

[4 seconds][Agent] : Hello. Good afternoon, Anthony. My name's Michael. I'm calling from Real Insurance. How are you doing today?

[10 seconds][Customer] : Good. Thanks, buddy. How are you?

[12 seconds][Agent] : Yeah, I'm doing very well. Thank you. Anthony give you a call here today in relation to a life insurance quote that we've received online there. The purpose of Michael here is to take you through how to cover works and have a look into some privacy and some protection for you there.

[20 seconds][Customer] : Yes, OK. Yeah.

[29 seconds][Agent] : And so I can assist you with this. I'll just let you know first of all that all of our calls are recorded. Any advice they provide is general in nature and may not be suitable to your situation. I'm speaking with Anthony Callahan. Is that correct?

[40 seconds][Customer] : That's fine, correct?

[45 seconds][Agent] : Thank you. And Anthony, your date of birth here has been entered as the 27th of November, 1974. Is that correct? The 24th of November 1974?

[53 seconds][Customer] : No, it should be the 24th place, mate, Correct?

[1 minutes][Agent] : No problem. And you want a male Australian resident as well, is that right? Thank you.

[1 minutes 5 seconds][Customer] : Yes, that's OK mate.

[1 minutes 8 seconds][Agent] : Thanks for confirming those details there, Anthony S, So I can assist you a little bit further here today. What's really done it for you in terms of the life insurance? What's made you have a look into it? That's recently.

[1 minutes 24 seconds][Customer] : Uh, so I had a policy a few years ago, umm, and I've only just realized that it's expired when I was in the process of moving from my old Superfund to a self managed Superfund.

[1 minutes 36 seconds][Agent] : OK.

[1 minutes 36 seconds][Customer] : So umm yeah, I've previously had one and didn't realize it was expired I guess. So I'm just looking at taking a new one plus I'm I'm 50.

[1 minutes 36 seconds][Agent] : Yep, Yeah, ABS, no worries at all there, Anthony. And you're looking at keeping that life insurance cover maintained through yourself managed Superfund or you looking at something outside of it? OK, certainly no problem at all because we do have two different types of products. They are very, very similar.

[1 minutes 58 seconds][Customer] : Uh, it'll bring you through the Superfund, but we'll probably pay for it and just reimburse it through the Superfund, OK?

[2 minutes 12 seconds][Agent] : The the main things, they're just some the with the, there's a terminal illness benefit built in and one of the differences is 24 months to live compared to 12 months or less to live. And our self managed Superfund cover potentially maybe able to fuel you for a higher limit depending on some circumstances.

[2 minutes 37 seconds][Customer] : Thanks.

[2 minutes 37 seconds][Agent] : So it just depends if you're looking we, we can directly do it through the self managed super fund, have it be paid out from there or we can just do it directly. And like you mentioned, you can reimburse that into the into the Super account manually there.

[2 minutes 52 seconds][Customer] : We'll look through the I'm having to pay it from directly from the Super fund if there's additional benefits.

[2 minutes 58 seconds][Agent] : OK, Yep, perfect. So we'll, we'll go through with our real cover for our for the self managed super fund.

[3 minutes 6 seconds][Customer] : Yep.

[3 minutes 6 seconds][Agent] : And in terms of life insurance cover, I, I know you mentioned your age there. Is that there to like protect family? Is it there to pay off a mortgage? Is it there to leave something behind? WH WH what would the life insurance be there for?

[3 minutes 19 seconds][Customer] : Maybe more so to cover off the mortgage and the bills to leave my wife and kids financially liable as I sell off the perch made.

[3 minutes 31 seconds][Agent] : Yeah, perfect. No worries at all. How many children do you have?

[3 minutes 30 seconds][Customer] : Basically this is true.

[3 minutes 37 seconds][Agent] : No problem. So you can actually NUM, this gets paid out. Our cover

is designed to provide that financial protection for your dependents doing lump sum payment if you were to pass away. So this could be used to help them pay off that mortgage, help maintain their lifestyle, the family expenses and things like that with whatever's necessary. It's very easy to apply for. We just ask you some health and life questions over the phone to see if you are approved. From there if you are accepted and once you commence decide to commence the policy, you'll be covered immediately for death is due to any cause.

[3 minutes 50 seconds][Customer] : OK, OK, OK.

[4 minutes 16 seconds][Agent] : The only thing not covered is suicide in the 1st 13 months.

[4 minutes 21 seconds][Customer] : Yeah, sure. I wouldn't have thought that that was. I wouldn't have thought that was covered at all, to be honest.

[4 minutes 22 seconds][Agent] : In addition, the yeah, I, I thought a similar thing when I first started through many years back. But it is something that's been obviously designed through through the underwriter that they've weighed up the pros and the cons to the situation and it is something that will be covered after 13 months.

[4 minutes 32 seconds][Customer] : Yeah, yeah. OK.

[4 minutes 42 seconds][Agent] : But hopefully that's not an option anyway.

[4 minutes 44 seconds][Customer] : Yeah, exactly my number for me.

[4 minutes 47 seconds][Agent] : That's good, that's good. In addition, there is then a terminally ill advanced payment included in the cover as well.

[4 minutes 55 seconds][Customer] : Yep, OK.

[4 minutes 54 seconds][Agent] : So if you were diagnosed with 24 months or less to live by two medical practitioners, we will then pay your claim directly to you while you're living to help you of any medical expenses you may be facing at that time as well.

[5 minutes 6 seconds][Customer] : Yep, Yep. OK.

[5 minutes 12 seconds][Agent] : So I'll load up some pricing here now for yourself there. But do you have any questions for me so far?

[5 minutes 18 seconds][Customer] : No, I went through a similar process today with a compare

company as well, but I really wanted to get some pricing from Real too.

[5 minutes 24 seconds][Agent] : OK, lovely.

[5 minutes 26 seconds][Customer] : So yeah, I'm, I'm aware of what you're talking about so far.

[5 minutes 31 seconds][Agent] : Perfect. No worries. Alright, so I just need to bring up, I just need to ask you about your smoking status. Have you had a cigarettes in the last 12 months? No. And the level of cover you are able to apply from starts at \$100,000 and goes up to a maximum of \$1 million of cover there. What benefit amount would you like me to quote you on?

[5 minutes 43 seconds][Customer] : No, Yeah, yeah, the maximum please.

[5 minutes 57 seconds][Agent] : First of all, No worries.

[6 minutes 8 seconds][Customer] : Yep, Yep.

[6 minutes 4 seconds][Agent] : So \$4 million of cover there, Anthony, works out to be a fortnightly premium of \$132.67 per fortnight.

[6 minutes 16 seconds][Customer] : Do you get the option to pay it annually at all?

[6 minutes 20 seconds][Agent] : Yeah, let me change that. Over per annum that will work out to be \$3449.40.

[6 minutes 31 seconds][Customer] : Yeah, because I'd probably prefer to do that, I think.

[6 minutes 33 seconds][Agent] : OK. Yep. No worries at all. Yeah, we can, we can set that up for you. That's no problem. And in terms of suitability there, Anthony, how does that sound for you?

[6 minutes 44 seconds][Customer] : Yeah, yeah, really good.

[6 minutes 49 seconds][Agent] : Mm, Hmm.

[6 minutes 45 seconds][Customer] : I umm, like I said, just had three other quotes from three different places and they were umm giving me different amounts and, and TPDS and all sorts of different things. So they were coming in at like I, I got three different quotes, one for 11/1 for 12/1 for 13,000.

[7 minutes 3 seconds][Agent] : Oh, wow. OK. Yes, yeah.

[7 minutes 3 seconds][Customer] : So whereas my wife, my wife has one for 4000 and you guys have come in at 3 nines. So yeah, very good.

[7 minutes 12 seconds][Agent] : Yeah, Well, perfect that that's good to hear there, Anthony. Well, the next step here with us, it does come down to if you are eligible. So let's make sure that you are eligible for the cover. It's it's purely done over the phone there as well.

[7 minutes 20 seconds][Customer] : Yep, Yep, sure.

[7 minutes 24 seconds][Agent] : We just asked you a series of questions about your health and lifestyle that will let us know whether you're approved and give you the final terms of the cover here as well.

[7 minutes 34 seconds][Customer] : No worries.

[7 minutes 34 seconds][Agent] : Let me just load this up. I just need to enter the name of this yourself managed Superfund.

[7 minutes 43 seconds][Customer] : It's B for Bob, N for November, C for Charlie.

[7 minutes 47 seconds][Agent] : Yep.

[7 minutes 50 seconds][Customer] : It's just yeah.

[7 minutes 54 seconds][Agent] : SMS. Yep, no worries. And we'll enter your address in at this time as well. What is your post code please, Anthony? Yeah. What suburb or town is that in?

[7 minutes 51 seconds][Customer] : B&CSMSS 2850, Mudgie MUDG, EE.

[8 minutes 14 seconds][Agent] : Uh, yes, beautiful, lovely town there.

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

[8 minutes 16 seconds][Agent] : A lot of my family's from Dubbo so we have a lot of like family friends out in Mudgie and things like that.

[8 minutes 22 seconds][Customer] : Very good. What?

[8 minutes 22 seconds][Agent] : Actually before I started this role I was umm, being a labor up there for for about 6 months. We were doing some work at a pub.

[8 minutes 31 seconds][Customer] : Yeah, very good. Now we love the central West. We moved that here from Sydney in that 15 years, yeah.

[8 minutes 37 seconds][Agent] : Perfect, def definitely a better, better lifestyle out there. Get away from the hustle and bustle of the Sydney, have a little bit more peace and quiet out there. And

what's your address there, Anthony? Yep, lovely. And that's your postal address as well.

[8 minutes 47 seconds][Customer] : Yeah, it's very different mate #18 Banjo Banjo Patterson Ave., correct?

[9 minutes 4 seconds][Agent] : Thank you. What I'm going to do here now Anthony is just read you your pre underwriting disclosure. This mainly talks about our privacy policy and your duty to take reasonable care when answering these questions here today.

[9 minutes 17 seconds][Customer] : No worries.

[9 minutes 19 seconds][Agent] : So just please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurer and make sure of 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. By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I'll ask you and they provide honest act and complete answers. You need to answer each question in full, even if you have provided some information to us in any E earlier discussion you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty, yes or no?

[10 minutes 23 seconds][Customer] : Yes, that's fine. Thanks.

[10 minutes 25 seconds][Agent] : Thank you. Just with these questions here, Anthony, just need a very clear and confident yes or a no for the end of each session. If you have any questions or concerns about what we're asking you, just let me know and I can help you out or explain it further.

[10 minutes 34 seconds][Customer] : Sure, no problem.

[10 minutes 41 seconds][Agent] : First question here is have you been hospitalised for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? And are you

a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[10 minutes 52 seconds][Customer] : No, yes.

[11 minutes 5 seconds][Agent] : Next section is your pre qualifying medical history. So have you ever had symptoms of being diagnosed with or treated for or intensive medical advice for any of the following? The first one here is a stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina. Next one is a lung disorder, excluding asthma from that near pneumonia. Next one is cancer, leukemia or Melanoma, excluding other skin cancers.

[11 minutes 27 seconds][Customer] : No, no, no, no, no, no.

[11 minutes 45 seconds][Agent] : Next one is a kidney disorder and hepatitis or any disorder of the liver, anxiety, depression or stress required medical treatment or any other mental health disorder.

[12 minutes 2 seconds][Customer] : Yes.

[12 minutes 5 seconds][Agent] : Sorry Anthony, I just didn't quite hear your answer. Yes, no problem. In the last five years, have you attempted suicide or been hospitalized for a mental health condition?

[12 minutes 8 seconds][Customer] : Yes, Yes.

[12 minutes 23 seconds][Agent] : And is your condition a form of schizophrenia, bipolar or psychotic disorder?

[12 minutes 29 seconds][Customer] : No.

[12 minutes 33 seconds][Agent] : And is your condition a depression, anxiety, post Natal depression or stress including personal stress disorder B Anorexia nervosa or bulimia, CADHDOADB or the other mental illness not listed here. OK, no worries. Alright. And how many episodes have you had which require treatment? One to two episodes, 3 to 4-5 to six or seven or more? Yep. And was it more than one episode? And have you had symptoms or treatment for this condition within the last six months?

[12 minutes 52 seconds][Customer] : A 1:00 to 2:00, no medication.

[13 minutes 30 seconds][Agent] : Medication. Yes, Sir, no worries.

[13 minutes 28 seconds][Customer] : So I guess yes, yeah.

[13 minutes 32 seconds][Agent] : And have you ever seriously contemplated or attempted suicide? Thank you. No worries, Anthony. Thanks for disclosing that information. We can move on here now. Next one is have you been diagnosed with or currently undergoing testing form or has the doctor advised you to be tested for murder neuron disease or any form of dementia including Alzheimer's disease? The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application.

[13 minutes 39 seconds][Customer] : No, no, sure.

[14 minutes 11 seconds][Agent] : The system does not allow me to answer any approximate because words are height and weight ranges. So with that in mind, what is your exact height in either centimeters or feet in inches? Thank you. And what is your exact weight in either kilograms, pounds or stones that was 95 kilograms, is that correct?

[14 minutes 23 seconds][Customer] : 176 centimeters, 95 kilos, Correct?

[14 minutes 38 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Does your work require you to go underground? Work at heights above 20 meters, but to that low 40 meters use Explo, use explosives or double to areas experiencing war or civil unrest, or work offshore to the best of your knowledge. Are you infected with or are you in a high risk category contracting HIV which causes AIDS?

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

[15 minutes 21 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia, IE booked or we'll be booking travel within the next 12 months.

[15 minutes 31 seconds][Customer] : I'm going to cruise books for July this year.

[15 minutes 34 seconds][Agent] : Oh, lovely. And which country or countries do you intend to travel to or reside in? Sorry.

[15 minutes 39 seconds][Customer] : It's only like Vanuatu, the South Pacific, I think it is. Yep.

[15 minutes 45 seconds][Agent] : Yeah, just the, the, the islands, the 10 acres or whatever it works

out to be perfect.

[15 minutes 50 seconds][Customer] : Yeah, correct. Correct.

[15 minutes 52 seconds][Agent] : Lovely. And will you be overseas for longer than three consecutive months? No problem. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Thank you. Going to the next section here.

[15 minutes 59 seconds][Customer] : No, no, no worries.

[16 minutes 20 seconds][Agent] : Now back to your medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one is diabetes, raised blood sugar, impaired glucose tolerance, impaired fasting glucose, yes or no chest pain, high cholesterol or high blood pressure, A tumour, mole or cyst, including skin cancer or sunspots. Have you ever had an abnormal PSA test or an enlarged prostate?

[16 minutes 43 seconds][Customer] : No, no, no, no.

[17 minutes 10 seconds][Agent] : Next one is a thyroid condition or neurological symptoms such as dizziness or fainting. Next one is a disorder of the stomach, bowel, gallbladder, or pancreas. Next one is epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Next one is any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption. Next one is a bladder or urinary tract disorder.

[17 minutes 16 seconds][Customer] : No, no, no, no, no, no.

[17 minutes 58 seconds][Agent] : Next one is a blood disorder or disease and sleep apnea or asthma, excluding childhood asthma. Thank you.

[18 minutes 9 seconds][Customer] : No, no worries.

[18 minutes 17 seconds][Agent] : Other than what you have already told me about in the past three months. Sorry. In the past three years have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests to investigate, such as for not limited to, any surgeries, X-rays, scans, blood tests or biopsy? And 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?

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

[18 minutes 55 seconds][Agent] : To the best of your knowledge, have any of your immediate family, this is mother, father, brother or sister, the OR deceased ever been diagnosed with Polycystic kidney disease, Huntington disease or familial adenomatous polyposis? To the best of your knowledge, have any of your immediate family, once again, mother, father, brother or sister suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60.

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

[19 minutes 30 seconds][Agent] : And last question here, Anthony wanted to find out how much of a daredevil you are. So other than one off events, gift certificate, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper in 40 meters, cable wreck diving or any other hazardous activity.

[19 minutes 59 seconds][Customer] : No.

[20 minutes][Agent] : Perfect. Lovely. Thanks for going through and completing those questions. Then I'll just load up the outcome here now. Shouldn't take too long. Sorry about this taking a while to come back here. Alright so first of all there Anthony, congratulations, your application has come back here approved for cover so very good to see there's been no exclusions applied to your policy. So once you decide to commit the policy you'll be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months as well as the terminal illness benefit will start straight away as well. I need to advise that the premium has risen to \$5124.10 per annum. The reason for this is, uh, due to the mental health, one to two episodes, symptoms of treatment within the last six months. The great thing is there's been no exclusion or anything like that. So if anything ever happened due to complications from the medication, for example, or complications of the mental health itself, you're, you're covered there empty. You're covered exactly as the next person would be with with no exclusions.

[20 minutes 55 seconds][Customer] : Yep, OK, Yep, OK, no problem.

[21 minutes 41 seconds][Agent] : So with this one here as well, I just need to explain just about your premium in the future. So just keep in mind your premium is stepped which means that room generally increase each year as you age. In addition, this pre this policy has automatic indexation which means each year benefit amount will increase by 3% with associated increases in premium. Although you can opt out of this automatic indexation each year. So as an indication, if you make no changes to the policy, your premium next year will be \$5886.30 per annum. And you can also find the information about our premium structure on our website as well.

[21 minutes 57 seconds][Customer] : Yep, OK.

[22 minutes 29 seconds][Agent] : So Anthony, next step with this one here. If this is something that you suitable and affordable there to have that protection in place for your family, I can get you covered immediately over the phone here today. You wouldn't be required to pay for anything upfront. This just allows you to allows us to send out all the policy documentation so you can sit down with the family and review to cover up. Make sure 110% that this cover is right for you. If you do have a change of mind, if for any reason policy gives you a 30 day cooling off. So if you decide the policy is not suitable for canvas in the 30 days then you will receive a full refund of your premium unless a claim has been made.

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

[23 minutes 9 seconds][Agent] : Are you happy to continue with that today?

[23 minutes 11 seconds][Customer] : Yes. Well, yeah, I just, I'm glad that you said I I'm just in the car.

[23 minutes 19 seconds][Agent] : Oh sorry Anthony, I think we just. Hello. Hello.

[23 minutes 32 seconds][Customer] : Are you there? Yeah. You there?

[23 minutes 34 seconds][Agent] : Yeah, I can hear you now. Yep.

[23 minutes 36 seconds][Customer] : Oh, thank God.

[23 minutes 35 seconds][Agent] : Sorry, Anthony, I think we just got cut off for the last minute or so. What were you saying there?

[23 minutes 39 seconds][Customer] : Yeah, I do. I Yeah, I do. Want to continue. Please send it out.

[23 minutes 39 seconds][Agent] : Sorry, perfect. So what we do from this point here, Anthony is you, we choose a first payment date for you. So you can choose any date before the 2nd of February and that's when the pro, that's when the payment would actually be processed. Then when would work best for you?

[24 minutes 2 seconds][Customer] : Let's go with the 28th of January.

[24 minutes 6 seconds][Agent] : 28th of January, no worries. So nothing will be proce, you'll be covered from today to Anthony. However, nothing will be processed until the 28th of January. But to process that we would just need to note down the BSB and account number. Do you have those at the moment?

[24 minutes 24 seconds][Customer] : I don't know that I do because I'm just on the side of the road. May have them in my phone.

[24 minutes 29 seconds][Agent] : OK, yeah. Are you able to check that quickly?

[24 minutes 30 seconds][Customer] : Hang on, just checking there. Can you bring up the favourites?

[24 minutes 55 seconds][Agent] : What's the BSP number and the account number? Yep, thank you. And was the account name the Superfund name? BNCSMFS?

[24 minutes 53 seconds][Customer] : OK, Yep I do 182512 9667 90537 correct?

[25 minutes 22 seconds][Agent] : Yep.

[25 minutes 35 seconds][Customer] : I don't know mate. To be honest I wouldn't know.

[25 minutes 22 seconds][Agent] : And I guess it's set up as a super, super account, but you know, if that's set up at like saves or a cheque, no, that's OK because it's probably as a super or a business account or something like that. We can just note it down as a savings account. Are you happy for me to do that?

[25 minutes 47 seconds][Customer] : Yeah, and I can double check when the policy comes out.

[25 minutes 51 seconds][Agent] : Yeah, If there's any issues with that, we will attempt to contact you. But anyway, if there's any issues with your payment. And what would be your best e-mail address, Anthony? Yep, Yep. Thank you very much. Your mobile number is 0409046635.

[26 minutes][Customer] : Yep, it's a Callahan ACA double LAGH AM #28 at yahoo.com dot AU,

correct?

[26 minutes 26 seconds][Agent] : Lovely. And your preferred title there, Anthony, would that just be Mr. or Doctor?

[26 minutes 32 seconds][Customer] : Yeah, that's fine.

[26 minutes 32 seconds][Agent] : So, Mr.

[26 minutes 34 seconds][Customer] : No, that's fine.

[26 minutes 34 seconds][Agent] : No worries. Perfect. So I'm just gonna read you your pre under. Sorry, I'm going to read you your declaration here. Now, this is just the final terms and conditions that will wrap everything up.

[26 minutes 45 seconds][Customer] : Sure.

[26 minutes 45 seconds][Agent] : Once that's all agreed to, we'll send out your documentation by e-mail there within the next hour and hard copy post the documents out over the next two to five business days as well.

[26 minutes 56 seconds][Customer] : No worries.

[26 minutes 57 seconds][Agent] : So it just reads here. Thank you. Anthony Callahan, it is important you understand the following information. I will ask you agreement to these terms at the end and your PO and the policy will not be enforced unless you agreed to these terms in form. You have informed us that you are or have the authority to act on behalf of the trustee of BNCSMSF which will which will be the owner of this insurance policy. Real life cover for SMSF is issued by Hanover Live Free of Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement of Greenstone Financial Services whom I will refer to as GFS. Trading as real insurance generates this insurance of behalf and ever has relied upon the upon the information you have provided when searching application that includes the information we initially collected from you to provide a quote. And ever has set a target market determination for this product, which describes the type of consumers our product is designed for our distribution prac uh, sorry, it's describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take

reasonable care that you agreed to. Can you please confirm you have answered all of that questions in accordance with your duty, yes or no?

[28 minutes 15 seconds][Customer] : Yes, correct.

[28 minutes 17 seconds][Agent] : Thank you. They accepted cover the lump sum benefit amount of the following Anthony Callahan is covered for \$1 million in the event of death and terminal illness. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. By answer this declaration you agreed to any non standard exclusions or loadings placed on your policy and you'd understand they remain in place for the life of the policy. You may request for any of these alternative terms be reviewed at any time by calling us for Anthony Callahan Life Insurance. That loading was applied during the application process. Your premium for your first year of covers \$5174.10 per year. The premium is steps which means it will be calculated as policy anniversary and will generally increase as you edge. Your sum insured will also increase automatically by 30% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover cost. The premium will be debited from the bank account and you have provided in the name of BMCSMSF which you confirm is owned by BMC, the SMFS and as trustee of the fund you have authority to use for this purpose. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with provided us with an e-mail address, your documentation will also be emailed to you today. You should carefully consider these documents to ensure the product which your needs. You have a 30 day cleaning up. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing. We recommend they do not cancel an existing policy until you have received and reviewed our policy in full. We have a complaints process which can access any time by contacting us. Full details available online in the documentation we are sending you. You understand that as Trustee of BNC SMSF, you have an obligation to treat fund assets as separate to your own and this includes any proceeds from an insurance policy and better fund which will be paid directly to your fund. Neither Greenstein nor Hanover takes any responsibility for this and we take your instructions and

cut on the assumption that you have taken these responsibilities into account. Thanks so much for listening there, Anthony. I just have two final questions.

[30 minutes 32 seconds][Customer] : Sure.

[30 minutes 32 seconds][Agent] : I just need to let you know outside separate to the declaration. I told you're loading and the increase and the reason is due to mental health once the episodes with, uh, treatment, uh, symptoms within the last six months. I just need to let you know that that caused a 50% loading. So, umm, with that information, do you understand and agree with the declaration? Yes or no?

[30 minutes 57 seconds][Customer] : Is there anywhere we can clarify what what they considered treatment? Because I haven't actually like had any specific treatment for mental health in the last six months. I've just continued vacation from my previous hospital visit.

[31 minutes 12 seconds][Agent] : Yeah.

[31 minutes 13 seconds][Customer] : So I can potentially say no to that question, you know what I mean?

[31 minutes 13 seconds][Agent] : So treatment, yeah, No, I understand, although I believe you have answered it correctly because we consider treatment can take the form of either medication and or counseling such therapy. So if someone is taking like ongoing day-to-day medication, we we consider that to be a form of treatment there.

[31 minutes 29 seconds][Customer] : OK, OK, no problem.

[31 minutes 35 seconds][Agent] : But a, as I mentioned this, as I mentioned before there, Anthony, that's, uh, you know, it's, there's no exclusion. It's purely just a price adjustment there.

[31 minutes 43 seconds][Customer] : Yep, yes.

[31 minutes 44 seconds][Agent] : So any complicate from the treatment itself or that's the health in the future, you're covered. And it's, it's not, it's something that's not locked into same, right?

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

[31 minutes 53 seconds][Agent] : You may get to a point with your mental health journey that you no longer need medication calls BA calls back applied to have your, your, your premium.

[31 minutes 58 seconds][Customer] : And loading. Yep, the loading.

[32 minutes][Agent] : Uh, your loading be umm, I'm trying what word I'm looking for re reapply.

[32 minutes 7 seconds][Customer] : The loading can be removed. Yeah.

[32 minutes 8 seconds][Agent] : Yeah, you can review it.

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

[32 minutes 9 seconds][Agent] : Yes, that's the word I'm looking for.

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

[32 minutes 11 seconds][Agent] : Sorry about that.

[32 minutes 12 seconds][Customer] : Copy. That's alright.

[32 minutes 12 seconds][Agent] : It can be reviewed at any stage. There are, of course, just subject to eligibility at the time there.

[32 minutes 18 seconds][Customer] : Yep, no problem.

[32 minutes 18 seconds][Agent] : So Anthony, just two final questions. Do you understand and agree with the declaration yes or no? And would you like any other information or would you like me to read any part of the PDF to you?

[32 minutes 25 seconds][Customer] : Yes, no, thank you. That's fine.

[32 minutes 36 seconds][Agent] : No problem. From this point. As mentioned, documents will be emailed out to you within the next hour and posted out for you in the next two to five business days. Just to double check the address, that was 18 Andrew Patterson Ave. there in Mudgee, NSW, 2850.

[32 minutes 56 seconds][Customer] : Yeah. You there?

[32 minutes 53 seconds][Agent] : That's your postal address as well, is that correct? Yeah.

[32 minutes 59 seconds][Customer] : Yeah.

[32 minutes 58 seconds][Agent] : Sorry, Anthony, I was just reconfirming your address. That was 18 Patterson Ave. Yeah, in Mudgee, 2850. Hello.

[33 minutes 8 seconds][Customer] : Correct.

[33 minutes 10 seconds][Agent] : Yep. Perfect.

[33 minutes 10 seconds][Customer] : Hello.

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

[33 minutes 11 seconds][Customer] : Yeah, correct.

[33 minutes 12 seconds][Agent] : And Anthony, your full name is Mr. Anthony Callahan, date of birth, 24th of November 1974. And you are a male Australian resident, is that all correct?

[33 minutes 25 seconds][Customer] : Correct. Thank you.

[33 minutes 26 seconds][Agent] : Lovely. So yeah, those documents will be posted out to yourself, the self there shortly. And if there's any questions or concerns, I mean a number will be in the document so you can give us a call back and we'll be more than happy to assist.

[33 minutes 41 seconds][Customer] : Awesome.

[33 minutes 40 seconds][Agent] : But that one's all sorted for you today.

[33 minutes 43 seconds][Customer] : Thanks.

[33 minutes 42 seconds][Agent] : So thank you so much for choosing real insurance.

[33 minutes 45 seconds][Customer] : Thanks very much man. Have a good afternoon. Enjoy your weekend.

[33 minutes 48 seconds][Agent] : You too. Take care Anthony. See you mate.

[33 minutes 50 seconds][Customer] : Thanks mate. See you. Bye.

[33 minutes 51 seconds][Agent] : Bye.