

[4 seconds][Agent] : Hello, good morning. You're speaking with Benjamin from One Choice. How can I help you?

[3 seconds][Customer] : Hello, Hi, I'm just returning your call.

[11 seconds][Agent] : Wonderful. Thank you so much for turning our call. Have a look here. Have you been looking at some insurance with us recently?

[18 seconds][Customer] : I just 'cause I wasn't an insurance company, but I just feel that it's just not right for me.

[27 seconds][Agent] : Yeah, for sure. Yeah, absolutely. Is there something in particular that's not quite working for you at the moment there?

[32 seconds][Customer] : Umm, I've been with them for years and then I've just been like screwed over. Really.

[38 seconds][Agent] : Oh goodness. How so?

[39 seconds][Customer] : Yeah. Umm, I thought I was taking that a certain policy plan, but then I find out I'm not.

[48 seconds][Agent] : Right. OK.

[49 seconds][Customer] : Yeah.

[49 seconds][Agent] : What did you think it was and what did it end up being?

[53 seconds][Customer] : Umm, I thought I was, umm, apply for a \$50,000 policy, you know, So I think it was life insurance. So I was bringing for and then I find out my money was insured for 1/18. Oh, 13,013. Sorry.

[1 minutes 12 seconds][Agent] : It's 13,000 only. Wow. OK, when did you find this out?

[1 minutes 14 seconds][Customer] : Yeah, yeah, I start.

[1 minutes 18 seconds][Agent] : That's OK.

[1 minutes 18 seconds][Customer] : I started way back here, like about 2000, Yeah.

[1 minutes 35 seconds][Agent] : You know, I love it. Hmm. It's very oh, I'm sorry to hear about that. It can be very frustrating when when things like that occur. What we'll do.

[1 minutes 28 seconds][Customer] : And I hadn't got any replies or anything until I requested for an

update on my policy and then yeah, yeah.

[1 minutes 43 seconds][Agent] : I'll, I'll take you through how our cover works here, what we can offer so I can explain that for you. Can I have you confirm your first and last name and date of birth there, please?

[1 minutes 52 seconds][Customer] : Sandra McGregor, 25/6/1973.

[1 minutes 55 seconds][Agent] : Thank you very much. And Sandra also confirming that you are, of course, a female New Zealand resident currently residing in New Zealand. Yes or no? Thank you.

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

[2 minutes 4 seconds][Agent] : So Please note all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

[2 minutes 15 seconds][Customer] : Mm, hmm.

[2 minutes 14 seconds][Agent] : We do not consider your personal circumstances.

[2 minutes 18 seconds][Customer] : OK.

[2 minutes 17 seconds][Agent] : OK, so with the inquiry today, it was about our life insurance cover. So we've got two other death policies here. So we've got the life insurance or two death policies I should say. We have the life insurance cover, OK, but we've also got our funeral insurance cover as well. Alright, so the life insurance doesn't quite feel right. I'll explain the funeral cover for you and how that works as well. OK, but any questions as we go through things you let me know straight away. Alright.

[2 minutes 42 seconds][Customer] : OK.

[2 minutes 42 seconds][Agent] : But it's all pretty straightforward. So it should be nice and easy.

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

[2 minutes 45 seconds][Agent] : Our life insurance is kind of set up in this three different ways. So first thing you need to select is how much cover you want to be covered for, because this is your choice at the start. What we can offer is \$100,000 and then up to a maximum of \$1 million. OK, so it's a range of cover to start with. Within that range, you've got three benefits that will recover you

for. So it'll be a death coverage. So it'll pay the full claim to your loved ones. When you pass away.

[3 minutes 14 seconds][Customer] : Mm, hmm.

[3 minutes 14 seconds][Agent] : It'll be a terminally ill advanced payment cover. So Sandra, if you're diagnosed with 12 months or less to live by a medical practitioner, we'll pay the full claim to you, but whilst you are still living, OK. So they'll give you direct access to the money at that time.

[3 minutes 32 seconds][Customer] : OK.

[3 minutes 33 seconds][Agent] : Our third benefit is advance payout for funeral cost. So this doesn't just have to exclusively be used on funerals, it can be used on anything. OK, but what happens is that claims times when your loved ones get in contact with us, let us know that you've passed and then start that process. They can request an advance payout of \$10,000 to help your funeral costs and any other final expenses as well.

[3 minutes 59 seconds][Customer] : OK.

[3 minutes 59 seconds][Agent] : OK, so all of that is included in one policy. OK Regardless if you choose 100,000, if you choose a million, it doesn't matter. OK, Any questions of those ones so far?

[4 minutes 10 seconds][Customer] : No, it's only good so far.

[4 minutes 13 seconds][Agent] : Wonderful. Now, in terms of levels of cover that we offer, how much were we wanting to look at today? Hundreds. Yeah, easy. Let's start there now. Sandra, have you had a cigarette in the last 12 months?

[4 minutes 20 seconds][Customer] : I was looking at 100, I think I was, yes.

[4 minutes 30 seconds][Agent] : Thank you. Okie Dokie. So for the \$100,000 of cover works out to be a total of \$32.46 each fortnight. OK, so that's the starting point for that one. How's that sounding?

[4 minutes 52 seconds][Customer] : Each fortnight.

[4 minutes 53 seconds][Agent] : Correct.

[4 minutes 55 seconds][Customer] : Oh, that sounds really good.

[4 minutes 57 seconds][Agent] : Fantastic, wonderful. Now of course, we still have to go through the health and lifestyle questions. So we'll come back to the price in the end once you've confirmed everything that we need to. But good to see we're starting off at a good point there for you. Now,

Sandra, before I take you through this next step of the questions, I'm going to read you what's called the pre underwriting disclosure. OK?

[5 minutes 7 seconds][Customer] : OK, OK. Yep.

[5 minutes 15 seconds][Agent] : Now all this is just what you can expect from me going through the questions and then what we expect from you when you're answering the questions as well. OK?

[5 minutes 23 seconds][Customer] : OK, OK.

[5 minutes 23 seconds][Agent] : But if you need me to repeat any of this, you let me know straight away so it reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and of what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk of insurer. You have this duty until the time we enter into the contracts. If you fail to disclose a 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. Sandra, do you understand this yes or no? Thank you very much. Now for all these questions, I'm going to be a bit of a stickler here, but just need a clear yes or a clear no response for the majority of them. If you're unsure how to answer something within those parameters, you let me know straight away and I will help you. OK, But just for the call recording needs to be clear. So the first question is, are you a citizen or permanent residence of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[6 minutes 47 seconds][Customer] : I'm in New Zealand.

[7 minutes 16 seconds][Agent] : Oh, sorry, send you a little bit hard to hear that. I'm so sorry.

[7 minutes 18 seconds][Customer] : Oh, sorry. Sorry.

[7 minutes 19 seconds][Agent] : That's OK.

[7 minutes 19 seconds][Customer] : I haven't lived here. I'm Elizabeth.

[7 minutes 21 seconds][Agent] : OK, so you're a New Zealand resident.

[7 minutes 24 seconds][Customer] : Oh, Sutterston.

[7 minutes 23 seconds][Agent] : Are you a citizen or a permanent resident or just a resident?

[7 minutes 25 seconds][Customer] : Sorry. Sutter.

[7 minutes 26 seconds][Agent] : That's OK, All good.

[7 minutes 27 seconds][Customer] : Sutterston.

[7 minutes 27 seconds][Agent] : No, that's all good. So you're a New Zealand citizen and you currently live in New Zealand as well, is that all correct?

[7 minutes 32 seconds][Customer] : Yeah, yeah.

[7 minutes 32 seconds][Agent] : OK, sorry. So I'll put a yes for that whole question. The next question is, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions, such as but not limited to palpitations, heart murmur, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukaemia, excluding skin cancer, a kidney disorder, hepatitis or any disorder of the liver.

[7 minutes 56 seconds][Customer] : No, no, no, no, no.

[8 minutes 18 seconds][Agent] : Anxiety, depression or stress requiring medical treatments or any other mental health disorder.

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

[8 minutes 27 seconds][Agent] : Thank you.

[8 minutes 27 seconds][Customer] : But the anxiety?

[8 minutes 28 seconds][Agent] : No, of course, appreciate honesty there. In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Is your, is your condition a form of schizophrenia, bipolar or psychotic disorder? Thank you. Now this next question is going to give you 4 options. OK, I have to read them all out and then I'll get your response at the end. But the

options are AEC or D. OK so is your condition A depression, anxiety, post Natal depression or stress including post traumatic stress disorder B Anorexia universal or bulimia, C ADHD or ADD or D other mental illness not listed here. Thank you. How many episodes have you had which required treatment? A1 to two episodes, B3 to 4 episodes, C5 to six episodes, or D7 plus episodes?

[8 minutes 37 seconds][Customer] : No, no, no, that's a how many times have I had anxiety?

[9 minutes 31 seconds][Agent] : So in episodes, yeah.

[9 minutes 33 seconds][Customer] : Oh, it's like I'm it's like up and on. I don't how would you say like like I sometimes get it and then don't. I don't.

[9 minutes 47 seconds][Agent] : That's OK. Yeah, yeah. We're only discussing the ones that have required treatment. So medication or counseling and therapy for this one.

[9 minutes 55 seconds][Customer] : Oh yeah, no, I don't go do any of those.

[10 minutes 3 seconds][Agent] : Mm hmm.

[9 minutes 58 seconds][Customer] : But I have taken, I have taken medication for my anxiety, but I don't anymore.

[10 minutes 5 seconds][Agent] : That's OK. No worries at all. Yes. So we're just considering the the episodes that required treatment for this question here. So I can I appreciate that there might be other times where, you know, it it flares up or something like that because of no events and that's OK. So as long as it didn't require any treatment.

[10 minutes 16 seconds][Customer] : Yes, yes.

[10 minutes 21 seconds][Agent] : So no medication or counseling such therapy. Yeah.

[10 minutes 24 seconds][Customer] : No.

[10 minutes 24 seconds][Agent] : So that's fine. So how many episodes would you say you've had which require treatment? A1 to two. Thank you. And was it more than one episode, yes or no? Thank you. No, that's OK. So it's happened more than once is it's what it's saying. Yeah, that's OK. No worries at all.

[10 minutes 30 seconds][Customer] : The a, yeah, yes, I think it's just like often online, it's not like constant yeah, yeah, yeah.

[10 minutes 50 seconds][Agent] : Put a yes for that one. And then have you had symptoms or treatment for this condition within the last six months? Thank you. No, all good. Yes, it's fine for that one. And have you ever seriously contemplated or attempted suicide? Wonderful. No further questions there Sandra. The next question is have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motion neuron disease or any form of dementia including Alzheimer's disease?

[11 minutes 1 seconds][Customer] : Symptoms yes, a a no no.

[11 minutes 31 seconds][Agent] : The next section is in relation to your height and weights. Please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So when you last checked, what is your exact height?

[11 minutes 35 seconds][Customer] : Oh my Oh my gosh. See yeah have a look on my MDC and see if it can comes up on me.

[12 minutes 2 seconds][Agent] : Yeah, take your time. None.

[12 minutes 54 seconds][Customer] : I don't even think it's on here.

[13 minutes 10 seconds][Agent] : None.

[13 minutes 20 seconds][Customer] : Oh, OK. So no, it does. I don't understand that.

[13 minutes 49 seconds][Agent] : None.

[13 minutes 44 seconds][Customer] : Oh, so my, oh, no, it's like November, November. Oh, where did it go? Oh no, no, oh, I'm trying to click onto my weight and it's just keeps going off.

[14 minutes 14 seconds][Agent] : That's OK, Take your time.

[14 minutes 16 seconds][Customer] : So from the 8th of November it was under, oh, just a little under 80 my weight, but it just keeps going off. So I can't get the right Oh my gosh, every time I click onto it, the little bubble, it keeps disappearing.

[14 minutes 49 seconds][Agent] : None.

[14 minutes 49 seconds][Customer] : Oh my gosh, going on here.

[15 minutes 11 seconds][Agent] : That's OK. If you click and hold will it like stay there?

[15 minutes 4 seconds][Customer] : I can't get the right reading on my weight because it it's the little bubble keeps disappearing once I click onto it, the other the other ones are going, but it's just this one it's clearing. I'm trying to it's like a like a gram like what do you call it?

[15 minutes 36 seconds][Agent] : Oh, graph. Yeah, yes, I think if you click and hold your finger on that spot, it should. Yeah. 77.4. Thank you. Alright, so that's for your weight. Is that in kilograms?

[15 minutes 34 seconds][Customer] : GRA ah, there it is, 37.4 Wait, where would it say grams?

[15 minutes 59 seconds][Agent] : If it's on a graph, it should be on the right hand side of the graph or the left hand side should be on the sides.

[16 minutes 8 seconds][Customer] : Yeah, it's good. Yeah, but it doesn't say programs or anything. It just says. It just says zero to 200.

[16 minutes 7 seconds][Agent] : Basically, if it's a graph, does it have on the on that chart? Does it have like any units of measurements? Does it have in KGS like KGS anything like that OBS.

[16 minutes 26 seconds][Customer] : No, no, no. It just says the numbers up and down the bottom. It has, umm, down the bottom. It has the date I'm assuming the KGS to be honest, right? Hold the 2nd and see what come on. Oh my gosh. No, it doesn't come up with. It doesn't come up with anything besides the. I'm so sorry. It doesn't, yeah, it doesn't come up with any cages or anything on that.

[17 minutes 53 seconds][Agent] : That's OK. Would you be confident that it is in kilograms?

[17 minutes 57 seconds][Customer] : Yeah, I would say yeah, I would.

[17 minutes 57 seconds][Agent] : Have you ever had your weight measured in anything else?

[18 minutes 1 seconds][Customer] : I would say kilograms.

[18 minutes 2 seconds][Agent] : OK, so we see. And then for your height, do you know what is your exact height?

[18 minutes 7 seconds][Customer] : My height is 157.4.

[18 minutes 11 seconds][Agent] : Thank you. And is that in centimeters? Is that correct?

[18 minutes 18 seconds][Customer] : It doesn't the same thing again on this one.

[18 minutes 27 seconds][Agent] : OK.

[18 minutes 20 seconds][Customer] : It doesn't say undecided, doesn't say centimetres or anything, but I would say centimetres.

[18 minutes 33 seconds][Agent] : All right. So just confirming, happy to catch your height and weight in centimeters and kilograms, respectively. And it's 157.4 centimeters I'm gonna catch that's 157 and then 77.4 kilograms. Is that all correct? OK, wonderful. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[18 minutes 48 seconds][Customer] : This 12 months, let me have a look at the last one. So the last one in June. Now wait June, July, August, 10, October, November was 76.6.

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

[19 minutes 22 seconds][Customer] : It was in June. Yeah.

[19 minutes 28 seconds][Agent] : Yep. So all this question is asking if there's been any unexplained weight loss of more than 5 kilograms. OK, too easy.

[19 minutes 33 seconds][Customer] : Oh, no, no, no, no, no, sorry, no.

[19 minutes 35 seconds][Agent] : No. All good. All right, Sandra, the next question is, does your work require you to go underground working heights above 20 meters, dive the decks below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore?

[19 minutes 54 seconds][Customer] : No, No.

[19 minutes 55 seconds][Agent] : And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[20 minutes 6 seconds][Customer] : No.

[20 minutes 6 seconds][Agent] : Thank you. Do you have definite plans to travel or reside outside of New Zealand IE books or will be booking travel within the next 12 months?

[20 minutes 17 seconds][Customer] : Yes.

[20 minutes 18 seconds][Agent] : Thank you. And which countries do you intend to travel to or reside in?

[20 minutes 23 seconds][Customer] : Australia.

[20 minutes 24 seconds][Agent] : Thank you. And will you be overseas for longer than three

consecutive months?

[20 minutes 36 seconds][Customer] : No.

[20 minutes 37 seconds][Agent] : Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[20 minutes 51 seconds][Customer] : No, for the 5 million, but yes, I am with another insurance company.

[20 minutes 54 seconds][Agent] : Of course, Perfect. So that's all that matters. So put a note for that one there. And then the next question is, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose?

[21 minutes 17 seconds][Customer] : I am so busy.

[21 minutes 19 seconds][Agent] : Now that's the case. No, just yes or no for these ones. Yeah. Thank you. And is it type one or type 2 diabetes? Yes or no?

[21 minutes 21 seconds][Customer] : Yeah, yes, Type 2.

[21 minutes 27 seconds][Agent] : Is it one of those two, Type 2? Thank you. Done and done. Perfect. Right, Sandra, that is all the questions we need to ask you today. And the great news is I have got you approved for the life insurance cover. OK. So I'm going to walk you through your options, go through the pricing, but please, if you've got any questions, you let me know straight away. Have an awesome. I'll come there for you there. Yeah. What we've been able to approve before is subject to the following terms and conditions. So we're able to offer you a benefit amount of the following 50,075 thousand or \$100,000 of cover with a policy term of 20 years. Now on this policy you're going to have those three benefits we spoke about earlier. So you'll have the death, the terminal illness and the funeral cover.

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

[22 minutes 15 seconds][Agent] : For the death benefit for the 1st 12 months you will be covered for accidental death only and then after 12 months you will be covered for death due to any cause. OK so it doesn't matter even if it's a pre-existing thing, you're fully covered from that point. However

suicide is not covered in the 1st 13 months of the policy. The second benefit as I said is a terminally ill advanced payment cover. So after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, then we'll pay the full claim to you whilst you're alive. And of course, as we spoke about, your loved ones will still be able to request the advance payout of \$10,000 to help with your funeral cost as well. OK, so that's all include on the one.

[23 minutes 5 seconds][Customer] : OK.

[23 minutes 5 seconds][Agent] : Any questions so far there?

[23 minutes 7 seconds][Customer] : That's good, Safa.

[23 minutes 7 seconds][Agent] : Awesome, perfect. Now please be aware that your premium is stepped, which means it would generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount, so how much you're covered for, will increase by 2% with associated increases in premium. However, you can opt out of this indexation each year as well. So Sandra, if we go with the \$100,000 that cover for you, the final pricing is \$87.34 per fortnight. How's that sounding for you there?

[23 minutes 43 seconds][Customer] : Sounding alright so far.

[23 minutes 45 seconds][Agent] : Yes, fantastic. Did you want to look at the other two or are you happy they're at the 100,000? Yeah, yeah, absolutely. So if we do the 50 instead, that is \$43.67 every fortnight. And then if you do the 75 just to show you in between \$65.51 a fortnight.

[24 minutes 2 seconds][Customer] : Yeah, I'll, I'll do the 40 the, the, the the 50,000.

[24 minutes 16 seconds][Agent] : That's the 50 for 4367. No dramas at all. Let's bring that up for you now, Sandra, the next thing I need to confirm is the current home and postal address for you. What was the post code at the moment?

[24 minutes 28 seconds][Customer] : Yeah, 5024.

[24 minutes 33 seconds][Agent] : Wonderful. And the suburb?

[24 minutes 39 seconds][Customer] : Put it your door.

[24 minutes 41 seconds][Agent] : Thank you.

[24 minutes 45 seconds][Customer] : 19 Bologna Place, Tennis Creek.

[24 minutes 43 seconds][Agent] : And the address place there we are. And is this both home and postal, are they the same address? Thank you so much. Now Sandra, with your existing cover, I know it might be a little bit different to this, but I just need to advise that if you are replacing an existing policy with this cover, we recommend that you do not cancel it until you have received and reviewed our policy in full as it may not be identical to your existing cover. Now the other thing in that regard is we obviously don't want you doubling up on payments if we can avoid it.

[24 minutes 58 seconds][Customer] : Same address on a Thursday?

[25 minutes 23 seconds][Agent] : OK, So what day did you want to align this payment to to make sure it works for yourself on that Thursday? Starting from which Thursday?

[25 minutes 31 seconds][Customer] : Yeah, starting from next fortnight. Is that alright or no?

[25 minutes 36 seconds][Agent] : Yeah.

[25 minutes 36 seconds][Customer] : Say 2.

[25 minutes 36 seconds][Agent] : Yeah, no, that's absolutely fine. So this Thursday would be the 19th, and then the fortnight after that will be the second. Now that's obviously going to be a public holiday. Did you want to do the third?

[25 minutes 43 seconds][Customer] : Yeah, that's it.

[25 minutes 48 seconds][Agent] : Is the Friday OK, or does it need to be on the Thursday?

[25 minutes 48 seconds][Customer] : I don't know. It's a Friday.

[25 minutes 54 seconds][Agent] : Yeah.

[25 minutes 54 seconds][Customer] : Can do it on the.

[25 minutes 55 seconds][Agent] : OK.

[25 minutes 55 seconds][Customer] : Yeah, on the 3rd.

[25 minutes 56 seconds][Agent] : No dramas at all. Do that there. And your best e-mail is sandramcgregor1973@gmail.com. Thank you very much. Wonderful. All right, Sandra, did you want to organize that through a Visa or MasterCard or an account number? Account number? What was that number there? Yeah. It's up to yourself. I, I've got to be careful. I can't advise you to do anything in particular, OK. Once this policy is in force, you'll be coming with us from today. So that's your

decision.

[26 minutes 9 seconds][Customer] : Yes, current number before I go on to So what do I do with the other insurance company because yeah, yeah, OK.

[26 minutes 38 seconds][Agent] : Whether you cancel it now, whether it's in, you know, a year, 2 years, three years, four years, it's up to you, right? I can't, it's, it's hard. I've got to be very careful about what I advise and, and when, as I said, the only thing I can advise is that if you are replacing it with this policy, we recommend that you do not cancel it. Don't cancel it until you've received and reviewed everything in full. That's anything. OK. That's all I can really tell you.

[27 minutes][Customer] : OK, Yeah, OK.

[27 minutes 2 seconds][Agent] : But yeah, if, if you need to do something with that one, just give them a call. They can walk you through it. Yeah.

[27 minutes 7 seconds][Customer] : OK.

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

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

[27 minutes 9 seconds][Agent] : Perfect. Sorry to be, yeah, vague about it.

[27 minutes 9 seconds][Customer] : So my account, yeah, that's fine.

[27 minutes 11 seconds][Agent] : I just, I've just got to be careful in terms of, you know, providing advice and certain things.

[27 minutes 14 seconds][Customer] : No, that's no, that's fine.

[27 minutes 17 seconds][Agent] : OK. Just give me two seconds, OK. Whenever you're ready there.

[27 minutes 21 seconds][Customer] : OK.

[27 minutes 23 seconds][Agent] : Hmm. Mm. Hmm. Mm. Yep. Mm, Hmm. OK. And the account name.

[27 minutes 22 seconds][Customer] : It's 11730001469, 1930 SWP McGregor.

[27 minutes 37 seconds][Agent] : OK, Sandra, I've just got to ask you some yes or no questions to set up the authority for this one. So firstly, do you have authority to operate this bank account alone? Yes or no?

[27 minutes 52 seconds][Customer] : OK, Yes.

[27 minutes 59 seconds][Agent] : Thank you. Do you need to jointly authorize debits? Have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing?

[28 minutes 4 seconds][Customer] : No, no.

[28 minutes 16 seconds][Agent] : And of course, are you happy to set up a direct debit authority without signing a form Yes or no? In order to proceed, I need to read the following declaration and I will need your confirmation at the end. Sandra, 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 here is initiated out for one choice to direct debit this account in accordance with these terms and conditions. Yes or no?

[28 minutes 22 seconds][Customer] : Yes, yes.

[28 minutes 51 seconds][Agent] : Thank you very much, Mark. And I'm going to read you the final declaration for you. It is a little bit longer, so if there's any sections you need me to repeat you let me know straight away. OK, We'll grab those together for you. So I just read to you, thank you. Sandra McGregor. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy would not be in force unless you agree to these terms in full. One Choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and ZED Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for 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 considered any other insurers, products or services. We verify 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 it's

act on any advice we provide. Sandra, can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents form the basis of your contract of insurance empirical relies upon the information we have provided when assessing 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?

[30 minutes 27 seconds][Customer] : Yes, yes, yes.

[30 minutes 52 seconds][Agent] : We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can update it at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following. Sandra MacGregor receives \$50,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the events of accidental death. Your cover ends on January 2nd, 2045, 12:00 AM. Your premium for the first year of cover is \$43.67 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this year. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I am best has made a pinnacle with AB plus financial strength good and triple B minus issue a credit rating with an outlook. It's stable. You can read more about these ratings on our website and in your policy documentation. And lastly, the policy documentation will be sent to you via mail and if you have sorry will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. And last two questions here, Sandra, do you understand and agree with the declaration, yes

or no? And would you like any other information now or would you like me to read any part of the policy document to you? Yes or no one?

[33 minutes 1 seconds][Customer] : Yes, no, I'm fine.

[33 minutes 12 seconds][Agent] : Perfect. That is all done now. The only other thing I wanted to discuss today with you today is the beneficiaries for this policy. Do you know already at the moment who you wanted to nominate to leave that money to? OK, wonderful. Do you know their current phone number and their address as well just to check?

[33 minutes 24 seconds][Customer] : Yes, OK.

[33 minutes 34 seconds][Agent] : OK, perfect.

[33 minutes 34 seconds][Customer] : Yes, I I do so.

[33 minutes 36 seconds][Agent] : What I'm whilst you get that up, what I'm going to do is I'm going to get you upstairs to our support team because I'll confirm it with you because I've just got a form to fill in on their end. So we'll get that sorted. Now I'm just going to confirm all your final details. Want to make sure everything is correct. So your best, so your best contact number is 0226475149. Thank you. The home and postal address is number 19 Bologna Place and Bologna is BE double LONA. Is that the correct spelling? Thank you very much. In Cannons Creek and 5024 and confirming that you are of course, a female New Zealand resident currently residing in New Zealand. And your preferred title, Sandra, do you prefer miss Misses or miss miss? Thank you. So Ms. or MI double S, thank you very much. Hold the line for me. I won't be too long. Just going to go about our support team members now.

[33 minutes 56 seconds][Customer] : Yes, yes, yes, Miss MI Double S OK.

[34 minutes 36 seconds][Agent] : OK, awesome. Sandra, thank you so much for your patience there. I've got Lucy on the line. She's gonna be able to assist further. Lucy have just confirmed that we've confirmed the client's full name, date of birth, address, phone number and e-mail on this call as well. Thanks again for your time, Sandra. Have a great day, guys.

[35 minutes 33 seconds][Customer] : Thank you.

[35 minutes 33 seconds][Agent] : Thank you.