

[1 seconds][Customer] : Yep.

[2 seconds][Agent] : Hello. Good morning, Heidi. It's Ethan calling from Trucy. I'm just following up on your funeral insurance inquiry receipts. Thanks for submitting that online. I received a Yeah, basically, I understand your insurance names guide you through the process so we can look at the options and costs together.

[19 seconds][Customer] : Yep.

[16 seconds][Agent] : You can let me know if it's potential fit for yourself so I can run you through that. Can I just get you confirm your full name and date of birth? Thanks, Heidi.

[23 seconds][Customer] : Yeah. Heidi Campbell, 6874.

[27 seconds][Agent] : Yeah, awesome. So Please note all our calls are recorded. Any advice to providers general in nature may not be suitable to your situation and just confirming you're an Australian resident.

[35 seconds][Customer] : Yep.

[37 seconds][Agent] : Perfect. No worries. So yeah, just want to spend, yeah, first few moments just to understand what's actually got you looking into funeral insurance.

[47 seconds][Customer] : Yeah, definitely. Yep.

[43 seconds][Agent] : Is it just to cover the cost of the funeral, take the financial burden of someone or is there anything that Yeah, no worries. What sort of like prompted the inquiry recently anyways? Yeah, just thinking about it.

[53 seconds][Customer] : Not, not much really, Just yeah, just talking about it, yeah.

[59 seconds][Agent] : Yeah, yeah, no worries. Yeah. To be honest, a lot of customers say that, uh, especially after the holidays, coming back, talking with family, uh, it, it is something that tends to come up in conversation, especially around this time of year. Umm, surprisingly, uh, so, yeah, I can understand that. But uh, yeah. That, that is really what our cover is designed to do. It is to take that financial burden away from loved ones and, yeah, make sure that they're not taking on that, that cost of the funeral. But what I'll do, I'm running through the main features and benefits that's we can go through the pricing options together. So at Choosy, we compare directly with Australian Seniors

Real and Guardian Funeral Insurance. We don't compare all aspects of products available in the market. They are a related company to Grainstone Financial Services who distribute and administer the brands I can arrange today. Each product has different features, so it's important to consider this in combination with the price and the PDS before making a decision to purchase. So Heidi, our funeral products are designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away. They can use these funds not only for the funeral expenses, but if there is any money leftover, they can use this money however they wish as well. You can nominate up to five beneficiaries to receive the nominated benefit amount. If death is due to an accident, the chosen benefit amount will triple. Speaking of beneficiaries, Heidi, did you have anyone in mind who you'd want to leave the money behind to?

[2 minutes 19 seconds][Customer] : Yeah, probably my husband and my son.

[2 minutes 21 seconds][Agent] : Yep, Yep.

[2 minutes 23 seconds][Customer] : I want to look at like getting a 11 like me and my husband.

[2 minutes 27 seconds][Agent] : Yeah, of course. Yeah. When, when I have a look at the, umm, the pricing options, I can do a joint one and we'll have a look at, uh, both. So that's completely fine. Umm, I'll, I'll grab some details with your husband in a moment. So with, uh, the funeral cover, it's really easy to get covered because there's no medical checks. If you're an Australian resident age between 40 and 79, then acceptance is guaranteed. Uh, just so you know as well, uh, if you were to suffer an accidental serious injury such as quadriplegia or paraplegia before the pulse, the anniversary following your 75th birthday, the benefit amount will also triple. So you get a triple payout. Umm, if uh, death is accidental or if you suffer a umm, yeah, an accidental serious injury.

[3 minutes 6 seconds][Customer] : Mm, hmm.

[3 minutes 7 seconds][Agent] : Now for the 1st 12 months, you are covered against accidental death and accidental serious injury only after 12 months, Sir. It covers deaths due to any cause. In addition, uh, knocking with this part never has to apply to yourself. That's, that's that Peace of Mind. Uh, there is the terminal illness benefit as well, which means after holding a policy for 12 months, if you're first diagnosed with the terminal illness with 12 months or less to live by a medical

practitioner, your benefit amount will be paid in full while you're still alive to help with things like medical expenses or just any other kind of cost of the time as well.

[3 minutes 14 seconds][Customer] : OK, OK.

[3 minutes 37 seconds][Agent] : All right, uh now you can choose between \$3000 up to \$15,000. A couple of things to note here are your premiums are designed to stay the same as you get older. When you reach the age of 85, your premiums will cease uh, so policy stays in force. You just have nothing more to pay at that time. Uh, on top of that as well, you're also automatically gonna receive a 25% bonus cover, which will be applied to your benefit now. So if you went with the \$10,000 uh click over to 85 don't have to pay any more and we're gonna add a 25% on top of that. So you get 12 1/2 thousand. That's an example.

[4 minutes 8 seconds][Customer] : Yeah.

[4 minutes 9 seconds][Agent] : Uh, you can also find information about our premium structure on our website as well. Uh, but gonna pause there for a second. Do you have any questions for me so far?

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

[4 minutes 16 seconds][Agent] : Alright, no worries. Last benefit, then we'll jump into the pricing. So, uh, the cover also provides with an early cash out option. So anytime after you reach five years of age, you can choose to end your cover. We'll pay you 75% of the fuel insurance benefit. And this also applies to your husband if you guys decide to go with the joint plan as well. Uh, let's go through some pricing together. As I mentioned, the level of cover ranges from \$3000 up to \$15,000. Uh, and we can set this up as a joint and I can give you, umm, the breakdown for both you and your partner. So I'll just grab your husband's first name, please.

[4 minutes 51 seconds][Customer] : Are you Gavin? Yep.

[4 minutes 53 seconds][Agent] : Gavin Yep, no worries. And Campbell for the surname.

[5 minutes 4 seconds][Customer] : Yep.

[5 minutes 5 seconds][Agent] : Yeah, no worries. And just his date of birth. Thanks.

[5 minutes 7 seconds][Customer] : Oh yeah, the first of the 9th 1969.

[5 minutes 9 seconds][Agent] : Yep, 1969. Perfect. And just confirming he's an Australian resident

as well.

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

[5 minutes 17 seconds][Agent] : Awesome. OK, bear with me while I add him in, OK? I just look at this set up, have you and Gavin had a chat about, you know, sort of how much you're looking to to get covered for here as well?

[5 minutes 37 seconds][Customer] : You know what? We just want it to be covered so our kids don't have to. Yeah, like we're not.

[5 minutes 42 seconds][Agent] : Yeah, yeah, yeah.

[5 minutes 43 seconds][Customer] : We're just, yeah, it's just something so they can hold a simple funeral incrimiders and then do whatever they wanna do with the ashes.

[5 minutes 50 seconds][Agent] : OK, Yeah, OK. No worries. So you're thinking cremation over burial.

[5 minutes 57 seconds][Customer] : Definitely.

[5 minutes 59 seconds][Agent] : OK, no worries. Well, it gives me a, a, sort of an indication of, umm, the benefit amount, but I'll let you guide me here because I can provide as many different options as you'd like.

[6 minutes 11 seconds][Customer] : Thank you.

[6 minutes 8 seconds][Agent] : Uh, where would you like me to start as a, just a starting point, umm, between 3000 up to 15.

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

[6 minutes 15 seconds][Agent] : Uh, so somewhat somewhere in the middle ish.

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

[6 minutes 17 seconds][Agent] : OK, well, let's have a look at 7000. I can do that for both. So with, uh, with real insurance, uh, they offer the real reward. So following your first policy anniversary date, they're gonna refund you 10% of your premiums you've paid in that time. They're also gonna provide you with a free online legal will. It's valued at \$160.00 as well. So that will come, come with each policy. So with real uh, you're looking at a fortnightly premium and bare with me one SEC of uh, I wanna make sure this is both together. So it's coming up as \$31.74 and I'll give you the breakdown

of that in a moment.

[7 minutes 5 seconds][Customer] : Is that a month? Oh, OK.

[7 minutes 4 seconds][Agent] : So, ah, that's a fortnight, that's a fortnightly premium.

[7 minutes 8 seconds][Customer] : Oh, OK.

[7 minutes 8 seconds][Agent] : So the breakdown for yourself ID is \$14.63 a fortnight and then Gavin's is \$17.11. So that was a combined total.

[7 minutes 13 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 18 seconds][Agent] : So the \$31.74 for for both a fortnight. OK. Uh, how in terms of you're covering the cost of the cremation, if, if there's some leftover for your son as well, that's fantastic. But umm, yeah. Do you think that would cover the cost of all the, the funeral at the time or would you like to have a look at another amount?

[7 minutes 47 seconds][Customer] : How much is it roughly for a funeral?

[7 minutes 51 seconds][Agent] : Mm hmm.

[7 minutes 49 seconds][Customer] : Just a basic funeral, you know, like, yeah, at like, you know what I mean?

[7 minutes 59 seconds][Agent] : Yep.

[7 minutes 56 seconds][Customer] : At a a crematorium place, you know what I mean? You know, with flowers on the coffin and all that crap.

[8 minutes 3 seconds][Agent] : Yeah, Yeah. Well, I've got a better.

[8 minutes 5 seconds][Customer] : So don't dare, I'd rather just be thrown in the water and just let the shark eat me. \*\*\*\* it.

[8 minutes 13 seconds][Agent] : You sound exactly like my mom because she's exactly, she's like, just burn me through the, through the ashes in the bin when you're done, like now, like, but I, I actually do understand that it's like, once you're gone, it's like, yeah, don't have to make a big fuss.

[8 minutes 25 seconds][Customer] : Oh no, I just think, who cares? I'm dead.

[8 minutes 30 seconds][Agent] : Yeah. Well, I've got access to the, umm, government's Money Smart website, which sort of breaks down some of the costs for you. So I'll give you like, yeah. What

it says here, Sir. According to the government's Money Smart website, private funerals cost somewhere, uh, in the region of, uh, \$4000 for a basic cremation, up to \$15,000 for a more detailed burial service.

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

[8 minutes 49 seconds][Agent] : So the \$15,000 is, yeah, the upper ends of things if you want that real fancy one, umm, But yeah, if you're looking for basic cremation, that's like, yeah, \$4000, umm, with all the costs involved as well. So it also kind of breaks down, like flowers typically costs like \$200. Umm, yeah, celebrate \$300.00. Umm, correct.

[9 minutes 16 seconds][Customer] : OK.

[9 minutes 12 seconds][Agent] : Uh, so the cremation, uh, certificate permanent, they're about \$110.00 each, but uh, yeah, for a basic cremation, uh, all cost, uh, added together, yeah, in, in the ballpark, let's say like 4000 or 5000 ish.

[9 minutes 26 seconds][Customer] : Yeah.

[9 minutes 27 seconds][Agent] : So if you went, yeah, 7000, that probably would be umm, well, I can't say for certain because again, uh, hopefully you don't pass away for a very long time.

[9 minutes 37 seconds][Customer] : Yep.

[9 minutes 37 seconds][Agent] : Umm, and yeah, I can't say the costs, uh, at that point, but uh, if there is ever a point where you did wanna increase or decrease the, umm, the benefit amount, uh, decreasing, you can just give us a ring. That's completely fine. If you wanna increase it, uh, it is subject to eligibility. So you just have to call up. And yeah, because it does, uh, change based on your age of application.

[9 minutes 59 seconds][Customer] : Alright, OK.

[9 minutes 59 seconds][Agent] : So it would be a top of cover, but yeah, umm, given that information, uh, I'll let you guide me to what you think it's a appropriate benefit amount. So I also want to find something that's affordable as well.

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

[10 minutes 16 seconds][Agent] : Yeah.

[10 minutes 13 seconds][Customer] : It's not like not about money with us, we can afford it, but I just don't see the value in, you know, \$15,000 funeral when I'm I'm dead. Like he gives them, you know what I mean?

[10 minutes 22 seconds][Agent] : MMM, I, I really hear you. I definitely understand that it's it's a massive cost and it's yeah, I mean, here's a really benefiting.

[10 minutes 36 seconds][Customer] : Yeah, I just don't want to put the burden on my kids.

[10 minutes 39 seconds][Agent] : Well, that's it. Yeah, that's it.

[10 minutes 39 seconds][Customer] : And, you know, I don't want to. Yeah.

[10 minutes 45 seconds][Agent] : OK, awesome.

[10 minutes 42 seconds][Customer] : So yeah, we'll just leave it at 7000 as long as they can do what they need to do, you know, and it can be a nice, you know, whatever.

[10 minutes 50 seconds][Agent] : Yeah, definitely 100%.

[10 minutes 52 seconds][Customer] : So if my son had his way as a surfer, he would just Take Me Out to sea.

[10 minutes 56 seconds][Agent] : Oh my God, That's that sounds perfect.

[10 minutes 59 seconds][Customer] : Yes or no?

[10 minutes 59 seconds][Agent] : That's how I'd wanna go as well.

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

[11 minutes 1 seconds][Agent] : Alright, right, well, just keep in mind you may pay more in total premiums of the life of the policy than the benefit amount. So please be aware this insurance also have a savings or investment element. So if you cancel that side of the 30 days, your cover will stop. You will not receive anything back unless you are eligible for and choose the other cash back option.

[11 minutes 17 seconds][Customer] : That's fine.

[11 minutes 17 seconds][Agent] : What I can do is get you immediately covered over the phone today. I'll send you out all the policy documents for you and your husband, some to review. Also give a 30 day cooling off.

[11 minutes 28 seconds][Customer] : Yep.

[11 minutes 26 seconds][Agent] : If you decide the policy is not suitable for you, cancel within the 30 days, then you would receive a full refund of your premium. So that's the claim that's be made. But to apply for this cover, you're not required to pay anything today. You just take down your preferred payment method, select the date of your choice. Are you happy to continue?

[11 minutes 40 seconds][Customer] : Yeah.

[11 minutes 42 seconds][Agent] : Yeah, of course. Yeah. Hmm.

[11 minutes 41 seconds][Customer] : One thing when we do croak at it, do we have to pay like a like, you know how you've got to pay a a premium to actually get the money? Do we have to?

[11 minutes 51 seconds][Agent] : Yep.

[11 minutes 52 seconds][Customer] : Is that up?

[11 minutes 52 seconds][Agent] : N no, not at all, not at all. So if umm, yeah, whoever you've got down as your beneficiary, they just need to provide some sort of evidence, death certificate even sometimes takes a little bit too long. So even just like a, a letter from the doctor to, to inform someone that you've passed the benefit amount, would you generally be paid out within one business day once you receive those those documents? And yeah, no, no fees or anything like that. Cool.

[12 minutes 17 seconds][Customer] : OK then, not a problem.

[12 minutes 21 seconds][Agent] : All right, well, I'll send out the inferred to your e-mail address and to a physical copy to your home address as well. Or postal. I'll just grab your post code. Thanks. Just a SEC 281. No worries. What was the suburb for that one? Marie's Beach. Awesome. Do you guys live really close to the beach?

[12 minutes 30 seconds][Customer] : 2281 Murray's Beach, Yeah, we're probably going to be a 5 minute drive and maybe a 10 minute walk down to the lake. It's really weird.

[12 minutes 46 seconds][Agent] : Oh, that's the dream. Yeah.

[12 minutes 48 seconds][Customer] : They call us, they call us Murray's Beach, but we're on a lake.

[12 minutes 51 seconds][Agent] : Oh, OK. Yeah.



[12 minutes 51 seconds][Customer] : And then, yeah.

[12 minutes 55 seconds][Agent] : Yep.

[12 minutes 52 seconds][Customer] : And then we've got Catherine Hill Bay, which has the beach.  
Very strange.

[12 minutes 56 seconds][Agent] : Oh, OK.

[12 minutes 57 seconds][Customer] : Yeah.

[12 minutes 57 seconds][Agent] : No worries. Is that where your son serves up?

[12 minutes 59 seconds][Customer] : No, he's actually Newcastle.

[13 minutes 1 seconds][Agent] : Oh, nice. Nice. Cool. Alright, I'll just grab the address line when you're ready. Thanks. Yep.

[13 minutes 2 seconds][Customer] : Yeah, yeah #3 Bromswing, BRONZEWING Place, Murrays Beach.

[13 minutes 15 seconds][Agent] : Awesome. No worries. How, how long have you guys lived out there for?

[13 minutes 19 seconds][Customer] : Well, there are two years in March.

[13 minutes 22 seconds][Agent] : Oh, nice. Nice.

[13 minutes 24 seconds][Customer] : Yeah.

[13 minutes 25 seconds][Agent] : That's definitely my, uh, New Year's resolution this year is to move out towards the beaches.

[13 minutes 29 seconds][Customer] : Are you in the city?

[13 minutes 31 seconds][Agent] : I'm, uh, I'm also in the suburbs uh, so I don't, yeah it's, it's about a 50 minute drive to the beaches for me, but I've been trying to go as often as I can. I've got AI, don't know if you know where, uh, DY is.

[13 minutes 43 seconds][Customer] : Yep. Don't DY. Yep.

[13 minutes 44 seconds][Agent] : I've got a yeah yeah. I've got a few friends that, uh, live out there and they've been trying to coax me just to move out ever since they got there.

[13 minutes 51 seconds][Customer] : What about area?

[13 minutes 50 seconds][Agent] : So I think, uh, yeah, no, it's alright. So not too expensive for a beach beach property.

[13 minutes 56 seconds][Customer] : Yeah, my sister lives there.

[13 minutes 59 seconds][Agent] : Oh yeah. Oh, nice, nice.

[13 minutes 58 seconds][Customer] : I'm right with sand and she rents out there. So dear.

[14 minutes 5 seconds][Agent] : Umm, alright. So in terms of the best first collection date, uh, we generally collect within seven days, but we can arrange this to whatever suits you best. Mm hmm.

[14 minutes 12 seconds][Customer] : Just trying to think when we get paid.

[14 minutes 23 seconds][Agent] : Yeah, cool.

[14 minutes 16 seconds][Customer] : I think it's this week, so probably on a when probably a Thursday TH this Thursday.

[14 minutes 26 seconds][Agent] : Yeah, that's it. Alright. And then it would be fortnightly from them and then I was that direct debit or credit card.

[14 minutes 25 seconds][Customer] : Sorry, I'll do direct debit.

[14 minutes 36 seconds][Agent] : Cool. Yeah, not a problem. Is that a savings or a check? No worries. I just want to know if you're ready. I'll. I'll grab the BSP. MMM.

[14 minutes 35 seconds][Customer] : This is didn't I get this number savings just gotta go in 'cause I've been having this conversation with my mum while she's almost 7 and I'm like you don't have a funeral playing mum, I'm not paying for your funeral.

[14 minutes 56 seconds][Agent] : MMM.

[14 minutes 55 seconds][Customer] : It's just not fair. We shouldn't be left with it.

[14 minutes 59 seconds][Agent] : Well, that's yeah, yeah, that's the thing as well, because it's already enough of the grieving process to like to also be hit with the funeral costs as well. It's something I'm thinking about for for my parents too.

[15 minutes 11 seconds][Customer] : Good luck calling.

[15 minutes 16 seconds][Agent] : Yep. OK, I'm not here.

[15 minutes 12 seconds][Customer] : OK, So the BSB number is 062799 and the account account

number is 12480319. No, sorry, 0319.

[15 minutes 20 seconds][Agent] : Yep, Yep, 3319 00319 Yep.

[15 minutes 33 seconds][Customer] : Yeah, it's Heidi and Gavin Campbell.

[15 minutes 31 seconds][Agent] : And just the account name and just confirming Gavin was Gavin.

[15 minutes 41 seconds][Customer] : That's correct.

[15 minutes 42 seconds][Agent] : No worries. Just as this is a joint account, just need to confirm that you do have authorization to debit from this account.

[15 minutes 48 seconds][Customer] : I do, yeah.

[15 minutes 49 seconds][Agent] : Yep. Perfect. All right, fantastic. So what I'm going to do is I'm just going to read out the declaration. Kind of gives you a bit of a formal overview of everything we spoke about today. Just ask your agreement at the end and then, yeah, send off all the policy documents. So I'll just read that up to you now. So thank you. Heidi Campbell, it's important that you understand the following information. I'll ask your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Live free of Australas Limited who referred to as Hanover Choose the Pty Limited whom I'll refer to US. Trucey is an Australian financial services, UH licensee authorized to deal in and provide general advice in relation to general and life insurance products. Trucey has been given a binding authority by Hanover that allows Trucey to bind the cover on behalf of Hanover as if it were Hanover. Uh, Choosy is a related company to Greenstone Financial Services Pty Limited, whom I referred to as GFS, the distributor and an administr administrator of, uh, your products. Uh, your answers to the application questions in any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you provided when assessing your application. Anover has set a talent market determination for this process, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination. You can obtain a copy on our website. We collect your personal information to provide insurance quotes. You should cover another related services. We'll share this with your insurer and they share it with other Australian service providers for the purpose of administering

your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and watch complaints about breach of privacy. Uh, would you like any other information?

[17 minutes 23 seconds][Customer] : No.

[17 minutes 21 seconds][Agent] : Would you like me to read any part of the PDS to you Heidi? No. OK, so 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 anytime by contacting us. You've agreed to take out a joint real funeral cover off with the following cover. Heidi Campbell is covered for \$7000 in the event of death. In a case where death is accidental or you suffer a defined accidental serious injury, the benefit amount will triple. Triple Gavin Campbell is covered for \$7000 in the event of death.

[18 minutes][Customer] : OK.

[17 minutes 49 seconds][Agent] : In the case where death is accidental or if Gavin Campbell suffers a defined accidental serious injury, the benefit of that will triple UH coverage accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of a terminal Co illness covered thereafter. Accidental serious injury for each life insured under age 75 starts immediately and ends on the policy PO policy anniversary following the life Insured 75th birthday. Once the life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash option UH offer, you will no longer have the right to claim under the policy for that Life insured. This policy is the insurance policy and doesn't have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we'll give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is no refunds of premium after the cooling off. If cover continues beyond the age 85, Life Insured will receive an additional 25% bonus cover from that date. You will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on the day prior to they will pay the funeral insurance. Sorry, we'll pay the funeral benefit and bonus cover for the life insured. At this point your premium for the for your first

year of cover is \$31.74 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter the cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policyholders may pay more in premiums than the benefit amount of the life of the policy included in your premiums amount payable to head over to the FS of up to 54% to cover the cost.

[19 minutes 29 seconds][Customer] : OK.

[19 minutes 27 seconds][Agent] : To cover costs, GFS will then pay Tuesday up to 49% of the premium to be received over the expected life of the policy. I receive a salary and may receive a bonus paid by my employer. Your premium will be debited from your nominated bank account. The name of Heidi and Gavin Campbell which show authorized debit from and have provided to us. We may provide written communications to you via e-mail address you've provided to us, and this will include any legal notices we are required to provide you in writing. If you'd prefer to receive these only via mail, you can update your communication preference at any time. Policy documentation, PDS and FSG will be mailed to you if you have provided us with an e-mail address. Your policy documentation will also be emailed to you. Today should carefully consider these documents to ensure that the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premiums you may have paid will be refunded in full unless you have lodged your claim. Risks associated with replacing policies As your new policy may not be identical to your existing cover, we recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and the documentation we're sending you. Heidi, do you understand and agree with the declaration? No worries, I'll just confirm before I accept that. I'll just confirm your e-mail address soheidicampbell74@yahoo.com dot AU.

[20 minutes 31 seconds][Customer] : Yep, that's correct.

[20 minutes 40 seconds][Agent] : All right, awesome. No worries. All right. That is always such a mouthful.

[20 minutes 48 seconds][Customer] : I know.

[20 minutes 46 seconds][Agent] : I don't think I'm ever going to get used to setting up Paul, but awesome. That's all sorted. So the PDF's and all the documents are going to be sent to your e-mail address should come through within the hour. The hard copy of policy documents hopefully we send to you by end of day and receive those within 5 business days or so.

[21 minutes 6 seconds][Customer] : So with that paperwork, do we just fill out like who we want as? Is it beneficial, did you say?

[21 minutes 11 seconds][Agent] : Yeah, the beneficiaries. So you can actually, there may be a form in the e-mail that we send you as well, as well as the link to the online legal will that comes with that too. So yeah, you can either fill out the beneficiary form or if you'd like to, I don't think there'll be a number to contact our support team and you can just start talk to someone from support over the phone to set up the beneficiaries as well.

[21 minutes 32 seconds][Customer] : Yeah, yeah. Cos it's just hard.

[21 minutes 38 seconds][Agent] : Oh, yeah.

[21 minutes 34 seconds][Customer] : Like I'd have my daughter like because she's the oldest, they shouldn't have been Sweden.

[21 minutes 39 seconds][Agent] : Oh, right. Yeah.

[21 minutes 39 seconds][Customer] : So it's just, yeah, my son's here.

[21 minutes 43 seconds][Agent] : Yeah. No, that makes sense.

[21 minutes 42 seconds][Customer] : So just in case something happens, you know, it's just easier for him than her.

[21 minutes 46 seconds][Agent] : Yeah, definitely. Oh, wow. Sweden.

[21 minutes 46 seconds][Customer] : So yeah, yeah, she's been there for nine years on and off.

[21 minutes 51 seconds][Agent] : No way.

[21 minutes 51 seconds][Customer] : So she's married a Swedish fan?

[21 minutes 52 seconds][Agent] : Oh, Yep. OK, that'll do it.

[21 minutes 53 seconds][Customer] : Yeah, exactly.

[21 minutes 59 seconds][Agent] : Yeah. Yeah, there should be. Yeah. Either the forms you can fill and send back via e-mail or a contact number to to set up the beneficiary and you can change it at any time as well.

[21 minutes 57 seconds][Customer] : Yeah, not a problem.

[22 minutes 10 seconds][Agent] : Cool.

[22 minutes 11 seconds][Customer] : Alright then. I appreciate that. Thank you so much.

[22 minutes 13 seconds][Agent] : No worries. I appreciate your time today, Heidi. Hope you have a great rest of your day.

[22 minutes 16 seconds][Customer] : You too.

[22 minutes 17 seconds][Agent] : Thanks.

[22 minutes 18 seconds][Customer] : OK, bye.

[22 minutes 18 seconds][Agent] : Alright, see you.

[22 minutes 19 seconds][Customer] : OK.

[22 minutes 18 seconds][Agent] : Bye.