of our questions in accordance with the duty of sorry? Can you please confirm you have answered all of our questions in accordance with the duty of disclosure yes or no?

[26 minutes 34 seconds][Customer] : Yes.

[26 minutes 35 seconds][Agent] : By agreeing to this to this declaration, you can send to be con sorry. By agreeing to this declaration you can send to be being contacted by us in relation to other products and services. You can opt out of this anytime. By contacting us you have agreed to take out a single one choice Income Protection insurance policy with the following cover for Josepha Dura Kirata Loma Loma. A monthly insured amount of \$3200.00 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you

suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. In addition to standard exclusions contained within the policy document, the following exclusions apply for Josepha Zula Kurata Loma Loma Income Protection benefit. It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. The underwriter also has also added exclusions for just a Far Dua Cavada Normaloma income protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications relate to or arising from hiatus hernia. For Josepha Income Protection Benefit, a loading was applied during the application process. Your cover expires on November 22, 2040, 12:00 AM. Your premium for the first year of cover is \$84.14 per fortnight. Your premium is that, which means it will be calculated at each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each and you can opt out of this, including your premiums and amount payable to GFS or between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you provided to us and Plus has read the Pinnacle with the B Plus Financial Restraint code and triple B minus issue credit rating with an outlook of stable. You can read more about these ratings on our website and your policy documentation. The policy documentation will be mailed to you. Sorry. The policy documentation will be sent to you via mail, and if you're provided us with an e-mail address, we'll 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. Sorry. 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 the claim. There is no refund of premiums after the cooling off. Do you unders Sorry. I have two final questions for you that you suffered. So do you understand and agree with the declaration? Yes or no? Perfect.

[29 minutes 52 seconds][Customer] : Yeah, yeah.

[29 minutes 53 seconds][Agent] : And would you like any other information or would you like me to read any part of the policy document to you?

[30 minutes 2 seconds][Customer] : Nope.

[30 minutes 2 seconds][Agent] : No, Perfect. Thank you.

[30 minutes 3 seconds][Customer] : Just a question.

[30 minutes 4 seconds][Agent] : Yeah, of course. What was your question that you suffered? Yeah, of course you can ask me.

[30 minutes 7 seconds][Customer] : Can I ask another question like?

[30 minutes 29 seconds][Agent] : OK. OK.

[30 minutes 18 seconds][Customer] : Like, like if I I visit my family in Fiji, like if I have, I have to visit my family. Does it does it nullify my policy?

[30 minutes 50 seconds][Agent] : So specifically this is just visi visiting your family, not residing in a different country, is that correct?

[30 minutes 56 seconds][Customer] : No, not residing, visiting.

[30 minutes 57 seconds][Agent] : No reside just visi visiting your your family, is that correct?

[31 minutes 2 seconds][Customer] : Yeah.

[31 minutes 2 seconds][Agent] : Perfect. No worries. So what I will do there specifically is let me just get those details. That's a very good question for yourself. They just, so far what I will do is I'll just put you on a brief hold and just make sure I yeah, that, that.

[31 minutes 13 seconds][Customer] : Like in the Christmas, you know, like in Christmas and Christmas. It took for a month. Yeah.

[31 minutes 19 seconds][Agent] : Yeah, of course, that's understandable. I'm really glad you're, you're visiting your family for the Christmas time. That's really nice to hear. So just as well, I'll just put you on a brief hold and I'll just get that information cleared off for you. OK, So specifically, I just want to let you know just so far, so I've actually gotten the information for yourself there. So with one choice, income protection insurance, you are protected 24 hours a day, seven days a week worldwide while your policy is in force. So what do you while you do, while you do go visit your family and not residing in a different country while you do go visit your family as a as a chapter, umm, for the Christmas, you will be covered.

[31 minutes 58 seconds][Customer] : OK, OK.

[32 minutes 10 seconds][Agent] : Yeah. So you are. Yeah. Since the policy is in force now, you'll be covered worldwide 24/7.

[32 minutes 16 seconds][Customer] : Oh, thank you.

[32 minutes 17 seconds][Agent] : Perfect. No, it's just so far. Was there any other questions you had for me? That's OK. No worries. Awesome. Thank you so much for your time. The address so far.

[32 minutes 22 seconds][Customer] : No, Oh, last last question, last question.

[32 minutes 27 seconds][Agent] : Yeah, of course. What was your question? So, so specifically what how our, our inter protection works specifically. So it's what we do is we specifically we offer an income benefit of up to 75% of your monthly pre tax income. So that's the maximum percentage.

[32 minutes 28 seconds][Customer] : So for the for the 3200, the maximum that I'll be paid is 75% of your monthly.

[32 minutes 49 seconds][Agent] : No, no, no of so of your monthly pre tax income, that's correct. So of your month monthly pre tax income. So that's 75% of that.

[33 minutes 8 seconds][Customer] : So if I if I earn my monthly is 4 is pretax, my monthly is 4800. So can you give a brief explain send it.

[33 minutes 8 seconds][Agent] : So up to so, so Joseph of we already looked into that \$3200 for you for the monthly benefit amount. So that's how much you will get paid. So we've looked into \$3200 for yourself, 3200, that's correct. Yeah. That's what you're covered for.

[33 minutes 35 seconds][Customer] : Oh, so I will get three 3001, OK.

[33 minutes 42 seconds][Agent] : Yeah. Yeah. So the monthly benefit amount that you're covered for is \$3200. So what I specifically explained it was up to 75% of the monthly pre tax income. So you did want me to look at the \$3200 for you and that's what you're covered for now.

[33 minutes 47 seconds][Customer] : OK, OK.

[34 minutes][Agent] : So since the policy in force, you're covered for \$3200 as a monthly benefit amount.

[34 minutes 6 seconds][Customer] : Oh, I thought 75% of.

[34 minutes 8 seconds][Agent] : So you could choose, you could choose up to a monthly of 75% of your monthly pre tax income. But since you mentioned that the umm, that the umm up to so specifically we looked at \$4500 because that cover there was a bit outside of your budget. So we did lower down to \$3200 for you. Yeah. So does that, does that clear up everything for you that you're set for Perfect, No. So I just want to confirm as well. So it was the monthly benefit amount of \$3200.00. So that's what you're covered for with a, with a specific waiting period of 30 days and the benefit period of six months.

[34 minutes 28 seconds][Customer] : Oh, yes, yes, yes, yeah.

[34 minutes 46 seconds][Agent] : OK, perfect. No worries. Was there any other questions you have for me there just so far before I do let you go? Perfect. No worries in terms of that there. Josepha. If you have any more questions in the future, you can always call us back and we'll be more than happy to help you. OK.

[34 minutes 54 seconds][Customer] : No, no, yeah.

[35 minutes 4 seconds][Agent] : Perfect. Thank you so much for your time, Josepha. Josepha, and have a wonderful day.

[35 minutes 8 seconds][Customer] : Thank you. Bye.

[35 minutes 9 seconds][Agent] : Nice. Bye.