

[1 seconds][Agent] : Hey, Irene, you're still there.

[3 seconds][Customer] : Yes, yes.

[5 seconds][Agent] : Thank you so much for your patience. Now I've got Jamie on the other line from our sales department and he's going to assist you further from here. OK.

[12 seconds][Customer] : Thank you.

[12 seconds][Agent] : Thanks, Georgia. Thanks.

[14 seconds][Customer] : Thank you.

[14 seconds][Agent] : And Jamie, I have done a full ID check, so full name, date of birth, address, phone number, e-mail and policy type. Thanks so much. All good. Thank you. Cheers. See you. Hi, Irene. Good afternoon. My name's Jamie. I'm from the sales team here at Real Life Insurance. How are you?

[29 seconds][Customer] : I'm a good day. I'm good. Thank you.

[30 seconds][Agent] : Ha ha, no worries. Happy New Years, Hope you had a good one.

[34 seconds][Customer] : You too. You too. Like 1.

[35 seconds][Agent] : Cheers. Thank you. Now the lovely lady you were speaking to, just explain to me that you are already an E, an existing customer with our income protection insurance. And she also mentioned that you were possibly wanting to look at either life insurance or funeral insurance. You mentioned, is that right? Was there a particular one that you had in mind or did you want to possibly look at those?

[56 seconds][Customer] : No, to be honest with you, I'm just in that crossroads of my life on Preston 16. I was going through the website and then I realized that I just want to get some information.

[1 minutes 4 seconds][Agent] : Yeah, sure. Yeah, yeah. I can say that you've had that for a long time.

[1 minutes 9 seconds][Customer] : I've got symptom protection since 2013 with you guys, but I just don't, yeah, I just want to look into maybe the just just some advice, some guidance in regards to if I can look into life insurance with income protection included and funeral. I'm not sure.

[1 minutes 28 seconds][Agent] : Sure, sure.

[1 minutes 31 seconds][Customer] : I'm just looking into what are the options because as I said to you, I'm 60 and I just want to see what's for the beyond the age of 65 for me.

[1 minutes 42 seconds][Agent] : Of C, of course, Irene, no worries. Well, firstly, appreciate you letting me know that. Thank you and I'll explain it to you. We'll start with the life insurance first. If that's not comfortable or if that's not the right one, we can look at the funeral insurance afterwards. OK, perfect. But I also understand that Georgia, the lady you were speaking to, has already confirmed all your details. But I'm sorry to be a pain, but I would need you just to reconfirm just your name and date of birth please, because I haven't spoken to before.

[1 minutes 56 seconds][Customer] : OK, Yeah, no, that's fair enough. Irene tatters. And the date of birth is the 24th of the 1st 1964.

[2 minutes 18 seconds][Agent] : Perfect.

[2 minutes 23 seconds][Customer] : Yes, correct.

[2 minutes 18 seconds][Agent] : And of course, you're a female and an Australian resident from Waratah W, 19 Morphet Rd. excellentyouremailsobviouslyirene.caligris1@det.nsw.edu dot AU.

[2 minutes 26 seconds][Customer] : Yes, correct.

[2 minutes 36 seconds][Agent] : Perfect, Irene. Well, I appreciate you confirming that. Thank you. And please be aware that all of our calls here are recorded and the advice I provide today is generally nature may not be suitable to your situation.

[2 minutes 47 seconds][Customer] : Alright, not a problem. Thank you.

[2 minutes 46 seconds][Agent] : OK, My pleasure. But at the end of the day, so I've got a better understanding on your situation, will you considering this insurance just to have that security so when the time comes and you pass, your family don't have to worry about the expense, so of your funeral and things like that and just wanted to leave them with a bit of financial protection.

[3 minutes 6 seconds][Customer] : Yes, yes, yes, a bit of all that included.

[3 minutes 7 seconds][Agent] : Yeah, beautiful. Good to you.

[3 minutes 11 seconds][Customer] : Yeah, yeah.

[3 minutes 11 seconds][Agent] : Well, that's exactly what the insurance is designed to do. So thanks

for letting me know. And what you'll notice is we do make it really simple and easy. In fact, with our life insurance, we designed it so you won't need to visit a doctor. There's no medical checks, no blood test involved either. In fact, if you're happy with the insurance there, Irene, if it's suitable, affordable and we'll do what you're after, then today all you'll need to do to apply for the insurance is over the phone. We'll just ask you a couple of simple yes and no questions regarding your health. And your answers to these questions will determine whether you get accepted for the life insurance or not. OK. Yeah. Now there can be some changes made to the quote or even the terms and conditions, all based on your medical history. So if that is to come up when you go through the questions, I'll let you where if there's any changes made. OK, awesome. And it is in fact, designed to pay out a lump sum to whoever you nominate. You can choose up to five people. So if it's just one or up to five people, we'll pay it out as a lump sum to them. And they can use it to have a comfortable lifestyle, take care of your funeral expenses or whatever they need that money for when we're no longer there.

[3 minutes 48 seconds][Customer] : OK, OK, OK, OK. Yeah, no, that's fair enough.

[4 minutes 17 seconds][Agent] : All right, great opening clear sofa for you. OK.

[4 minutes 22 seconds][Customer] : Yeah, not a problem.

[4 minutes 24 seconds][Agent] : Thanks Irene. Beautiful. Well, let's bring up some pricing now. I just needed to quickly find out. Have you had a cigarette in the last 12 months?

[4 minutes 33 seconds][Customer] : No, I'm not smoking.

[4 minutes 35 seconds][Agent] : Yeah, good for you. Healthy choice. The cost does work out to be much cheaper if a non-smoker, so wise decision there. All right, good for you. And how how much life insurance would you like me to quote you on today?

[4 minutes 50 seconds][Customer] : What are my options? What what what that's Yeah, I need you to guide me through that. What are my options?

[4 minutes 56 seconds][Agent] : Yeah, Yeah, SU, sure. So the minimum you can choose is \$100,000 a cover.

[5 minutes 2 seconds][Customer] : Right, Right.

[5 minutes 2 seconds][Agent] : From there on it goes up in \$50,000 increment, so 152 hundred 250 etcetera, up to a maximum of half \$1,000,000 cover based on your age there, Irene.

[5 minutes 12 seconds][Customer] : OK. And that's. Yes.

[5 minutes 12 seconds][Agent] : OK, check the amount you choose, I'll work out the cost for you and as I said earlier, if it's suitable, great. If not, don't be shy, let me know and I can just change it. We can bring it down or reduce it, make it a bit cheaper until we find something suitable for you and your family.

[5 minutes 28 seconds][Customer] : OK.

[5 minutes 27 seconds][Agent] : OK is an amount you want to look at first.

[5 minutes 29 seconds][Customer] : What about the income protection? Sorry, Danny, what about the income protection that I have already in place?

[5 minutes 35 seconds][Agent] : So this one affect your this one affect your income protection as it's a completely separate policy. Life insurance and income protection are completely separate. It won't affect it.

[5 minutes 43 seconds][Customer] : Yeah. So is there anything included in that life insurance policy that can be can be covered for if something go goes wrong and I lose income?

[5 minutes 56 seconds][Agent] : No, not with the life insurance, no.

[5 minutes 59 seconds][Customer] : Right.

[5 minutes 58 seconds][Agent] : Again, the life insurance is a death policy. So it doesn't have any sort of income protection component included with it. It does have a a terminal illness benefit which I hope you never get to use, of course, Touchwood, but that is included. It also the reason why I wanted to start with the life insurance for you, because there's also a funeral component included as well with the life insurance.

[6 minutes 24 seconds][Customer] : OK, Alright, OK, so alright, let's look into that. Yeah.

[6 minutes 25 seconds][Agent] : Yeah, yeah, sure. Well, what amount do you want to look at first? How much would you like to leave behind in case for when the time comes and you pass away again? The minimum is 100,000 and there it goes up to a maximum of 500,000.

[6 minutes 41 seconds][Customer] : OK. Based on the opinions and all that, that. That depends, of course, how much you pay every fortnight or whatever that is.

[6 minutes 50 seconds][Agent] : Of course. So again, you just let me know the amount and then I'll work up the premium and we can adjust afterwards because it's the premiums based on the amount you've chosen and on the few other factors, obviously your age and the smoking status as well.

[7 minutes 1 seconds][Customer] : Yeah, yeah, of course. Alright.

[7 minutes 3 seconds][Agent] : Yeah, 300,000. Did you say? Yeah, sure, let's see. So if you go for 300,000, then that'll come to 1 total payment per fortnight for you, Irene, of \$106.61 a fortnight.

[7 minutes 4 seconds][Customer] : If we say 3 Hun if we the subway through OK.

[7 minutes 25 seconds][Agent] : So Oh well, there you go.

[7 minutes 25 seconds][Customer] : And at the moment for income protection 316 or 49, so OK, So if, if if you go to 500,000, what would that be?

[7 minutes 42 seconds][Agent] : Yeah, let's see. So if you bump it up to the maximum, half a million now a Fortnite, that'll be \$177.69 a Fortnite. So roughly about eighty, \$8889 a week though roughly. And that's for the maximum.

[7 minutes 53 seconds][Customer] : OK, OK, Alright, OK.

[8 minutes][Agent] : Now and again, the reason why I started with the life insurance is because included with this policy for you, Irene, there are a few additions.

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

[8 minutes 8 seconds][Agent] : So there is an advance payment for your funeral cost. So let your family know about this. So basically how that works is there is an advance payment of 20% of the benefit amount, which we can pay up to a maximum of \$20,000 to your family when you pass away to take care of your immediate funeral cost.

[8 minutes 26 seconds][Customer] : OK, OK.

[8 minutes 25 seconds][Agent] : OK, ALS, also included is a fully legalized will for you. Have you already got your will set up or not yet?

[8 minutes 35 seconds][Customer] : Nah, not yet.

[8 minutes 36 seconds][Agent] : Perfect. Well, you get one absolutely free and it's fully legal. It's worth \$160.00. OK, So you can fill that out in your own time.

[8 minutes 44 seconds][Customer] : OK.

[8 minutes 45 seconds][Agent] : Yeah. And one more thing, once you hold our life insurance policy with us for a year following your first 12 month anniversary date, we'll actually give you back a refund. We'll refund you back 10% of all the payments you paid into this insurance just for staying lawyer with us for a year, OK? So that'll come to a total refund of \$461.99 you'll get back from us next year just for staying with the following the first four month anniversary. OK.

[9 minutes 4 seconds][Customer] : OK, alright then yes, OK, OK.

[9 minutes 15 seconds][Agent] : Now would you want to maybe look at the lower amount instead of the 500,000 perhaps or would you feel that that might be suitable and manual to leave that security behind when the time comes?

[9 minutes 25 seconds][Customer] : Now let's go ahead with the the full amount. I mean if it's 177 a fortnight as you said.

[9 minutes 32 seconds][Agent] : And, and and 69 cents, yeah, \$177.69. Sorry if I missed that earlier there. I read my policy.

[9 minutes 40 seconds][Customer] : No, no, no, it's probably me.

[9 minutes 43 seconds][Agent] : Sure.

[9 minutes 42 seconds][Customer] : So 177.

[9 minutes 50 seconds][Agent] : Correct.

[9 minutes 45 seconds][Customer] : So reality is that \$177.69 a fortnight with that full amount and you'll have a life insurance funeral and, and now and and, and some sort of a broader understanding of income protection. Is that correct or not? A terminal. Terminal. No. Seven.

[10 minutes 7 seconds][Agent] : So I I'm I am, I am I TER terminal terminally ill advanced payment. Yeah. So, so keep in mind the terminal illness benefit. What what we'll do first is if this is suitable for you, let's firstly find out your eligibility. Go to the health questions first because again, based on your medical history, even though you sound perfectly healthy to me, but I speak to so many people

during the day and based on their answers, the quote can change.

[10 minutes 12 seconds][Customer] : Yeah, yes, of course.

[10 minutes 34 seconds][Agent] : The terms and conditions can also change as well.

[10 minutes 36 seconds][Customer] : Yeah, yeah.

[10 minutes 37 seconds][Agent] : So let's make sure that you do get accepted first if you are eligible and you get accepted and there's and I'll let you where at the end whether you've been accepted or not, if there's been any changes made to your quote.

[10 minutes 50 seconds][Customer] : Hmm. Mm. Alright, fair enough.

[10 minutes 50 seconds][Agent] : Alright, thank. Thank you.

[10 minutes 51 seconds][Customer] : Yes, let's do that.

[10 minutes 53 seconds][Agent] : No worries. Now going back to your address though, the 19 Morphet Rd. in Waratah, W, can I confirm that your home and postal, you get all your mail sent there, do you?

[11 minutes 2 seconds][Customer] : Yes, yes, that's it.

[11 minutes 3 seconds][Agent] : Thanks, Ari. Perfect. Thank you so much. OK, so I'm just gonna go ahead now and just read out to a small paragraph. This will act as a friendly reminder for you to be honest when answering our health questions. And then we'll jump straight into the question for you, Irene.

[11 minutes 19 seconds][Customer] : Yeah, OK.

[11 minutes 18 seconds][Agent] : OK, cheers. It's it. Breathe Irene. Please be aware that all calls are recorded for quality and monitoring purposes. Now we collect your personal information to provide insurance quotes you should 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 information and lodge complaints about breaches of privacy. Now, by proceeding, you understand that you are applying to purchase it's 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 ask you and that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us in any earlier discussions you've had, If you do not take reasonable care, you may breach your duty. And if this happens, your insurer may be inside of the policy, decline a claim or make adjustments to the terms and conditions of your policy. Now, can I please confirm with you? Do you understand and agree to Judy Irene, yes or no, please?

[12 minutes 27 seconds][Customer] : Yes, I agree. That's fine.

[12 minutes 29 seconds][Agent] : Yeah.

[12 minutes 29 seconds][Customer] : Thank you.

[12 minutes 29 seconds][Agent] : You understand and agree. Did you say?

[12 minutes 32 seconds][Customer] : Yes, I agree.

[12 minutes 33 seconds][Agent] : Cheers. Thank you. Awesome. So when we go through these questions, all I'm going to need from you just for the recording is a clear, simple yes or no. Nice and easy. OK. Ready to go?

[12 minutes 44 seconds][Customer] : Yes.

[12 minutes 45 seconds][Agent] : First one reads Irene. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 the last seven days? Yes or no?

[12 minutes 55 seconds][Customer] : No.

[12 minutes 57 seconds][Agent] : Are you a citizen or permanent resident of Australia or citizen of New Zealand currently residing in Australia Yes or no?

[13 minutes 4 seconds][Customer] : Yes.

[13 minutes 5 seconds][Agent] : Thank you. Now, if you have had symptoms of been diagnosed with or treated 4 infant to seek medical advice when you the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukaemia or Melanoma excluding other skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[13 minutes 44 seconds][Agent] : And then the LA, the next one reads. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? It on you Irene. Well done. Now the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. Now, whichever you're most confident with in either centimeters or feet and inches, What is your exact height, please, Irene?

[13 minutes 59 seconds][Customer] : No, to the best of my knowledge is 1.6363.

[14 minutes 30 seconds][Agent] : Yes. You happy? You happy. Need to convert that to 163 centimeters. Did he say is that right?

[14 minutes 35 seconds][Customer] : Yeah, yeah, that's fine.

[14 minutes 36 seconds][Agent] : Yeah, Beautiful. Thank you. And in either kilos, pounds or stones again, whichever you're most confident with. What's your exact height, please? Your exact weight, Sorry.

[14 minutes 45 seconds][Customer] : No, that's OK. Approximately, well, 90 kilos.

[14 minutes 51 seconds][Agent] : So we do need a confident measurement. Are you? Because you said approximately that's all. If you mind me asking, was it 90 kilos the last time you checked?

[15 minutes][Customer] : Yes.

[15 minutes][Agent] : Yeah, that's fine. All good. So just confirming, you have been confidently put down as 90 kilos the last time you checked your weight, is that right?

[15 minutes 9 seconds][Customer] : Yes, that's correct.

[15 minutes 8 seconds][Agent] : I mean, yes. Thank you so much. That's all we need. Rumors on Nexon reads here. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[15 minutes 21 seconds][Customer] : No.

[15 minutes 20 seconds][Agent] : I've probably gained that much just since Christmas, to be honest with you. I've been eating so much. Gotta gotta make a New Year's resolution now. We'll carry on. You're doing really well. OK. Now, does your work require you to go underground? Work at heights above 20 meters 5 to depths below 40 meters. Use explosives or travel to areas experiencing war or civil unrest or work offshore. Perfect. Now 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? So IE have you booked or will you be booking travel within the next 12 months and does your sorry, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000. Excellent, so doing really well just a couple more medical questions now did read here again. You've had symptoms of been diagnosed, you were treated for intensive seek medical advice in the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose chest pain, high cholesterol or high blood pressure, tumor, mole or cyst, including skin cancer or sunspots.

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

[16 minutes 52 seconds][Agent] : Have you ever had an abnormal cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel, full bladder or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

[17 minutes 2 seconds][Customer] : No, no, no, no, no, no.

[17 minutes 19 seconds][Agent] : Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, and sleep apnea or asthma excluding childhood asthma.

[17 minutes 42 seconds][Customer] : I do have asthma.

[17 minutes 43 seconds][Agent] : Yeah, that's not sure. So I'll answer yes then for you. Now based on your response, please answer yes or no for each of the following. First one, sleep apnea, yes or no, and then I'll answer yes for asthma. You said, is that right?

[17 minutes 51 seconds][Customer] : No, I do have asthma.

[17 minutes 57 seconds][Agent] : Yeah, sure. So regarding your asthma, it's just going to probe here

and ask you a couple of questions about it.

[17 minutes 56 seconds][Customer] : Yes, Yes, yes.

[18 minutes 1 seconds][Agent] : It says here, Irene, have you required any treatment or use any medication within the last two years for your asthma? Yeah, you only use inhalers, for example, Ventolin or bricolin, etcetera. Do you require more than one type of inhaler?

[18 minutes 11 seconds][Customer] : Yes, Yes, yes.

[18 minutes 22 seconds][Agent] : No worries. It says here, have you been admitted into a hospital in the last 12 months? Perfect. Also, Irene, we'll move on now. It says here, other than what you already told me about in the past three years, have you saw medical advice or treatment by medical practitioner specialists? Or are you awaiting the results for any medical tests or investigations such as been unlimited to any surgeries, X-rays, scans, but this or biopsy? And other than what you already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[18 minutes 30 seconds][Customer] : No, no, I do have a follow up with my doctor about asthma.

[19 minutes 8 seconds][Agent] : About asthma, Sure, Sure. So this is saying other than what you've already told me about, we've already disclosed the asthma. Yeah.

[19 minutes 13 seconds][Customer] : No, yes.

[19 minutes 14 seconds][Agent] : So other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[19 minutes 21 seconds][Customer] : No.

[19 minutes 22 seconds][Agent] : Cheers, Irene. All good. So that's it for the medical section. Thank you. Now, three final questions left. There's a 2 here regarding your immediate family. And just so you know, these are both aimed at your mum, dad, brothers and sisters only. Please don't include any other family members besides them. OK, so first one reads to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial and nematus polyposis? Yes or no? Excellent. And to the

best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or the hereditary disease prior to age 60? Not afterwards, Yeah. Again, mum, dad, brothers or sisters before the age of 60. Just double checking, is that right?

[19 minutes 41 seconds][Customer] : OK, no, yes, correct.

[20 minutes 22 seconds][Agent] : No worries. So how many of your immediate family suffered from cancer again before the age of 60?

[20 minutes 28 seconds][Customer] : My mum. My, my mum. Yeah.

[20 minutes 28 seconds][Agent] : Was it 0123 and more just the one just Yep, no. How many suffer from heart condition and or stroke? 0123 or more. And finally, how many suffer from other hereditary disease?

[20 minutes 33 seconds][Customer] : One 0 0.

[20 minutes 42 seconds][Agent] : 01 or more beautiful. Finally, last question and we're done here, Irene. This last one here is to find out how much of A daredevil you are. OK, it says other than one off events. So for example, other than using gift certificates or vouchers as a once off. Besides that, 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 than 40 meters, cave or wreck diving or any other hazardous activity?

[21 minutes 23 seconds][Customer] : No, I can.

[21 minutes 26 seconds][Agent] : By the laugh of that, I'm assuming it's a no, then?

[21 minutes 28 seconds][Customer] : I can go on a plane, but that's about it.

[21 minutes 32 seconds][Agent] : Sure. So with regards to the aviation, it does say other than as a fare, other than as a fare being passenger on a recognized airline. OK.

[21 minutes 41 seconds][Customer] : I'm not.

[21 minutes 41 seconds][Agent] : You don't do aviation activities, do you, or a pilot or anything like that?

[21 minutes 43 seconds][Customer] : I'm not flying a plane.

[21 minutes 44 seconds][Agent] : No. OK, sure. All good. All good. So what would be your answer

for that one there, please? Irene. Yeah. Yeah. Not the daredevil type then. I see. Is that right?

[21 minutes 45 seconds][Customer] : No, no, no, no.

[21 minutes 59 seconds][Agent] : Yeah, me too. Umm, my feet never leaves the ground, that's for sure. Umm.

[21 minutes 58 seconds][Customer] : I'm pretty safe on the ground, Yeah.

[22 minutes 5 seconds][Agent] : Well, Irene, thank you. That was the final question. Appreciate your time and patience having to go through all these with me. Umm, just before I bring up your results, I just want to make sure that you are satisfied with all the answers you've given me today.

[22 minutes 18 seconds][Customer] : Yes, yes, I am.

[22 minutes 18 seconds][Agent] : Great, great. Well, let's have a quick look.

[22 minutes 27 seconds][Customer] : Thank you.

[22 minutes 22 seconds][Agent] : And again, you're very healthy lady, very good for you, Irving, compared to compared to most people I speak to on a daily basis, that is. And here we go. I got your results. So not surprising. As I mentioned earlier, you are a very healthy lady and congratulations, your application has been fully approved. OK.

[22 minutes 43 seconds][Customer] : That's nice. Thank you.

[22 minutes 43 seconds][Agent] : Yeah, yeah. My my pleasure. So this will give you Peace of Mind that this policy will cover you for death due to any cause whatsoever. The only thing that's not covered is suicide in the 1st 13 months. That's all. OK now.

[22 minutes 52 seconds][Customer] : Yep, I understand, but I'm OK.

[23 minutes 1 seconds][Agent] : Thank you and I glad to hear. Thank you. Good to hear that's not on your agenda.

[23 minutes 9 seconds][Customer] : No, no, yeah.

[23 minutes 8 seconds][Agent] : And now it's as I also mentioned earlier in the call that there will also be a terminally ill advanced payment included for you and this will benefit you, Irene. So obviously this is a death policy to give that protection to your family. But the terminal terminally ill advanced payment, this is a living component for yourself.

[23 minutes 35 seconds][Customer] : Hmm. Mm.

[23 minutes 28 seconds][Agent] : So what that means is if you were diagnosed with 24 months or less to live by a medical practitioner, Y we will then pay the full life insurance amount. The full half \$1,000,000 will not to your family this time, but directly to you before passing away so you can use them on yourself. Take care of all your medical expenses, ensuring that you get the best care possible. Take off your bucket list, pay out your funeral in advance or whatever you want to do. That money will be yours to do what you want. Please.

[23 minutes 54 seconds][Customer] : OK, yeah, I'm happy with that.

[23 minutes 54 seconds][Agent] : OK, perfect, great, perfect.

[23 minutes 57 seconds][Customer] : Yeah, yeah, yeah.

[23 minutes 59 seconds][Agent] : Now I do need to just let you wear though that based on your disclosure in the in the asthma section, there has been a change to the cost of the insurance.

[24 minutes 12 seconds][Customer] : Hmm. Mm.

[24 minutes 9 seconds][Agent] : So if the premium has risen, I'll let you know WH what it's reason to there Irene, and you can let me know what your thoughts are, OK?

[24 minutes 17 seconds][Customer] : OK. Yep.

[24 minutes 17 seconds][Agent] : We do want to make sure that it is still going to be manageable and affordable for you. So please don't be sure to let me know if you feel with this loading that it's no longer with stretching your budget a bit too far.

[24 minutes 31 seconds][Customer] : Yes.

[24 minutes 27 seconds][Agent] : We could always adjust maybe the half \$1,000,000 cover down a little bit, maybe 450 or 400,000 to compensate on that loading should you want to go that route.

[24 minutes 36 seconds][Customer] : Yeah.

[24 minutes 35 seconds][Agent] : Just let me know, OK?

[24 minutes 37 seconds][Customer] : That would be lovely time. Thank you. Mm, hmm.

[24 minutes 38 seconds][Agent] : Oh my pleasure. All good. So I'll just let you wear again. It was due to the your your premium has risen due to your disclosure in the asthma section, which require more

than one inhaler.

[24 minutes 51 seconds][Customer] : OK.

[24 minutes 50 seconds][Agent] : Now what I do want to just let you wear though. Keep in mind that even though that loading has applied, they have not excluded you for the asthma.

[24 minutes 58 seconds][Customer] : MM. Hmm.

[24 minutes 57 seconds][Agent] : OK, so Touchwood, but if anything arises from that in the future, you'll still covered again. This the only exclusion is suicide in the 1st 13 months, which already told me that's not on your agenda. OK, So I just want to to remind you about that, that they're not excluding you for the asthma, you are still covered for it.

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

[25 minutes 13 seconds][Agent] : OK, my pleasure.

[25 minutes 15 seconds][Customer] : Yeah, yeah.

[25 minutes 16 seconds][Agent] : All good. No worries and I'll let you wear now that with that said, the loading now has RIS. So your premium has risen to a total of \$266.53 a fortnight for the half \$1,000,000 cover, which about 133 a week at the moment. Of course.

[25 minutes 35 seconds][Customer] : OK, so with that in mind, can we go down to perhaps 3?

[25 minutes 46 seconds][Agent] : No, not at all. I can do.

[25 minutes 44 seconds][Customer] : I don't want to take too much of your time, but how bad is it?

[25 minutes 48 seconds][Agent] : I can do as many quotes as you like.

[25 minutes 50 seconds][Customer] : OK.

[25 minutes 49 seconds][Agent] : I want to make sure we find something suitable for you. So don't worry about me. I'm I'm, I'm, I'm just doing my job. So you, you, we'll, we'll.

[25 minutes 52 seconds][Customer] : Yeah, OK. Thank you.

[25 minutes 57 seconds][Agent] : My pleasure. All good. Do you want to look? Did you say 300 or 350? Did you say or?

[26 minutes 2 seconds][Customer] : It's about 350.

[26 minutes 4 seconds][Agent] : Sure? Yeah.

[26 minutes 3 seconds][Customer] : Yes, just to make sure that I cannot order it.

[26 minutes 4 seconds][Agent] : Let's see, same same thing once we bring up the price of the 350, don't be shy to let me know. Again, you're not wasting my time at all. We can always change it afterwards if you wanted to look at something else.

[26 minutes 6 seconds][Customer] : Yeah, alright.

[26 minutes 15 seconds][Agent] : OK, thanks. Give me one SEC. I just need to change it over. It won't be long. OK, here you go. So now if you bought it down to 350,000 with the loading, you're now looking at a total of 1 eight, \$686.57 a fortnight, so about roughly 93 a week roughly there.

[26 minutes 41 seconds][Customer] : OK, You know what time I think we're gonna go with that amount?

[26 minutes 40 seconds][Agent] : Irene, you F you feel that might be a bit more comfortable and manageable for you at this stage.

[26 minutes 48 seconds][Customer] : Yeah, at this given time. I can change that at any given time. Is that correct? Oh.

[26 minutes 53 seconds][Agent] : Not at any given time, but I'll, I'll just actually going to let you wear. So keep in mind that if this is suitable for you now, but later on, the situation does change because we obviously understand it. That's why it's called life insurance. As we get older, things do change. So you can always call back if you feel that it's stretching your budget, it's a bit too expensive, or you may not even need so much because who knows, in the next couple years, you may not even need so much coverage. So you can simply call back and you can always call back in and apply to reduce how to cover it down. You can apply to that anytime you like as well. OK.

[27 minutes 25 seconds][Customer] : OK.

[27 minutes 24 seconds][Agent] : But for, but for more cover there, Irene, you can always call back and apply for a separate top up policy with us or you can always, sorry, call back and apply to increase the amount with us subject to time, so long as you apply for that extra cover before you turn 75.

[27 minutes 43 seconds][Customer] : Oh, that's OK. Oh, that's that's awesome. Thank you for under

for putting that a close.

[27 minutes 46 seconds][Agent] : Yeah, Yeah.

[27 minutes 49 seconds][Customer] : What is the life insurance? What is the period that I will be covered up to what age?

[27 minutes 54 seconds][Agent] : There's no expiry date. So if you keep up with your payment, this will cover you 24/7 until you pass away.

[27 minutes 57 seconds][Customer] : Oh, OK.

[28 minutes 1 seconds][Agent] : And I mentioned, I understand you mention you're not a pilot, but you do go on plane. So if you do tend to travel a fair bit as well, so long as you keep up with your payments overseas, this also covers you overseas as well. So you've got Peace of Mind. You're predicted worldwide for this insurance.

[28 minutes 13 seconds][Customer] : Awesome, awesome. Then let's go.

[28 minutes 17 seconds][Agent] : Yeah, sure, sure. Perfect. Now finally, last thing I also need to ensure you understand with this policy is that your premium is step, which means that it will generally increase each year. Irene, now what?

[28 minutes 19 seconds][Customer] : Let's do it, Yes?

[28 minutes 29 seconds][Agent] : I just wanted to make sure you understand as well. Obviously as you may be aware with inflation each year, everything getting more and more expensive as you do get older. Now to keep up with the rising cost of living, what we're actually going to offer you, and this is completely optional by the way, it's your choice. You don't have to take advantage of this if you don't want to, but each year we will offer you to increase your life insurance amount by 5% each year just to keep up with the rising cost of living. But again, it's up to you to accept it or if, if not, you can just opt out of it and remain at what you're insured for. Again, it's your choice.

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

[29 minutes 2 seconds][Agent] : OK, Correct. No, no, no, no, no, no, not by 5%, in fact. Well, what I'll do is I'll give you, I'll, I'll let you where actually, what'll be next here for you? We have a tool which calculates it, so I'll load it up. We have a premium projection screen here. Just keep in mind though,

that as I mentioned, this policy does have automatic indication, which means that each year your sum insured will increase by 5% with associate increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. But as I said, you can opt out of this automatic indication each year if you wish.

[29 minutes 4 seconds][Customer] : So if that is the case, is the the premium will go up 5% as well or according to the yes, right, Yes, OK.

[29 minutes 38 seconds][Agent] : Now I'll give you the indexation for next year just so you can see the difference. Now it just states here that the premium projections are indicative only, Irene, and they assume you don't make any changes to your cover, OK. So as an indication for next year, OK, if you make no changes to your policy and you did decide to accept that 5% increase, that means next year your life insurance will grow by 5%. Instead of 350,000, it'll rise to 367,500. And then the cost of the insurance next year will increase to \$221.61 a fortnight if you decided to accept that 5% increase. So what we're going to do is we'll notify you in advance, generally about a month before your policy ends, about four weeks time, we'll say, hey Irene, your cover's about the end of the next couple weeks. This is what the cost would be for next year if you decide to accept the 5% or not. And then you can choose what you want to do.

[30 minutes 18 seconds][Customer] : OK, OK, awesome.

[30 minutes 34 seconds][Agent] : Some years you may not need it, so you can just opt out of it and remain at the 350,000 or whatever amount you're insured about that time. While other years you might want to accept it. Just keep up the cost of living. Again, it's completely your choice each year.

[30 minutes 47 seconds][Customer] : Yeah, that's good.

[30 minutes 46 seconds][Agent] : OK, perfect.

[30 minutes 48 seconds][Customer] : Excellent.

[30 minutes 49 seconds][Agent] : And finally, you can find information about our instruction on our website as well, should you want to have a look at that yourself.

[30 minutes 55 seconds][Customer] : Yeah, alright. Thank you.

[30 minutes 54 seconds][Agent] : OK, my pleasure. But again, congratulations. Don't forget to let

your family know that there is the advance payment of your funeral insurance, funeral payout as well with this policy. So it's all in the one cover for you.

[31 minutes 15 seconds][Customer] : Mm, Hmm.

[31 minutes 8 seconds][Agent] : So remind them that they can request the 20% of the benefit amount up to a maximum of \$20,000, which we can pay in advance to deal with your expenses.

[31 minutes 17 seconds][Customer] : OK. Alright. Thank you.

[31 minutes 18 seconds][Agent] : And now with the loading that's supplied, which has changed the cost. Once you hold this with us for a year now, Irene, following your first policy anniversary, we're now going to refund you back \$485.08 just for staying with us for a year.

[31 minutes 18 seconds][Customer] : OK, good one. Thank you.

[31 minutes 32 seconds][Agent] : Alright, Hopefully that'll come in handy for you your your birthday next year because I can see your birthday is coming up soon.

[31 minutes 41 seconds][Customer] : Yeah, that's right. Am I taking aviation plane?

[31 minutes 45 seconds][Agent] : Happy birthday in advance.

[31 minutes 45 seconds][Customer] : No, I'm not Jamie. I'm just joking.

[31 minutes 49 seconds][Agent] : You're joking. OK, All good. All good. I thought you were, but cheers for letting me know.

[31 minutes 52 seconds][Customer] : No, thank you.

[31 minutes 53 seconds][Agent] : My pleasure. Well, Irene, congratulations. Now that you're approved, what I'll do is I'll get you covered immediately. So basically, how the how how we sort out the policy for you is once we end this phone call, you're covered right away. OK.

[32 minutes 7 seconds][Customer] : Now I'm OK.

[32 minutes 6 seconds][Agent] : You're not required to make a payment today, so So what we do is we cover you immediately. In about 1520 minutes, you'll receive all the documents emailed to irene.caligaros1@det.nsw.edu dot AU to be able to read over everything in black and white, make sure it matches our conversation and that you are happy to keep it. But at the same time, I'll post off your hard copyist to your address in Barca West. So they'll be posted today from Sydney. So they

should arrive in your mailbox probably early next week while you're waiting. Again, you'll get the e-mail from us in the next half an hour today. OK, Yeah, sure.

[32 minutes 41 seconds][Customer] : Alright, Jamie, the only thing is now I do have that income protection insurance that I cannot afford any longer because I've got the life insurance. So how can I stop that income protection because I've got the life insurance now.

[32 minutes 55 seconds][Agent] : Yeah, yeah, yeah, sure. No worries. So what we can do is once we set up this life insurance policy for you, I can then transfer it to the cancellation team and they can cancel your income protection and replace it with the life insurance for you, OK?

[33 minutes 8 seconds][Customer] : OK, sounds good.

[33 minutes 10 seconds][Agent] : Yeah, all good. Awesome. So the way so the way we set up the payment for you is we let you select attain the future that's suitable when you'd like for us to debit up the first payment, OK?

[33 minutes 22 seconds][Customer] : Mm hmm.

[33 minutes 22 seconds][Agent] : And that'll leave you enough time to read over the e-mail, double check the policy just to ensure you are 110% happy with everything. Only then if you're happy with it all, we'll get it out the first payment from your account on the date that you've chosen in the future and will come out each fortnight on the same day. But on the other hand, let's assume you did change your mind or you've read over the e-mail, you don't want to go through the insurance anymore, then no worries. There's no cancellation fees. You can just give us a call back and you can apply to end your policy and you won't be penalizing anyway, OK.

[33 minutes 52 seconds][Customer] : OK, so if in the meantime will I be covered?

[33 minutes 57 seconds][Agent] : Correct.

[33 minutes 57 seconds][Customer] : So sorry. Just hope you have answered that question.

[33 minutes 58 seconds][Agent] : Once we yes, once we end the call, you'll be covered immediately.

[34 minutes 3 seconds][Customer] : OK, Alright.

[34 minutes 2 seconds][Agent] : Once the call is ended, you're covered from today from death for death due to any cause except for suicide in the 1st 13 months.

[34 minutes 10 seconds][Customer] : Yeah, yeah, yeah. Alright, OK.

[34 minutes 10 seconds][Agent] : OK, thanks, Irene.

[34 minutes 12 seconds][Customer] : Alright then.

[34 minutes 12 seconds][Agent] : Well, let's, well, let's bring up the calendar. So today is the Thursday, the 2nd of January. What day would you like for the first payment to be debited? Remember, will debit out on that same day each fortnight, leaving you time to read over everything. What day is suitable for you?

[34 minutes 27 seconds][Customer] : OK, so I get paid every fortnight. So I got paid yesterday. Usually I get paid. That was my payment.

[34 minutes 31 seconds][Agent] : Yeah, get it on the Wednesdays. Yeah, sure. Yeah. Well, your next, your next pay is Wednesday the 15th. The one after that is Wednesday the 29th. Yeah. What? What day would be suitable for you then?

[34 minutes 37 seconds][Customer] : Yeah, yeah, yes, If you can do it on Thursday following, not on Wednesday, but on Thursday.

[34 minutes 53 seconds][Agent] : Thursday. Yeah.

[34 minutes 53 seconds][Customer] : So the amount is there.

[34 minutes 55 seconds][Agent] : Yeah.

[34 minutes 55 seconds][Customer] : That will be lovely.

[34 minutes 55 seconds][Agent] : So 4A fortnight from today. 16th. Yeah. Yeah. That's suitable for me. That'll leave you enough time to read over everything.

[34 minutes 56 seconds][Customer] : So the 16th of January, Yes, yes, yes, that will be fine. Thank you.

[35 minutes 5 seconds][Agent] : I'll make a I'll make of it then for you, Irene. So again, I'll remind you, even though we won't take out any payments from your account until the 16th, you're still covered from today once we end the call with the life insurance.

[35 minutes 16 seconds][Customer] : Awesome. Thank you, Danny.

[35 minutes 15 seconds][Agent] : OK, No, My, my pleasure. And now with your bank details, it

doesn't actually give me access to it, even though you've got the file there with us. It's all encrypted into the database for your own security. So I'm so sorry to be a pain. I would need for you just to reconfirm whether you'd like us to use to whether you'd like to use a BSP account or a Visa MasterCard for this. What's easier for you? Sure. And can I and can I confirm it's under your name? Thanks. Well, don't read out the numbers yet, Irene, because this call's recorded. We just have an extra form of security before taking down credit card details.

[35 minutes 37 seconds][Customer] : The visa, the visa account, Yeah, yes, Yep.

[35 minutes 50 seconds][Agent] : So for security purposes, while we obtain your your Visa card details, we're just gonna stop the recording for you. And the recording will then start again after we collect your card details, just so when they listen back to the call, they don't hear your number. OK.

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

[36 minutes 3 seconds][Agent] : Just for security purposes, I'll start the recording for you now.

[36 minutes 5 seconds][Customer] : Yes, that's it. The.

[37 minutes 10 seconds][Agent] : I'll go ahead and bring back the recording now for you.

[37 minutes 13 seconds][Customer] : Thank you.

[37 minutes 11 seconds][Agent] : Thank you and no worries. And that's also done. It says, please be advised the call recording has now resumed for quality monitoring purposes. OK. I'm sorry, Irene.

[37 minutes 22 seconds][Customer] : No way.

[37 minutes 23 seconds][Agent] : Thank. Thank you so much for your time. If you can just bear with me Finally, one last minute. Well, I'll just need to read over your verbal declaration now, which will literally just be a confirmation of what we've spoken about today.

[37 minutes 34 seconds][Customer] : Mm. Hmm.

[37 minutes 33 seconds][Agent] : You will notice in the middle of the declaration, I will need to pause and just ask you one yes or no question. So please listen up for that. And finally, at the end of the declaration, there'll be two final yes or no questions just regarding that you've understood everything and that you are happy to continue. And then once in this call, you're covered immediately from today, even though the first payment won't come out until a fortnight, so they say the 16th of

January for you. OK, you ready?

[37 minutes 57 seconds][Customer] : Ready.

[37 minutes 58 seconds][Agent] : Sure, I'll start, it reads. Thank you. Irene Caligaros, 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 life insurance is issued by Hanover Library of Australasia Ltd whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom I will refer to as GFS Trading as real insurance Tuition arrange this insurance on its behalf. I never relied upon the accuracy of the information you have provided when assessing application. That includes 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 attain a copy on our website. Now, Irene, I do need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm that you have answered all of my questions in accordance with your duty, Yes or no, please?

[38 minutes 59 seconds][Customer] : Yes.

[39 minutes][Agent] : Thanks a lot. Perfect. That says here. We may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us now. The accepted cover pays a lump sum benefit amount of Irene Caligoros receives \$350,000 in the event of life insurance. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy for Irene Caligoros Life Insurance a loading was applied during the application process. I 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 for any of these alternative terms to be reviewed at any time by calling on US now. Your premium for the first year of cover is \$186.57 per fortnight and your premium is so sorry, my computer's frozen. Yep, your premium is that, which

means we'll be calculated each policy anniversary, which only increase as you age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until your policy anniversary following your 75th birthday, and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Included in your premium is an amount payable to GFS of between 40.1% and 55% to cover costs. Your premium will be debited from your credit card, which are authorized to debit from and are provided to us. The policy documentation, PDS and FSC 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 who'll be refunded in full unless you've lost a claim now, there are risks associated with replacing policies as your new policy may not get any good to your existing cover. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. Finally, Irene, we do have a complaints process which you can access at any time by contacting us here. Full details are available online and in the documentation we'll send you. All done for you, Irene. Thank you so much for your patience. I just have those two final questions to ask you. And then once we set this up, I'll transfer you to the cancellation team. We'll sort out your income protection policy as well.

[41 minutes 35 seconds][Customer] : Thanks, Jane.

[41 minutes 34 seconds][Agent] : OK, my pleasure. All good. So again, just a clear yes or no is all I need for these two questions. First one reads, do you understand and agree with the declaration and would you like any other information or would you like me to read any part of the PDS to you? Awesome. Well let me accept it now while it's finalizing. Can I get can I be a pain and get you to grab a pen and paper if that's OK?

[41 minutes 44 seconds][Customer] : Yes, No, Yeah.

[42 minutes 6 seconds][Agent] : Sorry to do this. I'll just, I'll, I'll just read out your policy number. Keep this number handy just in case you do need to make some changes to your insurance in the

future. So the number, no, that's OK. So it's 1010.

[42 minutes 2 seconds][Customer] : No, thank you, 1010.

[42 minutes 22 seconds][Agent] : Yep, 00204. That's it, correct. That's your real life insurance policy number.

[42 minutes 29 seconds][Customer] : 101000204 Wow OK cool.

[42 minutes 37 seconds][Agent] : OK, and I'm Jamie, I'm the only Jamie here at Rios, so if there's something you've got to ask me, my details be on the e-mail anyway, should come through shortly. If there's something you've got to ask me, just call back in. It'll be nice to chat to you again, Irene, OK.

[42 minutes 50 seconds][Customer] : Thanks Jamie, you have been extremely helpful and very you EE you explained everything amazing EE easy for me.

[42 minutes 59 seconds][Agent] : I do. My pleasure.

[42 minutes 59 seconds][Customer] : So thank you for your help, I really appreciate it.

[43 minutes 1 seconds][Agent] : No, thank you. You put a smile on my face. Thanks for that. Happy New Year. You take care yourself. All the best. All right. And now, before I transfer you over to the cancellation team, two last things I wanna check. Obviously, we've got your mobile 042676316, and there's also a landline 0249675070. Just wanna make sure they're both still valid.

[43 minutes 23 seconds][Customer] : Yes, they are.

[43 minutes 24 seconds][Agent] : Awesome. Irene. I'll transfer you over now. Have a good one. Won't be long. I'll just pop you on hold for a second. OK. See you.

[43 minutes 29 seconds][Customer] : Thanks, Jamie. All the best. Bye. Bye.

[43 minutes 30 seconds][Agent] : You take care. Bye. And happy birthday in the next couple of weeks.

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

[43 minutes 36 seconds][Agent] : No worries.

[43 minutes 35 seconds][Customer] : Happy New Year. Bye. Bye.

[43 minutes 37 seconds][Agent] : Cheers. You too, Irene.

[43 minutes 37 seconds][Customer] : Thank you. Bye.

[43 minutes 38 seconds][Agent] : Thanks.

[43 minutes 38 seconds][Customer] : Bye.

[43 minutes 38 seconds][Agent] : Won't be long.

[43 minutes 39 seconds][Customer] : Thanks.