

[2 seconds][Agent] : Hey, good afternoon area, this is Ethan calling from Australian Seniors. Give me a call as we received your expression of interest online regards to our life insurance and so I can assist you with that. Further. May I have your full name and date of birth please? Yep, and date of birth.

[17 seconds][Customer] : Hello, first of the 9th 53.

[26 seconds][Agent] : Fantastic, thank you so much for that. Please note all calls are recorded. Any advice to providers general in nature and may not be suitable to your situation? And can I confirm that you are your gender and that you're an Australian resident? Yep.

[38 seconds][Customer] : Female yes.

[41 seconds][Agent] : And Australian residency not a problem. Thank you so much. All right, just so I can have a better understanding of what prompted your inquiry to life insurance. What? What's got you looking into it today?

[43 seconds][Customer] : Listen for help family in the future.

[1 minutes 2 seconds][Agent] : Of the family in the future, of course. Yeah, no problem. So you're considering your family and just not wanting to and just I guess suppose just fine it providing financial protection for them, is that correct? Yeah, OK, not a problem. So what family are you considering at the moment? Do you have some kids or a partner or who? Who do you have in mind?

[1 minutes 27 seconds][Customer] : Yeah, I have children, grandchildren and husband.

[1 minutes 33 seconds][Agent] : Mm, hmm, husband as well. OK, not a problem. Well, what I'll do is I can explain the main features and benefits with you and we can run through some pricing together. In terms of the pricing, what sort of things do you considering? So I know you said you wanted to leave some money behind for the kids, the grandkids. Do you have any sort of financial commitments at the moment that you're wanting to cover or is it just leaving something behind for them? OK, not a problem now. Seniors life insurance is designed to provide financial protection for your loved ones through lump sum payment if you were to pass away before your 85th birthday.

[2 minutes 5 seconds][Customer] : Yeah, something for them, yeah.

[2 minutes 17 seconds][Agent] : When the policy ends, you can choose cover between \$10,000 up

to \$200,000. You can nominate up to five beneficiaries to receive the nominated benefit at Not Now. Yeah, I thought if death is due to an accident, your chosen benefit will triple and we will include an advance payment of 20% of the benefit amount held with funeral costs or any other final expenses at the time. It's really easy to apply for this. We just asked you a yes or no questions relating to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months. Now in addition scenario, I really hope this never has to apply for yourself, but there is a terminally ill advanced payment just in case that Peace of Mind. So that's included in the cover. Which means if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full while you are still alive to help with medical costs to ensure you do receive the best care possible. Do you have any questions for me so far? No, not a problem at all. OK, so why don't we go through some pricing together, uh, to begin. What I'll bring up is the questions here. Now, have you had a cigarette in the last 12 months?

[3 minutes 19 seconds][Customer] : Nope, Nope, Nope.

[3 minutes 34 seconds][Agent] : No, not a problem at all. OK, OK, now keep you in mind the level of cover ranges from \$10,000 up to \$200,000 and we can look at different amounts until you find the right level of cover. Alright, so where would you like me to start with this and, and keeping in mind I can give provide as many quotes as you might need, 100 thousands. Let's take a look. Sorry, it's for \$100,000 of cover. The fortnightly premium would be \$76.96. In terms of affordability, is that one fitting into your budget at the moment or would you like me to bring that down? Or you can go up, bring it down, not a problem. What we could do is talk about what would actually be affordable in your budget and then we can try and find a benefit amount that's going to suit those needs for you as well. Did you have a figure in mind? So was that \$80,000 of benefit or \$80.00 a fortnight? Were you thinking?

[3 minutes 56 seconds][Customer] : 100,000 80 \$80,000 Benefit.

[4 minutes 47 seconds][Agent] : OK, let's take a look. So the \$80,000 benefit would be \$61.57 per fortnight. How's that one sounding for yourself?

[4 minutes 59 seconds][Customer] : It's not I've I've spoken to 100,000 for 48 a month.

[5 minutes 13 seconds][Agent] : OK, so you've spoken to someone else and they've offered 100,000 for for 48 per month, is that correct?

[5 minutes 20 seconds][Customer] : Thank you for that.

[5 minutes 21 seconds][Agent] : Not a problem at all. So I'm gonna consider is that not all policies are the same. So we do have the accidental death benefit, the terminal illness as well as you know the service levels as well. So keeping in mind if you, if you were by the price, completely understand that this doesn't make sense for you, but were any of those other factors something that you would consider? Were any of the other umm, you know, features and benefits something that you were to consider other than pricing? So if if pricing was the driving factor and you just want to find the best deal possible, completely understand if this doesn't make sense, but if the other features, umm, were applicable to your situation at all, then you know, perhaps we can try and find something that is going to fit into the budget. So for example, \$50,000 benefit amount would be \$38.48 per fortnight.

[5 minutes 50 seconds][Customer] : Sorry, no, it doesn't really.

[6 minutes 28 seconds][Agent] : No, OK, not a problem at all.

[6 minutes 31 seconds][Customer] : It doesn't really. The other just moving around, that's all.

[6 minutes 36 seconds][Agent] : Yeah, of course not a problem. Well, more than happy to provide that information for you. Want me to shoot it off to your e-mail as well? No worries. Can I just get you to confirm what we've got on file here for the e-mail address? Thank you, Arietta. Yep. Yep. One. Yep.

[6 minutes 48 seconds][Customer] : Yeah, DIN Massey dot AOGCOA 1 at gmail.com.

[7 minutes 5 seconds][Agent] : Fantastic. Cool. Now, what? Would you like any specific quote that you'd like me to put into the e-mail for you?

[7 minutes 15 seconds][Customer] : 80 and 70,000.

[7 minutes 18 seconds][Agent] : 80 and 70 all right, not a problem at all. Now completely up to you. If you would like me to give you a call back, umm sometime either towards the end of the week or if this is something that you were just shopping around and you'd contact us, you can let me know

because I don't want to continue to bombard you with calls. If that's the case, uh, what would you prefer there?

[7 minutes 39 seconds][Customer] : No. Alco.

[7 minutes 41 seconds][Agent] : You'll call, all right? Not a problem.

[7 minutes 42 seconds][Customer] : Yes, please.

[7 minutes 44 seconds][Agent] : No worries. Alright, I'll shoot that e-mail to you now.

[7 minutes 47 seconds][Customer] : Yeah.

[7 minutes 47 seconds][Agent] : And I gotta hope you have a lovely rest of the day.

[7 minutes 50 seconds][Customer] : Thank you very much. Bye.

[7 minutes 51 seconds][Agent] : No worries. See you.

[7 minutes 52 seconds][Customer] : Bye.

[7 minutes 53 seconds][Agent] : Bye.