

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Uh, hello and good morning there. My name is long. I'm calling from one choice. Am I speaking to Pradic?

[9 seconds][Customer] : Yes, yes.

[10 seconds][Agent] : Uh, hey there Pradic, I'm just calling here in regards to an online expression of interest that you've made there for our life insurance.

[17 seconds][Customer] : Yes.

[17 seconds][Agent] : Umm, I'm, I'm basically here just to take you through our policies.

[21 seconds][Customer] : Mm Hmm.

[21 seconds][Agent] : We can go through some pricing with you and also just answer any questions you may have there in the meantime as well. OK, awesome. Now part of just so I can assist you further here, all I have to do is just confirm your details.

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

[34 seconds][Agent] : So I've got your surname here and as is that Chayani.

[38 seconds][Customer] : Tanya C AA TYANI.

[41 seconds][Agent] : Yep. OK, thank you. Chayan. Umm and date of birth there, that's 05/06/1993. Is that correct?

[48 seconds][Customer] : Yes, the 5th of June 1993. Yes. Date of birth.

[48 seconds][Agent] : Yep, Yep, Yep. Uh, can I just confirm here part of that? You are a male New Zealand resident currently residing in New Zealand.

[57 seconds][Customer] : Yes. I'm in New Zealand, in residence. Permanent presence. Yes.

[58 seconds][Agent] : Yeah, yeah. And you are currently residing here, correct?

[1 minutes 3 seconds][Customer] : Mm. Hmm.

[1 minutes 3 seconds][Agent] : Yeah. OK, awesome. Umm, just to let you know, I'll mention here that all of our calls are recorded.

[1 minutes 12 seconds][Customer] : Hmm. Mm.

[1 minutes 8 seconds][Agent] : 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. OK.

[1 minutes 19 seconds][Customer] : Yeah.

[1 minutes 18 seconds][Agent] : Uh, but with that being said, Pradip, I just wanted to say thank you very much for, you know, just taking the time out of your day before inquiring here at One Choice, umm, just so I can have a bit understanding of what sparked your interest. Are you new to life insurance or do you currently already have some cover in place? Are you Bo? Yeah.

[1 minutes 26 seconds][Customer] : Yeah, I do that by a house and that's why I want to live inside you.

[1 minutes 41 seconds][Agent] : OK, congratulations. Is that, was that quite recent there?

[1 minutes 45 seconds][Customer] : Yes.

[1 minutes 46 seconds][Agent] : Yeah, OK.

[1 minutes 48 seconds][Customer] : Uh, that is 20, uh, 20 December.

[1 minutes 46 seconds][Agent] : Well, once, yeah. Oh, OK. Wow.

[1 minutes 53 seconds][Customer] : Yeah.

[1 minutes 54 seconds][Agent] : Alright. Well, umm, once again, congratulations.

[1 minutes 57 seconds][Customer] : Thank you.

[1 minutes 56 seconds][Agent] : And I'm assuming it's, uh, more of like you're sort of wanting to get the mortgage paid off there. Is that correct? Yeah.

[2 minutes 1 seconds][Customer] : Yes, yes, yes, yes.

[2 minutes 3 seconds][Agent] : OK. And and if you don't mind me asking, how much is the mortgage?

[2 minutes 7 seconds][Customer] : Ah, mortgage is one 1.3 million.

[2 minutes 12 seconds][Agent] : 1.3 million yeah OK, alright, yeah no worries. Thank you for letting me know umm, so I'm guessing that's sort of the main reason why you're looking into life insurance.

[2 minutes 13 seconds][Customer] : Yes, yes, yes.

[2 minutes 22 seconds][Agent] : Uh, I in that case, I'll, I'll just quickly explain, you know our main

features and benefits run through some pricing with you and yeah part of if you do have any questions along the way, please let me know I'll try my best to help here as well.

[2 minutes 34 seconds][Customer] : Yes, yes.

[2 minutes 34 seconds][Agent] : OK, sure.

[2 minutes 43 seconds][Customer] : Mm, hmm.

[2 minutes 36 seconds][Agent] : So I'll let you know with our life insurance, uh, we are designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away, OK?

[2 minutes 46 seconds][Customer] : Mm hmm.

[2 minutes 46 seconds][Agent] : Umm, now this benefit here could be used to help maintain their lifestyle by helping them pay off things like, you know, the mortgages, as you said, umm, loans and basically any other cost involved in raising a family.

[3 minutes][Customer] : Mm hmm.

[2 minutes 59 seconds][Agent] : OK, It's, it's basically there just to give you that Peace of Mind there that, you know, if something were to happen to you then yet your family would have that financial security.

[3 minutes 9 seconds][Customer] : Mm hmm. Yeah.

[3 minutes 9 seconds][Agent] : OK, Umm, now try to, I'm, I'm assuming you, is there anyone there that you plan to leave the money behind to?

[3 minutes 17 seconds][Customer] : Mm hmm. Yeah.

[3 minutes 20 seconds][Agent] : You're what? Yeah.

[3 minutes 18 seconds][Customer] : My wife is sweet and behind me, Yes.

[3 minutes 21 seconds][Agent] : OK, so I'll let you know, umm, in regards to who you can, uh, who the money gets paid out to, uh, you can nominate up to five beneficiaries to receive this benefit amount.

[3 minutes 33 seconds][Customer] : Yeah.

[3 minutes 31 seconds][Agent] : OK, so you're in complete control of that.

[3 minutes 34 seconds][Customer] : Mm, hmm. Hmm. Mm. OK.

[3 minutes 34 seconds][Agent] : Umm, I wanted to state here that, uh, whoever your beneficiaries are, they can also request an advance payouts of \$10,000 to help with things like funeral cost or basically any other final expenses at the time.

[3 minutes 49 seconds][Customer] : Yeah. Mm, hmm. Mm Hmm.

[3 minutes 48 seconds][Agent] : OK, umm now just on top of that, there is a terminally ill advanced payout included in the cover also, which we'll go through a little bit more later on in the call.

[3 minutes 59 seconds][Customer] : Mm. Hmm. Mm. Hmm.

[3 minutes 59 seconds][Agent] : Uh, but with that being said, in terms of the application process here, product, we keep it nice and simple for you as everything here is done over the phone. OK?

[4 minutes 10 seconds][Customer] : OK.

[4 minutes 10 seconds][Agent] : Umm, there's no forms to fill in medical checks or blood tests to complete.

[4 minutes 15 seconds][Customer] : Hmm. Mm. Yep.

[4 minutes 15 seconds][Agent] : Uh, what we do is we simply take you through our health and lifestyle questions, umm, as this will determine the pricing in terms of the policy here.

[4 minutes 23 seconds][Customer] : OK, Yep.

[4 minutes 23 seconds][Agent] : OK, alright, cool. So yeah, we'll go through some pricing here together. I just wanted to make sure so far that's all pretty clear and straightforward for yourself. Pradeep. Yeah. OK, lovely. Now just to begin with, I need to ask, have you had a cigarette in the last 12 months?

[4 minutes 33 seconds][Customer] : Yeah, no, I'm not smoking.

[4 minutes 44 seconds][Agent] : Yeah. OK, cool, lovely. That's good to hear. And is your current annual income 50K or more?

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

[4 minutes 52 seconds][Agent] : Yep. OK, thank you so much. Lovely. Now, keeping in mind here, you can choose cover between a minimum of \$100,000 up to a maximum of \$2,000,000. OK. Now

you did say your mortgage was at 1.3 million, is that correct? Yeah. We can look at different benefit amounts here. Umm, uh, until we find something that's suitable and also affordable for yourself.

[5 minutes 3 seconds][Customer] : Mm, hmm, yes, mm hmm.

[5 minutes 16 seconds][Agent] : OK, so where would you, what benefit amount would you like me to quote you on for today? Yeah, one. OK, we can, we can look at one point, uh, four here. 01.5 yeah, let's look at 1.5. Alright, lovely.

[5 minutes 22 seconds][Customer] : Uh for on my own 1.45 between 2:05 five yes yes 1.5 mm hmm 4 nightly yeah I I want to pay monthly so.

[5 minutes 42 seconds][Agent] : So for \$1.5 million worth of, uh, cover, uh, you'd be looking at paying an indicative premium of \$71.16 per fortnight monthly basis. Yep, sure. We can look at monthly here for you. OK, Uh, so monthly you would P, you would be paying an indicative premium of \$154.17 per month.

[6 minutes 11 seconds][Customer] : Yeah, that's fine.

[6 minutes 12 seconds][Agent] : That's fine. Yep. OK, so that's, and that's sounding affordable for yourself.

[6 minutes 13 seconds][Customer] : Yeah, Yes.

[6 minutes 17 seconds][Agent] : Yeah. All right, no worries. So we can, we can look at \$1.5 million worth of cover.

[6 minutes 22 seconds][Customer] : Yeah. Mm, hmm. Mm. Hmm.

[6 minutes 22 seconds][Agent] : Now the next step here is just to go through the health and lifestyle questions, umm, as the final premium and terms of the policy is dependent on the outcome of the application, uh, which we'll go through together now.

[6 minutes 35 seconds][Customer] : Yeah.

[6 minutes 34 seconds][Agent] : OK, yeah. Now, uh, just before we go through that one, I need to quickly read you a under a pre underwriting disclosure statement. Umm, we'll just need your understanding of this. So just a clear yes or no at the end. OK, Uh, so it reads here. Please be aware all calls are recorded for quality and monitoring purposes.

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

[6 minutes 55 seconds][Agent] : Now uh, we collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other service providers for the purpose of administering your policy or handling claims. Now, 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. So before you enter into a life insurance contract, you have a legal duty to provide to us any information you know or could be reasonably be expected to know, which may affect our decision to ensure you and on what terms. Now, you do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure you have this duty until the time we enter into the contract. Now if you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. So do you understand this yes or no? Yep. OK, thank you once again. I'm part of I'll mention again that all of our calls are recorded. Any advice that providers limited to the products we offer and it's just you need to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK, So, uh, with these health and lifestyle questions, uh, Pradeep, I would just need a clear yes or no from your end. OK. All right. So just to begin with here, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[7 minutes 54 seconds][Customer] : Yes, yeah, yeah, yes.

[8 minutes 30 seconds][Agent] : Yep. And you're currently residing in New Zealand, correct? Yep. OK, thank you. So Yep, you can answer yes for this question here.

[8 minutes 28 seconds][Customer] : But my resident in New Zealand, Yes, yes, yes, yes, OK.

[8 minutes 37 seconds][Agent] : OK, now have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So stroke or heart conditions such as they're not limited to palpitations, heart murmur, heart attack, and angina? Yes or no? No lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia, excluding skin

cancer, anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with a terminal illness? Motor neuron disease? Any form of dementia, including Alzheimer's disease? I've been told by a doctor that you have a condition that will reduce your life expectancy.

[8 minutes 47 seconds][Customer] : No, no, no, no, no, no, no.

[9 minutes 30 seconds][Agent] : In the last 10 years, have you used illegal drugs, abused prescription medication, or received treatment or counseling for drug or alcohol consumption?

[9 minutes 38 seconds][Customer] : No.

[9 minutes 40 seconds][Agent] : OK, Thank you. And sorry once again, just for the call recording, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[9 minutes 38 seconds][Customer] : Mm, hmm, yes.

[9 minutes 50 seconds][Agent] : Yeah. Thank you.

[9 minutes 54 seconds][Customer] : Mm hmm.

[9 minutes 51 seconds][Agent] : OK, now the southeast, the next section here, umm, product is in relation to your height and weight.

[10 minutes 4 seconds][Customer] : Mm hmm.

[9 minutes 57 seconds][Agent] : OK, uh, so please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application.

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

[10 minutes 6 seconds][Agent] : Umm now the system does not allow me to enter any approximate figures, words or height and weight ranges. OK, yeah. So what is your exact height there project. We can do that in feet and inches or centimeters.

[10 minutes 12 seconds][Customer] : Yeah, that's fine.

[10 minutes 25 seconds][Agent] : Sorry, you said that was so 5 feet, one inches, 5 feet in 05 foot. OK. So 5 foot, 11 inches, correct. Yeah.

[10 minutes 19 seconds][Customer] : 5.11 feet feet 5.11 111111 Yes, yes.

[10 minutes 38 seconds][Agent] : OK. So 5 foot 11 inches. And what is your exact weight there? One? Sorry, 101. Yep. So 101 KGS. Yep. OK, thank you. And have you experienced any unexplained weight loss of more than 5 KG in the last 12 months?

[10 minutes 45 seconds][Customer] : 101, 101 Yes No, not really, no.

[11 minutes 4 seconds][Agent] : No, no. OK, thank you. Uh, sorry. All right, next section here. OK, So does your work require you to go underground, work at heights above 20 meters that to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore? No. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? No, Do you have definite plans to travel or reside? Reside outside of New Zealand IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total sum short of more than \$5,000,000?

[11 minutes 19 seconds][Customer] : No, no, no, no, no, no, no, no.

[11 minutes 58 seconds][Agent] : Yep. OK, now the next section here is in relation to your medical history. OK, so have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose? Nope. Chest pain, high cholesterol or high blood pressure. Tumor, mole or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, gallbladder or pancreas. Hepatitis or any disorder of the liver.

[12 minutes 13 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no.

[12 minutes 54 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma. Yep. OK, now other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner specialist?

[13 minutes][Customer] : No, no, no, no, no, no, no, no.

[13 minutes 27 seconds][Agent] : Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy? Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yep, thank you. Now, to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial anonymitis polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[13 minutes 38 seconds][Customer] : No, no, no, no, no, no, no, no.

[14 minutes 17 seconds][Agent] : OK, thank you. Umm, and just final question here for yourself, Pradip. So other than one off events, so gift certificate and vouchers, uh, do you engage in or intend to engage in any of the following? So aviation, other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving, uh, sorry, cable rack diving or any other hazardous activity. No. OK, awesome, lovely. So that application there that's done. Umm, so pradip you, you sound very healthy for yourself. You live a very healthy lifestyle. That's good to hear.

[14 minutes 50 seconds][Customer] : No, I hear it.

[15 minutes 1 seconds][Agent] : Umm, so just because of that, I'll let you know.

[15 minutes 5 seconds][Customer] : Mm. Hmm.

[15 minutes 4 seconds][Agent] : Congratulations, your application has been approved.

[15 minutes 8 seconds][Customer] : Hmm. Mm. OK.

[15 minutes 8 seconds][Agent] : OK, umm, I'll let you know what this policy here will cover you for, OK, So, uh, you will be covered for death due to any cause except suicide in the 1st 13 months.

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

[15 minutes 21 seconds][Agent] : OK.

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

[15 minutes 22 seconds][Agent] : Now in addition, umm, there is a terminally ill advanced payment included in the cover.

[15 minutes 28 seconds][Customer] : Mm hmm. Mm hmm. Mm hmm.

[15 minutes 28 seconds][Agent] : So part of if you were diagnosed with 12 months or less to live by a medical practitioner, uh, what we'll do here for you is we'll pay your claim amount there in full and that money there that can be used for things like medical costs, OK?

[15 minutes 43 seconds][Customer] : Mm hmm.

[15 minutes 43 seconds][Agent] : Umm, that's just to ensure that you do receive the best care possible if that time were to come, OK.

[15 minutes 49 seconds][Customer] : OK. Mm hmm.

[15 minutes 50 seconds][Agent] : Now, on top of that here, uh, your beneficiaries will still be able to request a funeral advance payout of \$10,000, OK?

[15 minutes 58 seconds][Customer] : Mm, hmm, yeah.

[16 minutes][Agent] : Now, just please be aware that your premium is stepped, which means it will generally increase each year.

[16 minutes 13 seconds][Customer] : Mm hmm.

[16 minutes 5 seconds][Agent] : Now, in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium.

[16 minutes 18 seconds][Customer] : Mm hmm.

[16 minutes 15 seconds][Agent] : You can opt out of this indexation each year, OK, umm, now, just based on what you've told me as well, their product, uh, with the application and those questions, umm, once again, you, you do live a very healthy lifestyle for yourself. You sound very healthy.

[16 minutes 31 seconds][Customer] : Mm hmm.

[16 minutes 30 seconds][Agent] : OK, so no, no umm, loadings have been added on. So there's no premiums that have been added on to your original premium.

[16 minutes 38 seconds][Customer] : OK. Mm hmm.

[16 minutes 37 seconds][Agent] : OK, umm, so that has stuck to once again, you'd be looking at this

is for \$1.5 million worth of life insurance. Uh, once again, you'd be paying a premium of \$154.70, \$0.15 per month. Can I just confirm once again, that is affordable to you there?

[16 minutes 45 seconds][Customer] : Yeah, yes, yes.

[16 minutes 55 seconds][Agent] : Yeah. Awesome. So what I can do here if you like in the sounds of that is get you immediately covered over the phone today. OK, Now part of I'll send you out all your policy documents for you to review there in your own time.

[17 minutes 7 seconds][Customer] : Mm hmm.

[17 minutes 7 seconds][Agent] : OK, now just to let you know, this policy here also gives you a 30 day cooling off.

[17 minutes 13 seconds][Customer] : OK. Mm hmm. Mm hmm.

[17 minutes 13 seconds][Agent] : So if you decided that this policy is not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made there. OK, all right, lovely. So, Pranab, I've just got your e-mail here. Sorry, can you confirm that for me?

[17 minutes 24 seconds][Customer] : OK, Yeah, yeah, yes. And then my last name, CWTY ani11@gmail.com. 11 yes.

[17 minutes 39 seconds][Agent] : Yeah, that uh, so that was 11, so 11 at gmailyep@gmail.com. OK, thank you. Sorry, how do I pronounce your, your surname there, Chani? OK, cool.

[17 minutes 43 seconds][Customer] : 11 Taiani, Yes.

[17 minutes 51 seconds][Agent] : Lovely. And part of what I'll also do here as well, I'll grab your home address so we can send everything out to you in mail as a hard copy. OK umm, what was your post code of your home address? You're 600. And where about what suburb was that one in? Is that, uh, a New Windsor did you say? Yep. And what was the address line?

[17 minutes 59 seconds][Customer] : Yes, Yes 0600 187 Methuen Rd., New Windsor Yes, New Windsor 187 Methuen Road, Methuen Methuen Rd.

[18 minutes 20 seconds][Agent] : Sorry, 1 Yeah. MSU. So ME Tate. Methuen Rd. Correct. Yep.

[18 minutes 32 seconds][Customer] : Yes, Yes. Yes.

[18 minutes 33 seconds][Agent] : OK, thank you.

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

[18 minutes 34 seconds][Agent] : I've got that there. So that's 187 Methuen Rd. New Windsor, Auckland, post code 0600. And that's the same as your postal address. So we get all your mail sent out to.

[18 minutes 35 seconds][Customer] : Yes, yes, yes, yes.

[18 minutes 48 seconds][Agent] : Yep. OK, cool. Lovely. So we'll send everything out to you there as a hard copy as well. OK.

[18 minutes 54 seconds][Customer] : OK, Yeah.

[18 minutes 54 seconds][Agent] : And also to your e-mail now, umm, part of in terms of payment.

[18 minutes 58 seconds][Customer] : Hmm.

[18 minutes 58 seconds][Agent] : So we don't actually collect any payment here today. OK. Uh, what we do is we select a day that's, uh, more suitable for yourself. OK?

[19 minutes 11 seconds][Customer] : Mm, hmm.

[19 minutes 6 seconds][Agent] : So that can be any time this week, next week or even the week after, uh, if you want, you can align that to, you know, a payday there as well. But like I said, you were looking at that every month, correct?

[19 minutes 18 seconds][Customer] : Mm. Hmm.

[19 minutes 20 seconds][Agent] : Yeah.

[19 minutes 19 seconds][Customer] : Yeah.

[19 minutes 20 seconds][Agent] : Is there any day in particular throughout the month that you wanted to have that one set up end of month?

[19 minutes 25 seconds][Customer] : End of month like 2930. Yeah.

[19 minutes 28 seconds][Agent] : Yeah, yeah. Is which one did you want to do? We can do the 29th or the 30th. Up to you there.

[19 minutes 28 seconds][Customer] : End of month 30. Yep.

[19 minutes 34 seconds][Agent] : 30th, yeah. Cool.

[19 minutes 35 seconds][Customer] : Yep.

[19 minutes 35 seconds][Agent] : So I've got that as the 30th of December 2024. OK. So that's a Monday.

[19 minutes 40 seconds][Customer] : Yes, yes.

[19 minutes 40 seconds][Agent] : And then from then on it will be every month on the 30th.

[19 minutes 45 seconds][Customer] : Oh dear.

[19 minutes 45 seconds][Agent] : OK, lovely. Now in terms of payment methods, so we have two options here. You can either do direct debit or Visa, MasterCard. Which one was easier for you?

[19 minutes 54 seconds][Customer] : I want to direct debit.

[19 minutes 56 seconds][Agent] : Sorry. Debit. Yep, sure. Umm, so for de debit, all we will need is just your account name and account number, OK Umm, just with the account name was was that under your full name?

[20 minutes 8 seconds][Customer] : Yes.

[20 minutes 7 seconds][Agent] : So product Chiani Yep.

[20 minutes 9 seconds][Customer] : Mr.

[20 minutes 9 seconds][Agent] : OK.

[20 minutes 10 seconds][Customer] : P Chayani.

[20 minutes 11 seconds][Agent] : Uh, Mr.

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

[20 minutes 11 seconds][Agent] : P Chiani OK Mr. P Chiani Lovely. And yeah, whenever you're ready, we can grab the account number there as well. Yeah, no worries. 1230 660 112 Double Sorry. 112 Yep.

[20 minutes 21 seconds][Customer] : Just one minute, it's 1230 660 112711 271100.

[20 minutes 49 seconds][Agent] : 11, 11 00 OK, I'll repeat that one back to you. So account name, that's Mr. P Chiani.

[20 minutes 59 seconds][Customer] : Yes, Yeah. Yeah.

[20 minutes 59 seconds][Agent] : Account number is 123066011271100.

[21 minutes 8 seconds][Customer] : Yes. It's got it.

[21 minutes 9 seconds][Agent] : OK, awesome. Umm, now I just have to ask you a few questions here in relation to your direct debit authority.

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

[21 minutes 15 seconds][Agent] : OK, umm, just once again it's clear. Yes or no? So have you cancelled a directive authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you're providing, yes or no? No, thank you. Do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that correct? Yes or no?

[21 minutes 27 seconds][Customer] : No, no. Yes, Yes, yes.

[21 minutes 37 seconds][Agent] : Oh, sorry, that question there was asking, uh ye, yeah. OK, I'll, I'll say it again. Sorry about that. So do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that correct? Yes or no? Yeah.

[21 minutes 48 seconds][Customer] : Yes, Yes.

[21 minutes 49 seconds][Agent] : OK, thank you. Umm, are you happy to set up a direct debit authority without signing a form?

[21 minutes 54 seconds][Customer] : Yes.

[21 minutes 55 seconds][Agent] : And finally, uh, you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice to direct debit this account in accordance with these terms and conditions.

[22 minutes 15 seconds][Customer] : Yes.

[22 minutes 16 seconds][Agent] : Yep. OK, awesome. Well, thank you so much for your, umm, time and patience with me here today.

[22 minutes 22 seconds][Customer] : Yes.

[22 minutes 21 seconds][Agent] : Paradip, I just wanted to let you know we are at the home stretch. So we're almost done here.

[22 minutes 26 seconds][Customer] : Mm, Hmm.

[22 minutes 25 seconds][Agent] : Now what I have to quickly do for you is read you out the declaration. OK, this will take me approximately 3 to 4 minutes to read, so please bear with me. Umm, what this declaration here does is just highlight the key facts of our policies.

[22 minutes 34 seconds][Customer] : OK, OK. Hmm. Mm.

[22 minutes 39 seconds][Agent] : OK, umm, but once, once that's all read, I've got two last questions for you at the end. OK, so once again, it's just a clear yes, no and, and once that's all done, we'll have this and re uh, and ready in place for you.

[22 minutes 50 seconds][Customer] : Up here.

[22 minutes 49 seconds][Agent] : OK, All right, lovely. So it reads here. Thank you, Pradip Chani, it is important we understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Now One Choice Life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. Now GFS is licensed by the Financial Markets Authority to provide a financial goodbye 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 your needs on the basis of the information you provided to about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. Now we have verified that you understand the cover and that you consider that the premiums are affordable, 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. Now, can you please confirm that you understand and agree to this Yes or no? Thank you. Now, your answer to the application questions and any related documents form the basis of your contract of insurance and critical 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 your duty of disclosure, Yes or no?

[24 minutes 2 seconds][Customer] : Yes, yeah.

[24 minutes 25 seconds][Agent] : Thank you. Now, by agreeing to this 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 now. The accepted cover pays a lump sum benefit amount of. So Pradip Chani receives \$1.5 million in the event of life insurance. Umm, a benefit is paid. Uh, sorry, A benefit is not paid in the event of SUIC. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Now your total premium for the first year of cover is \$154.17 per month. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Because sum insured will also increase automatically by 5% each year and you California you can opt out of this. Included in your premium is in amounts payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority provided to us. AM Best has rated Pinnacle with AB plus financial strength good and it would be minus insured credit rating with an outlook of stable. You can read more about these ratings on our website and then your policy documentation. Now the policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. Uh, you should carefully consider these documents to ensure the part 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. OK. So thank you very much for listening there. I've just got these last two questions for yourself there, Pradip. OK, once again, it's just a yes or no. So do you understand and agree with the declaration?

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

[26 minutes 11 seconds][Agent] : Yep, thank you. And finally, so this question here just refers to this call. But once again, like I said, we do send you out all the policy documents out to your mail and to your e-mail as well. OK, But would you like any other information now or would you like me to read any part of the policy document to you?

[26 minutes 31 seconds][Customer] : No, no, no.

[26 minutes 30 seconds][Agent] : No, OK, no worries. Uh, what I'll do is I'll go ahead and accept this

declaration here for yourself, OK? Umm, now product, uh, I'll just let you know. So with the policy documents at the very back, there is a beneficiary form. OK. So with the beneficiary form, you can fill that one out and apply to have that one sent back through to us. Umm, or if it's easier for you as well, you can just give us a call back whenever you can. Umm, we're open from Monday to Friday, 8:00 AM to 8:00 PM. Uh, and we'd be more than happy to do that over the phone there as well. OK.

[27 minutes 5 seconds][Customer] : Mm hmm.

[27 minutes 6 seconds][Agent] : So once again, product, that product that's all completed for you, all your documents will be with you very shortly. OK. Is there anything else I can assist you with today?

[27 minutes 17 seconds][Customer] : OK, uh, not now. If I need, I'll call you. Thank you.

[27 minutes 18 seconds][Agent] : Yeah, yeah, of course. No worries. Well, yeah, feel free to give us a call if you have any questions. We're more than happy to help there as well. But otherwise credit. I just wanted to say thank you very much for choosing one choice.

[27 minutes 31 seconds][Customer] : Thank you.

[27 minutes 31 seconds][Agent] : Welcome to the team. You have a Merry Christmas and a happy New Year as well.

[27 minutes 35 seconds][Customer] : Thank you. Thank you.

[27 minutes 35 seconds][Agent] : OK, All right. All the best. You take care.

[27 minutes 39 seconds][Customer] : Thank you. Thank you. Bye bye.

[27 minutes 40 seconds][Agent] : See you. Bye.