

[1 seconds][Customer] : Hello, Jonna speaking.

[0 seconds][Agent] : SO4810, Good afternoon. Jenna. My name's Emily. I'm calling from real Insurance.

[7 seconds][Customer] : Hey, Thank you. Thank you.

[9 seconds][Agent] : Hi, I'm following up on the online inquiry for the income protection.

[13 seconds][Customer] : Yeah.

[13 seconds][Agent] : Just before we continue, I need to let you know calls are recorded.

[17 seconds][Customer] : Stop.

[16 seconds][Agent] : Any advice you provide is Gen.

[19 seconds][Customer] : Yep.

[20 seconds][Agent] : sorry is any advice you provide is general in nature, may not be suitable to your situation, and I'll get you to confirm your name and your date of birth for me.

[33 seconds][Customer] : Sorry, I'm just eating as well. My name is Jonah. First name Jonah JONA.

[36 seconds][Agent] : OK, Yep.

[41 seconds][Customer] : Surname Lo logo. LOCO. Correct. Correct.

[44 seconds][Agent] : And your middle name because it was put your online perfect and your date of birth.

[48 seconds][Customer] : The manner and the date of birth, 26/5/1973.

[54 seconds][Agent] : Fantastic. And I'll confirm that you are of course a male Australian resident, is that right?

[58 seconds][Customer] : Oh, thank you.

[1 minutes 1 seconds][Agent] : Beautiful. Thank you. Now I did want to ask you, what's made you interested in getting income protection for yourself?

[59 seconds][Customer] : Yeah, well, the last one, yeah, yeah, I, I sent through an e-mail as well to more because before I used to, to pay for my sort of a funeral cover.

[1 minutes 11 seconds][Agent] : What's made right?

[1 minutes 23 seconds][Customer] : Yep. And then I stopped, uh, payment I think was last last

sometimes this year I couldn't remember when.

[1 minutes 32 seconds][Agent] : That's OK.

[1 minutes 32 seconds][Customer] : And I want to uh, uh, continue with that, uh, with that one as well.

[1 minutes 38 seconds][Agent] : OK, no problem. So just in regards to what you've put through on our website, you put a request through for income protection. Are you wanting to look at income protection?

[1 minutes 47 seconds][Customer] : Yes, please.

[1 minutes 48 seconds][Agent] : OK, perfect. So I don't have anything to do with like existing policies or reinstating them.

[1 minutes 53 seconds][Customer] : OK, OK, alright, too easy.

[1 minutes 53 seconds][Agent] : So we can have a look at that at the end for you regarding your existing policy. But it was definitely a cover you had with real, OK, because it's just come through in a different profile. So let me have a look and see if I can find you in our system. Sorry, bear with me. Sorry. It won't be long.

[2 minutes 1 seconds][Customer] : Yes, yes, Yep, that's alright.

[2 minutes 52 seconds][Agent] : One, 300-0785. Was that the number? I just told you that? OK, so just in regards to that one there, umm, I'm not too sure obviously whether you can reinstate it.

[3 minutes 10 seconds][Customer] : Yep, Yep.

[3 minutes 13 seconds][Agent] : What I'll need to do is pop you in a quick hold and just check with our support department for you.

[3 minutes 17 seconds][Customer] : Thank you.

[3 minutes 17 seconds][Agent] : OK, won't be too long. Thank you so much for holding, Jonah.

[5 minutes 13 seconds][Customer] : You're welcome. Yep. Yep.

[5 minutes 13 seconds][Agent] : So I was just looking to look there just because it did lapse back in May, you're not actually eligible to reinstate that policy. So if you're wanting a funeral insurance, you'll have to take out a new policy.

[5 minutes 25 seconds][Customer] : OK. Yeah. No, that's fine. Yep.

[5 minutes 27 seconds][Agent] : So we can definitely help you out with that today.

[5 minutes 29 seconds][Customer] : Yes, please.

[5 minutes 30 seconds][Agent] : And you're also looking at income. Is that right?

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

[5 minutes 32 seconds][Agent] : You're wanting both policies.

[5 minutes 34 seconds][Customer] : Yep.

[5 minutes 35 seconds][Agent] : OK, no problem at all. What I'll do for you now because the funeral insurance is a little bit more straightforward. We'll go through that one for you first with the income protection, there's extensive like health and lifestyle questions and and things like that we've got to take you through. So we'll go through the funeral insurance and I think quickly because it's something you've had before, so you know a bit about it and then we'll do that income as well. Now with the funeral insurance that it's, it is designed to provide a cash benefit anywhere from \$3000 up to \$15,000. It's paid out directly to your loved ones when you pass away.

[5 minutes 55 seconds][Customer] : Yep, Yep, Yep.

[6 minutes 9 seconds][Agent] : Umm, and because it's cash benefit, it doesn't have to go just towards your funeral expenses.

[6 minutes 16 seconds][Customer] : Sorry, sorry. What's that?

[6 minutes 16 seconds][Agent] : Yeah, sorry. So because it's a cash benefit, it doesn't have to go just towards your funeral expenses. It can also go towards any other final expenses that may have been left behind, like unpaid bills. Perfect.

[6 minutes 24 seconds][Customer] : Oh, because the reason why I took it because I didn't want to leave any burden for my family when something when I passed away.

[6 minutes 37 seconds][Agent] : Yeah, perfect.

[6 minutes 39 seconds][Customer] : Oh, good, good.

[6 minutes 38 seconds][Agent] : That's exactly what it's designed for us to give you that Peace of Mind. Now, just so you know, for the 1st 12 months you will be covered for accidental death and

accidental serious injury. Only after the first 12 months you'll be covered for death due to any other 'cause as well.

[6 minutes 40 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[6 minutes 56 seconds][Agent] : If at any time during the policy you do pass away due to an accident, your benefit amount will triple. But this policy also has a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, we'll pay the claim out in full while you are alive. And that money can be used to help with things like your medical expenses. Uh, also a couple of things to note. So your premiums are designed to stay the same as you get older. And when you reach the age of 85, your premiums will cease. So you'll have nothing more to pay. But you'll also automatically receive a 25% bonus cover, which will be applied to your benefit amount. And you can also find information about our premium structure on our website. But the policy also has an early cash out option. So at any time after you reach 85 years of age, you can choose to end your cover and we'll pay you 75% of the funeral insurance benefit. And you may pay more in total premiums over the life of the policy than the benefit amount. But also please be aware this insurance does not have a savings or investment element. So what that means is if you cancel this outside of the 30 day cooling off. The cover stops and you won't receive anything back. Now just before we take you through pricing, have you got any questions or is it all pretty straightforward so far?

[7 minutes 24 seconds][Customer] : Yep, Yep, Yep, Yep. All good.

[8 minutes 33 seconds][Agent] : Fantastic. Well, let's take you through some pricing.

[8 minutes 38 seconds][Customer] : I'll go for the same one.

[8 minutes 41 seconds][Agent] : I can't see what you were covered for, but you can choose anywhere.

[8 minutes 42 seconds][Customer] : Alright, that's Fif 15.

[8 minutes 45 seconds][Agent] : Beautiful.

[8 minutes 46 seconds][Customer] : Yep.

[8 minutes 45 seconds][Agent] : We'll have a look at that 15,000 to start with. We can always work

our way down to all the way down to 3000.

[8 minutes 53 seconds][Customer] : Alright, Yep.

[8 minutes 51 seconds][Agent] : So let me know how that 15,000 sounds and if you do wanna look at this. But full \$15,000 of the funeral cover with that tripling to \$45,000. If you pass away due to an accident, you'd be looking at a fortnightly premium of \$32.29.

[9 minutes 9 seconds][Customer] : Yep, that's fine. I'll do that.

[9 minutes 12 seconds][Agent] : Beautiful. Well, what we'll do, The great news is we can organize to get you covered for that policy over the phone today.

[9 minutes 18 seconds][Customer] : Yep. Mm. Hmm.

[9 minutes 18 seconds][Agent] : Means we'll get all the proper policy documentation sent out for you to sit down, have a good read through to make sure you're happy with it all.

[9 minutes 25 seconds][Customer] : Yep.

[9 minutes 25 seconds][Agent] : Uh, but you can still choose a day in the future for the first payment day. If you end up looking through it all and you change your mind for any reason, that's fine. There's no cancellation fees. You don't look into this and you do have a 30 day cooling off. So if you cancel within that 30 days, you get a full refund of any premiums you may have paid.

[9 minutes 37 seconds][Customer] : Yep, yes, I want to start tomorrow.

[9 minutes 45 seconds][Agent] : Unless of course, yeah, sure. And that was unless a claim has been made. But yeah, that's no problem. So either way, you'll be covered from today, But if you want your first payment tomorrow, that's fine. Umm, I'll just confirm a couple more of your details, but are you happy to continue?

[9 minutes 51 seconds][Customer] : Yep, Yep, Yep.

[10 minutes 2 seconds][Agent] : Beautiful. Umm, I need to grab your address. And what's your post code and the channel suburb and your address? Mm hmm. 16 Campbell Terrace.

[10 minutes 8 seconds][Customer] : Post code it's 0850 Catherine Northern Terbury, 1616 Campbell Campbell CAMPBE Double L Yep.

[10 minutes 35 seconds][Agent] : Perfect. Is that your postal address as well?

[10 minutes 37 seconds][Customer] : Yes.

[10 minutes 38 seconds][Agent] : Wonderful. And we've got an e-mail address as umm. How did you pronounce your middle name again?

[10 minutes 47 seconds][Customer] : Correctamana correctamanaj#5@gmail.com.

[10 minutes 46 seconds][Agent] : Sorry, coreytamanaj5@gmail.com. Beautiful.

[10 minutes 55 seconds][Customer] : I would like to add another e-mail address in there because Oh yeah. OK. No that's fine.

[10 minutes 58 seconds][Agent] : I can only put 1, so I can either so leave it at that one or would you like to change it? Of course.

[11 minutes 4 seconds][Customer] : Can I change it to my work one?

[11 minutes 6 seconds][Agent] : What's the e-mail address put down? Yeah, Yep. Yep, Yep, Yep.

[11 minutes 13 seconds][Customer] : It's Koroj KOROIJ Kroi J K0R 0IJ at N for Nelly L for love C for Kemp NLC dot org, ORG dot AU.

[11 minutes 47 seconds][Agent] : So that's so Curry J. Curry J at N Oh, OK, No problem. Yep.

[11 minutes 46 seconds][Customer] : No, no, just Corey J1 and just one. Just Corey J Yep.

[11 minutes 56 seconds][Agent] : So Corey Day at N for November, L for Lima, C for charlie.org today.

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

[12 minutes 5 seconds][Agent] : Perfect. And is this your best contact number that I've called you on today, General?

[12 minutes 9 seconds][Customer] : Yep. 0438163692.

[12 minutes 13 seconds][Agent] : Yeah. Perfect. And even though you're covered from today, you can still choose a day in the future for the first payment. You said tomorrow is suitable.

[12 minutes 21 seconds][Customer] : Yes, please.

[12 minutes 21 seconds][Agent] : Is that correct?

[12 minutes 22 seconds][Customer] : Yep.

[12 minutes 24 seconds][Agent] : OK, perfect. OK.

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

[12 minutes 31 seconds][Agent] : And so if your first time, it's tomorrow, that's Thursday, the 5th of December and then it'll be every fortnight on a Thursday from there.

[12 minutes 37 seconds][Customer] : Every fortnight from that date. Yeah.

[12 minutes 39 seconds][Agent] : Beautiful. And it's nice and easy. We do a direct debit.

[12 minutes 43 seconds][Customer] : Yep.

[12 minutes 43 seconds][Agent] : I'll be noting down a BSB and account number or Visa or MasterCard.

[12 minutes 50 seconds][Customer] : I think Visa because it's coming up to my discount.

[12 minutes 54 seconds][Agent] : Yeah, beautiful.

[12 minutes 53 seconds][Customer] : I need to to you hang on.

[12 minutes 55 seconds][Agent] : Just for security reasons, Jonah, when we note down card details, the call recording will stop and it'll start up again once I've put it through. So just let me know when you've got the card ready and I'll stop the recording for you.

[13 minutes 7 seconds][Customer] : Yep. All right. Thank. Yep.

[13 minutes 18 seconds][Agent] : You ready to go, Beautiful? I'll stop that call recording for you now. Bare with me.

[13 minutes 59 seconds][Customer] : None.

[14 minutes 7 seconds][Agent] : And just letting you know, the call recording has started up again. So all I've got to do now is read you through a declaration and then I'll ask for your agreement to the terms at the end. If I do start to read this too fast or if there's anything in here that you want to clarify, jump in, let me know. I'll be happy to help you out.

[14 minutes 25 seconds][Customer] : Thank you.

[14 minutes 26 seconds][Agent] : That reads. Thank you, Jonah. Jonah Coro, Tamana Loco.

[14 minutes 31 seconds][Customer] : Doing well.

[14 minutes 30 seconds][Agent] : It is important you understand the following information. Thank you.

[14 minutes 34 seconds][Customer] : Yeah, yeah, yeah.

[14 minutes 35 seconds][Agent] : I will ask for your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. Real funeral cover is issued by Hanover Life free of Australasia Limited, who we refer to as Hanover. Hanover has an arrangement with Brainstorm Financial Services trading as Real Insurance, to 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 Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set a target market determination for this product which describes the type of consumers this product is designed for and distribution practices are consistent with this determination and you can obtain 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 make sure 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 correct your information and lodge complaints about breach of the privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single real funeral cover with the following cover. Jonah Core Tamana Loco is covered for \$15,000 in the event of death. In the case where that is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple coverage for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental Serious Injury cover for each Life Insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a 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 out option, you will no longer have the right to claim under the policy for that life insured. This policy is an insurance policy and does not have the 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 will give you notice before doing so. If cover ends

prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you would not be required to pay any for the premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends in 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 cover is \$32.29 per fortnight. Your premiums are level, which means they are designed to stay consistent year on year and will only change if you also you'll 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 the policy holders. You may pay more in premiums than the benefit amount over the life of the policy included in your.

[18 minutes 5 seconds][Customer] : I'm sorry.

[18 minutes 6 seconds][Agent] : No, no, that's OK. You're, you're OK to continue. Beautiful. Uh, so included, perfect. Included in your premium is an amount payable to real insurance 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 were authorized to debit from and have provided to us. We may provide written 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 you in writing. If you would prefer to receive these only via mail, you can update your communication preference at at any time. The policy documentation, PDS and FSG 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 product meets your needs. You have a 30 day cooling off. 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 cover, and there may be other risks you should consider depending on your circumstances. Oh, sorry, bear with me. There are 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 have received and reviewed our policy in full. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and then the documentation we are sending you. So just two questions, do you understand and agree with the declaration? Yes or no, Beautiful. And we'll get everything sent out for you, but would you like any other information or would you like me to read any part of the PDS to you?

[19 minutes 42 seconds][Customer] : Yes, all good.

[19 minutes 53 seconds][Agent] : Beautiful. Well, congratulations, Jonna. You're now covered for our funeral insurance again.

[19 minutes 59 seconds][Customer] : Thank you. Thank you so much.

[20 minutes][Agent] : Yeah, my pleasure if you do think.

[20 minutes 2 seconds][Customer] : I I may commit suicide tomorrow now.

[20 minutes 4 seconds][Agent] : Oh well, well Touchwood, that's obviously never going to happen. But keep in do keep in mind for the 1st 12 months, you're covered for accidental death and accidental serious injury. Only after the first 12 months, you're covered for death due to any cause. But yes, if you think of any questions regarding that one, don't hesitate to give us a call at any time. We'll be happy to help you out. Perfect. Well, it was so, so lovely speaking with you today. You have a fantastic day.

[20 minutes 26 seconds][Customer] : Yep, Okie dokie, thank you so much.

[20 minutes 35 seconds][Agent] : Alright, thank you. Yes. Oh, the income protection, yes.

[20 minutes 36 seconds][Customer] : Oh, another thing that was the was it the salary protection or some income protection?

[20 minutes 44 seconds][Agent] : So you're also wanting a quote for that one.

[20 minutes 46 seconds][Customer] : Yes, please.

[20 minutes 47 seconds][Agent] : OK, So with the income protection, it's designed to provide a monthly income benefit if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted.

And you can apply if you work at least 15 hours per week in paid employment. Now we offer an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000. Uh, it's very easy to apply. We just ask you some help from my style questions over the phone to see if you are approved and if so, on what terms we can offer cover. And once in place, it'll cover you until your policy anniversary following your 65th birthday. Now keep in mind that there are some exclusions that apply as outlined in the PDS, but also keep in mind that the premiums for income protection is generally tax deductible, which can make it even more cost effective for you. Now we'll take you through. I need to ask you some questions regarding your duties at work. What's your current occupation?

[21 minutes 55 seconds][Customer] : Yes, I'm I'm working with the Northern Land Council.

[22 minutes 3 seconds][Agent] : Yeah, what's your occupation?

[22 minutes 5 seconds][Customer] : My occupation is the Logistics and Customer Service Coordinator for this reason.

[22 minutes 10 seconds][Agent] : Yep, Regional coordinator for that.

[22 minutes 15 seconds][Customer] : Yeah, Regional coordinator and regional log logistic and customer service coordinator. Yep, Yep.

[22 minutes 21 seconds][Agent] : Yeah, sorry for logistics and customer service, Regional coordinator and I'll ask you some additional questions. I can only accept the definite yes or no answer for all of them. Before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly tell you to do so could impact your coverage claims time. So do you work 15 hours or more per week?

[22 minutes 48 seconds][Customer] : Yes.

[22 minutes 50 seconds][Agent] : Perfect. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[23 minutes 4 seconds][Customer] : Right.

[23 minutes 8 seconds][Agent] : Sure. So what would you say you do the majority of? OK, perfect.

So yeah, that's what it's asking.

[23 minutes 5 seconds][Customer] : Let's bit with that question because I normally, sometimes I, I spend more time in the office some week, but when we're busy sometimes I travel out as well by helping our team in the office in the OK.

[23 minutes 26 seconds][Agent] : So is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment beautiful. So we can put that a yes for the full question.

[23 minutes 37 seconds][Customer] : In the office, Yeah, yeah, yeah.

[23 minutes 40 seconds][Agent] : Is that correct?

[23 minutes 41 seconds][Customer] : Yeah.

[23 minutes 42 seconds][Agent] : Perfect. Are you required to perform any physical duties? Perfect. So is that a yes or no? Sorry.

[23 minutes 48 seconds][Customer] : Not really, no.

[23 minutes 57 seconds][Agent] : Wonderful. Do you work in any of the following fields? Aviation as a pilot or crew? Entertainment industry, Air Force, Army, armed forces? Or do you carry a firearm or handle explosives?

[24 minutes 9 seconds][Customer] : Nope.

[24 minutes 11 seconds][Agent] : Perfect. Have you had a cigarette in the last 12 months? Don't know. Me too. Don't worry. Now based on SO I also need to confirm for you your employment status. So you're currently employed or self-employed. Are you currently employed or self-employed?

[24 minutes 15 seconds][Customer] : Yes, sorry, I didn't get that one employed.

[24 minutes 34 seconds][Agent] : Beautiful. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses excluding super contributions. So what is your annual pre tax income? Yes you know annual beautiful 121,000.

[24 minutes 51 seconds][Customer] : Adam Yep, 121 then Yep.

[25 minutes 4 seconds][Agent] : Great. So based on your duties and income you can select a monthly income benefit ranging from \$1000 up to a maximum of \$7058 per month. What amount would you like me to quote you on?

[25 minutes 19 seconds][Customer] : Right. What are the amounts that you've got in there?

[25 minutes 23 seconds][Agent] : So it ranges from \$1000 up to a maximum of \$7058. So that's the monthly benefit amount you'd receive upon a claim.

[25 minutes 33 seconds][Customer] : OK. And that will be a much within the payment.

[25 minutes 37 seconds][Agent] : So the payments depended on quite a number of different factors. Obviously the amount we're covering you for, but also your waiting period, benefit. Age, gender, smoking status, uh, your occupational duties and your health and lifestyle questions. So what we're doing now is building that quote for you. Once we've taken you through the questions and everything, we'll be able to take you through the actual pricing.

[25 minutes 53 seconds][Customer] : Yep, Yep, Yep.

[25 minutes 57 seconds][Agent] : We're just trying to build that quote so that we can take you through it. So is there a benefit amount you'd like me to quote? You want to start with.

[26 minutes 7 seconds][Customer] : So I've got 1000 up then per week. Yep.

[26 minutes 9 seconds][Agent] : So up to no, this is so this is the monthly maximum benefit ranging from \$1000 up to \$7058 that you can choose. So that's how much you would be receiving each month. If you're unable to work and you'll you suffer a loss of income. So have you Maybe. So these are monthly, but if you've got a weekly amount, we can have a look at that. But have you thought about maybe how much you would need if, for example, you were no longer working or receiving an income?

[26 minutes 30 seconds][Customer] : Per week, Per week can be around 2500 a month.

[26 minutes 44 seconds][Agent] : 2500 a month.

[26 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 46 seconds][Agent] : Yeah, perfect. OK. So also with this one you have the option to select different waiting periods and benefit periods depending on your circumstances. The waiting

period is the non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. But keep in mind the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So would you like to look at the 30 or the 90 days?

[27 minutes 21 seconds][Customer] : A 30?

[27 minutes 22 seconds][Agent] : Perfect. And there's also the benefit. So this is the maximum amount of time that will pay the income benefit for anyone injury or illness. For this one, you can choose either six months, one year, two years or five years.

[27 minutes 40 seconds][Customer] : Wow, that's hard.

[27 minutes 42 seconds][Agent] : We can always play around with it. So these ones you choose now, they're not set in stone.

[27 minutes 46 seconds][Customer] : Yeah.

[27 minutes 46 seconds][Agent] : We can always create that quote. We'll take you through the questions, generate the quote, then we can always play around with it.

[27 minutes 52 seconds][Customer] : OK. Six, six to one year.

[27 minutes 52 seconds][Agent] : But is there 1 you want to look at just to start with it? So look at six months or one year. Yeah, OK. We can have a look at that one year to start with and then we've got some room to work with as well. So the next step is to go through those health and lifestyle questions, Jonah, because the price and any terms of cover is determined on the outcome of fee. So we'll go through them over the phone. Now. If you're approved, we'll take you through pricing and then we'll discuss your options and let it go from there. Just before we go through the questions, I need to grab your address. What's your post code?

[28 minutes][Customer] : Yep, Yep, Yep, 0850.

[28 minutes 30 seconds][Agent] : OK, perfect. So we've got that here, 16 Campbell Terrace catchment. I'll copy that over.

[28 minutes 34 seconds][Customer] : Yep, Yep.

[28 minutes 36 seconds][Agent] : Beautiful. And I've gotta read you through something called a pre

underwriting disclosure, then we'll pull these questions up for you so it reads.

[28 minutes 47 seconds][Customer] : Hello.

[28 minutes 47 seconds][Agent] : Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance points, issue cover and other related services. We will share this with your insurer and make sure 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 correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you're applying to purchase an income protection policy and as such you have a duty to take reasonable care to not make any misrepresentations. This music, sorry.

[29 minutes 18 seconds][Customer] : Yeah, I'll run that thing back. Yeah. No, no, the black tray, the silver one, the black one, the one black tray. Yeah, that's all. And the three silver ones with a copy and the box. Sorry for that, ma'am.

[29 minutes 46 seconds][Agent] : No, you're all good. Umm, so it just says here. By proceeding, you understand that you're applying to purchase an income protection policy and as such you have the duty to take a reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you have provided some information to us in any early discussions 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. So do you understand a degree to your duty?

[30 minutes 27 seconds][Customer] : Yep.

[30 minutes 28 seconds][Agent] : Perfect. So with these questions, they're pretty straightforward. I can only accept a definite yes or no answer for most of them. And there's also a height and weight question in there for you as well. But they start off from nice and easy. The first questions in relation to COVID. So have you been hospitalized for COVID-19 in the last 12 months or have you

experienced any ongoing symptoms?

[30 minutes 51 seconds][Customer] : I've never been hospitalised in my life.

[30 minutes 54 seconds][Agent] : Uh huh. That's really, really good to hear. I'll just have to read the question out in full just so we can get a clear yes or no on the recording.

[31 minutes 2 seconds][Customer] : Yep.

[31 minutes 2 seconds][Agent] : Umm, but have you been hospitalized for COVID-19 in the last 12 months, or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Perfect Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

[31 minutes 14 seconds][Customer] : No, nothing. Yes.

[31 minutes 26 seconds][Agent] : Does your work require you to use explosives? Troubles to areas experiencing war or civil unrest or work offshore?

[31 minutes 35 seconds][Customer] : Didn't get that one. Nope, Nope.

[31 minutes 37 seconds][Agent] : Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

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

[31 minutes 50 seconds][Agent] : Perfect. Are you a employed or B self-employed?

[31 minutes 55 seconds][Customer] : Employed.

[31 minutes 57 seconds][Agent] : Have you been in your current occupation for at least 12 months?

[32 minutes 1 seconds][Customer] : Yes. Over.

[32 minutes 2 seconds][Agent] : Do you intend, do you intend to change your current occupation in the next 12 months?

[32 minutes 8 seconds][Customer] : I will retire here.

[32 minutes 11 seconds][Agent] : OK, no problem. Any yes or no for the question.

[32 minutes 17 seconds][Customer] : Yep, Yep.

[32 minutes 20 seconds][Agent] : So you are intended to change your occupation in the next 12 months. OK, I'll just repeat the question so we can gain a clear yes or no. Do you intend to change

your current occupation in the next 12 months, yes or no? Beautiful. Do you have a second occupation that generates a taxable income? Yes or no? Have you ever been declared bankrupt or placed and received the ship in voluntary liquidation or under administration? Yes or no?

[32 minutes 22 seconds][Customer] : No, no, no, no, no, no.

[32 minutes 53 seconds][Agent] : 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. The system does not allow me to enter any approximate figures, words, or height and weight ranges. So what is your exact height to either in centimeters or feet and inches?

[33 minutes 11 seconds][Customer] : I'm just running to the donut to check my height.

[33 minutes 15 seconds][Agent] : Beautiful. Thank you so so much.

[33 minutes 15 seconds][Customer] : Hang on, hang on a height 1.8 meter?

[33 minutes 38 seconds][Agent] : So 180 centimeters, is that correct?

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

[33 minutes 42 seconds][Agent] : Beautiful. And what is your exact weight? Beautiful.

[33 minutes 46 seconds][Customer] : Weight 115KK11 yes.

[33 minutes 51 seconds][Agent] : 115 kilograms in kilograms Beautiful. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? To the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of Australia IE booked or will be booking travel within the next 12 months? Do you have existing income protection cover?

[33 minutes 52 seconds][Customer] : 1115 Yes, Yep, and no, no, no.

[34 minutes 38 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or had to seek medical advice for any of the following cancer, tumour, molar cysts including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate? Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, High cholesterol, thyroid. Conditional neurological symptoms such as dizziness or fainting. Diabetes, rice, blood sugar intake, glucose tolerance or impaired

fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[34 minutes 51 seconds][Customer] : No, no, no, no, no, no, no.

[35 minutes 40 seconds][Agent] : Epilepsy, Mono neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abusive prescription medication, or receives medical advice or counseling for alcohol consumption. Disorder of the kidney or bladder. Blood disorder or disease. Asthma or other respiratory disorder, excluding childhood asthma. Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia.

[35 minutes 47 seconds][Customer] : No, no, no, no, Nope, Nope, Nope, Nope, Nope, Nope, Nope. Nope.

[36 minutes 58 seconds][Agent] : Any defect of hearing or sight other than which is corrected by glasses or contact lenses other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner specialist?

[37 minutes 17 seconds][Customer] : Nope.

[37 minutes 16 seconds][Agent] : Well, are you awaiting results for any medical tests or investigations such as been unlimited to any surgeries, X-rays, scans, blood tests or biopsy?

[37 minutes 26 seconds][Customer] : Nope.

[37 minutes 30 seconds][Agent] : 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?

[37 minutes 40 seconds][Customer] : Nope.

[37 minutes 45 seconds][Agent] : Other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to O illness or injury?

[37 minutes 54 seconds][Customer] : Nope.

[38 minutes][Agent] : To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with Polycystic Kidney disease, Huntington, Huntington's disease, or Familial Adenomatous Polyposis?

[38 minutes 13 seconds][Customer] : No, nothing.

[38 minutes 15 seconds][Agent] : Perfect? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[38 minutes 28 seconds][Customer] : No.

[38 minutes 33 seconds][Agent] : And there's one last question for you now. So other than one off events, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[38 minutes 55 seconds][Customer] : Nothing. No.

[38 minutes 56 seconds][Agent] : Beautiful. So I'm just letting this one up for you now and congratulations, you were fully approved for the income protection. There has been a premium adjustment, so an update to the terms of this one based on your BMI. So your premium has adjusted. So we'll go through that for you. Now we'll take you to some pricing. Let me tell it sounds like I mentioned we can always play around with it to find one that is suitable. And there is a limit to the maximum benefit amount and benefit. It's \$5000 in two years due to height and weight. So at 125% loading due to BMI or due to health. So for an income benefit of \$2500 with the 30 day waiting period and the one year benefit. Your fortnightly premium on this one, Jonah, would be \$86.91 a fortnight. Now does that one there sound like it would be affordable or would you like to look at adjusting that premium a little as in as in you want to look at some other options or it's affordable?

[40 minutes 1 seconds][Customer] : Yep, yes, yes. What are the other options that you have?

[40 minutes 9 seconds][Agent] : Yeah, sure. Let's have a look at that six month benefit. Because I know that's something you were also interested in. So I'll just load that one up one moment. Alrighty.

So having a look at the six month benefit. Still with the two and a half \$1000 benefit amount and the 30 day waiting period that would reduce it to 71 dollars a fortnight.

[40 minutes 34 seconds][Customer] : It's alright.

[40 minutes 35 seconds][Agent] : Does that one sound a bit better or did you want to look at some some other ways to make it cheaper than that or is that affordable?

[40 minutes 43 seconds][Customer] : OK, Madam. That's affordable. That's reasonable too. I I think I'll go. I'll go with it. I'll go with it. Yeah.

[40 minutes 49 seconds][Agent] : That one there no problem. The good news is is you've been fully approved, so we can also get you covered over the phone for that income protection today. Umm, same thing as with the funeral cover. We'll get all your policy documentation sent out for you to have a good read through. Uh, if you do decide against this one, there's no cancellation fees. You're not locked into this now I, I'll just let you know a couple more things about the income protection as well. So it does actually include a rehabilitation benefit along with the final expenses benefit, which pays \$10,000 in the event that you pass away with this policy journey, your premium is set, which means it will generally increase each year as you age. What I want to do is give you an idea of a premium projection. Now you can also find information about our premium structure on our website, but as an indication, if you may, no changes to the policy, your premium next year will be \$77.73 a fortnight.

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

[41 minutes 46 seconds][Agent] : So approximately just over a \$6 or just under a \$7.00 increase next year, give or take. Now, even though you're covered for this income protection today, you can still choose a day in the future for the first payment.

[41 minutes 52 seconds][Customer] : OK, tomorrow as well.

[42 minutes][Agent] : We ye, Yep, OK, perfect. We'll have that first payment tomorrow and then again fortnightly on a Thursday. Wonderful. Now for security reasons, Sir, I don't have access to your payment details, so I'll have to grab that again for from you. We're noting down a card again or BSB and account number.

[42 minutes 6 seconds][Customer] : Yes, yes, yes, Yep, sure. Got this moment.

[42 minutes 20 seconds][Agent] : Yep. I just, I just have to let you know again for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details.

[42 minutes 30 seconds][Customer] : Thank you.

[42 minutes 30 seconds][Agent] : So have you got that card ready to go again?

[42 minutes 33 seconds][Customer] : Yep.

[42 minutes 34 seconds][Agent] : All right, wonderful. I'll just stop that recording. And just letting you know, the call recording has started up again. So I've got to read you through the declaration for this income protection. Now, Johnny, there is a question in the middle and then again two at the end that I need yes or no answers for you. Just let me know if I start to go too fast or if you've got any questions again. OK, sorry. This one reads. Thank you. Jonah Koro, Tamana Loco. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Life free of US Relation Limited, who we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services. You may will refer to this GFS Trading is real insurance to issue and arrange this insurance on its behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which 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 our questions in accordance with your duty?

[44 minutes 33 seconds][Customer] : Yep.

[44 minutes 35 seconds][Agent] : Perfect. We may from time to time provide us this to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can send to allow us to contact you for this purpose until you opt out. You can update of this at any time by contacting us. The accepted cover provides the following

insurance cover for Jona Correctamana Loco. It is sorry. A monthly insured amount of \$2500 with a waiting period of 30 days in a benefit period of six months. The monthly income benefit payable in the event of a claim maybe less than the monthly insured amount as your income benefit is limited to 70% of the average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. For Jona Koro to Minor Local Income Protection benefit, a loading was applied during the application process. By agreeing to this declaration you agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request any of these alternative terms to re to be reviewed at any time by calling us. Your cover expires on December 5th, 2038, 12:00 AM. Your premium for your first year cover is \$71 per fortnight. Your premium is a stepped premium which means it will be calculated at each policy anniversary and would generally increase each year. Included in your premium is an amount payable by hundreds GFS of between 37% and 51% to cover costs. Your premium will be debited from your credit card which you will authorize to debit from and have provided to us. The policy documentation, PDS and FSG 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 product meets your needs. You have a 30 day cooling off. When you make your policy and any premium you may have paid will be refunded in full unless you have lodged a claim.

[46 minutes 45 seconds][Customer] : None.

[46 minutes 41 seconds][Agent] : There are 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 have received and reviewed our policy in full. Finally, we have a complaints process that you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So just two questions, do you understand and agree with the declaration? Yes or no? Beautiful. And we'll get everything sent out, but would you like any other

information or would you like me to read any part of the PDS to you?

[47 minutes 8 seconds][Customer] : Yes, it's all good.

[47 minutes 21 seconds][Agent] : Fantastic. Well congratulations Jonna, you're now covered for the income protection as well.

[47 minutes 25 seconds][Customer] : Oh, thank you.

[47 minutes 26 seconds][Agent] : Like I said before, if you do think of any questions or concerns, please don't hesitate to give us a call. We'll be happy to help you out.

[47 minutes 33 seconds][Customer] : Thank you so much. Thank you, Connie.

[47 minutes 34 seconds][Agent] : Not a problem.

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

[47 minutes 35 seconds][Agent] : It was lovely speaking with you. You have a fantastic day.

[47 minutes 38 seconds][Customer] : You too, ma'am. Thank you.

[47 minutes 40 seconds][Agent] : Thank you. Bye.

[47 minutes 41 seconds][Customer] : Thank you. Bye. Bye.