

[1 seconds][Agent] : Sorry, Donna, it's Guy calling back from real insurance. We cut out a bit.

[3 seconds][Customer] : Yes, sorry, I didn't. Yeah.

[4 seconds][Agent] : Yeah, just give me one SEC just because it is a new call. I just need to do a few checks, but I'll get these all done in the one go for you anyway. So again, all calls are recorded. Any advice? I provide? General, the nature may not be suitable to your situation. Can you confirm for me your full name?

[5 seconds][Customer] : 32 Anna Marie Williams.

[21 seconds][Agent] : Marie. Yep. AA or IE?

[23 seconds][Customer] : Yeah, Not IE.

[24 seconds][Agent] : IE. Yep. Donna Marie Williams. Yeah. Date of birth?

[26 seconds][Customer] : Yeah, 29th of the 5th. 9 and 69.

[32 seconds][Agent] : Yep. You are a female Australian resident of course.

[34 seconds][Customer] : Yep.

[35 seconds][Agent] : Yep.

[41 seconds][Customer] : Yep.

[36 seconds][Agent] : And then I can do the address of I've got Wellington NSW 2820 and the the street number and name Daddy Pierce.

[44 seconds][Customer] : 30 piece 30. Yep. Pierce.

[46 seconds][Agent] : Yep, Yep. And will that be the home and the postal address for you?

[54 seconds][Customer] : Yep, that will.

[54 seconds][Agent] : OK, Just give it two to five business days for those hard copy documents to keep an eye out for me. OK, e-mail address ivegotdarlenew2h20@gmail.com.

[59 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 6 seconds][Agent] : And I've got 0435816830 best phone number for you and Donna. Do you prefer Miss Miss or Mrs. Miss? Yep. OK. And just to confirm as well, everything I explained to you on the previous call, that's also understood.

[1 minutes 27 seconds][Customer] : Yes.

[1 minutes 28 seconds][Agent] : Yep, no worries. And just to reconfirm, you are happy to continue with the \$15,000 of cover for what we spoke about on our previous call. Yep, no worries. I know I already read this to you, but just to reconfirm, I put in the 16th of January for your first payment day 2025.

[1 minutes 48 seconds][Customer] : Yep, Yep. OK.

[1 minutes 49 seconds][Agent] : And then it will happen every fortnight after that, uh, from there on the Thursdays for you unless you tell us otherwise. And don't forget \$36.67 for at least for the 15,000 and you'll get paid back \$95.34 after holding the cover for the 1st 12 months as a thank you. Now what is your do? Do you want to do a base bank account number or a debit or credit card?

[2 minutes 1 seconds][Customer] : Yep, Yep, Yep. Debit credit card.

[2 minutes 17 seconds][Agent] : Yeah, yeah.

[2 minutes 20 seconds][Customer] : Not a debit, not a credit card. It's a debit card.

[2 minutes 18 seconds][Agent] : So it just says for security purposes debit, Yeah, that's fine. That's all good. So for security purposes, while obtaining your card's details, the call recording will stop and we'll recommend after we have collected your details.

[3 minutes 16 seconds][Customer] : None.

[3 minutes 15 seconds][Agent] : So it just says, please David, uh, advise that the call recording is now resumed for quality and monitoring purposes. Umm, all right now the last thing I need to, uh, do is read you a declaration that takes maybe 3 to 4 minutes. I can try and brace through it quicker for you. If you want me to repeat anything, give me a yell and I'll stop. I don't mind. And uh, I just need a yes or no for two questions at the end. All right now, umm, the beneficiary form, there's gonna be a digital and a hard copy, so just grab the one you prefer, fill that out and have it signed and sent back to us.

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

[3 minutes 48 seconds][Agent] : That's for the people to receive the money on your behalf in the event you pass away.

[3 minutes 52 seconds][Customer] : OK. Yeah.

[3 minutes 51 seconds][Agent] : OK, And then this free online legal will. I just wanna give you a bit of a rundown on that. Just give me one SEC. So it's from Safe will. So they're an online platform and they allow you the freedom to write your will simply and securely at home.

[4 minutes 12 seconds][Customer] : OK.

[4 minutes 11 seconds][Agent] : OK, There's no hidden fees and there's no huge financial cost to it. Now there's going to be a separate e-mail and there'll be a pamphlet as a hard copy to follow along online as well. So once you create your will document, you submit it into them. It'll be reviewed by their affiliate law firm, Safe Will Legal, just to ensure it's been filled out correctly. If it has, they'll send it back to you. Donna, print it off, sign it in the presence of two witnesses and then you're done.

[4 minutes 36 seconds][Customer] : OK.

[4 minutes 35 seconds][Agent] : OK, so if someone wanted to buy one of those from safe will cost them \$160.00. But yours is gonna be completely free, so please feel free to use it.

[4 minutes 44 seconds][Customer] : OK. Thanks.

[4 minutes 43 seconds][Agent] : OK, that's right. Now I'll just read this declaration for you and I can get you on your way today. OK, so it won't be too long now it says here. Thank you Donna Marie Williams, it is important you understand the following information. I will ask your agreement today's terms at the end and your policy will not be enforced unless you will greater these terms in full real funeral coverage issued by Hanover Life Aria of Oscillation Limited and we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and however, relies upon the accuracy of the information you have provided when assessing your application. Another has set a target market determination for this product which describes the type of issue with this product is designed for a distribution. Practices are consistent with this determination and you can attend a copy on our website. 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 Australian service providers for the purpose of administering the policy or handling claims. Our privacy policy tells you

more, including how to access incorrect information and what's complaints about purchase of privacy. While granted this declaration, you can set to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us you have agreed to take out a single real funeral cover UMM with the following cover. Donna Murray Williams covered for \$15,000 in the event of death.

[6 minutes 11 seconds][Customer] : None.

[6 minutes 8 seconds][Agent] : In the case where death is accidental or if you suffered a fine accidental serious injury, the benefit amount will triple coverage by accidental death only for the 1st 12 months of cover with death by any cause or diagnosis for terminal illness covered thereafter. Accidental serious injury covered for age 5, Controlled underage 75 starts immediately and ends on the 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% insurance and benefit amounts. If you take up this early cash that option, you will no longer have a right to claim under the policy without life insured. This policy is an insurance policy and does not have the savings or investments components. You can end your cover at any time by contacting us. If you stop paying your premiums, you may end your cover, but we'll give you notice before doing so. If cover and prior to age 85, no benefit is payable and there's no refund of premiums after the cooling off. If cover continues beyond age 85, the life Control will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not available if the other cash that option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point, your total premium for your first year of cover is \$36.67 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change the view all to your cover or the insurer. Does the premium rates apply into your policy?

[7 minutes 26 seconds][Customer] : None.

[7 minutes 24 seconds][Agent] : The insurer can only make a change if it is applied consistently across all policy holders. You may pay more premiums than the benefit amount over the life of the

policy included in your premiums and amount payable to reinsurance between 34% and 54% calculated on a level basis over the life of the policy. Your premium will be debited from your credit card which what authorized the debit form and have provided to us. We may provide in communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide to in writing. If you would prefer to receive this only via mail, you can update your communication preference at any time. The policy documentation PDS and every two will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the products meet your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have pay will be refunded in full unless you have logist a claim. There are risks associated with replacing policies as your new policy might not may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have 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 in the documentation we're sending you, just to confirm there. Donna, do you understand and agree with the declaration I've just read you, yes or no? Yeah, thank you. While I'm on the page still, just personal preference, would you like any other information or would you like me to read any part of the PDS to you while I'm still on the phone by any chance?

[8 minutes 31 seconds][Customer] : Yes, Yep, not sure.

[8 minutes 44 seconds][Agent] : All right, no worries, all good. So you're now covered for what we've spoken about today for the funeral insurance, again, no money is going to come out until the 16th of January 25 for the first time. From there, every fortnight after the Thursdays unless you tell us otherwise. All right, now please have a good read through the information for me. I'm here till 5:00 today, we're in NSW so we work Monday to Fridays, 8:00 AM till 8:00 PM NSW time. If you ever want to speak to me again, just ask the guy and I'll help you out. OK.

[8 minutes 58 seconds][Customer] : Yep, Yep, Yep. OK then. Thanks, boy.

[9 minutes 13 seconds][Agent] : All good.

[9 minutes 15 seconds][Customer] : No, that's what that's done.

[9 minutes 13 seconds][Agent] : Is there anything else I can do for you? Sure. I wish you all the best.

OK, Have a good new year.

[9 minutes 19 seconds][Customer] : Yeah, you too. Don't. Bye.

[9 minutes 20 seconds][Agent] : Thanks, Donna. Bye. Bye.