

[4 seconds][Customer] : Yeah. Hello.

[6 seconds][Agent] : Hi, Thelma, it's Tyler calling from Australian Seas. Just calling to follow up on the quote request that you've popped through with us on our website for our life cover.

[16 seconds][Customer] : Oh, yeah. OK.

[17 seconds][Agent] : Perfect. Thank you for putting that through. Just so I can confirm, there's Thelma. I'm just here to provide you with that information and walk you through your options just to see if we might have something suitable to your needs. But before I can do that, can I just get you to confirm your full name and your date of birth, please?

[35 seconds][Customer] : Yes. Your name is Thelma Jean Mickerson.

[42 seconds][Agent] : Yep. And your date of birth, there's Thelma.

[38 seconds][Customer] : Mickerson is Nicolson, 827-1959.

[48 seconds][Agent] : Perfect. Thank you for that. Selma, can I conf sorry, Before I say that, Please note down all our calls are recorded. So any advice I provide is general in nature and may not be suitable to your situation. Can I just confirm there quickly, Selma, that you are an Australian female resident, is that correct?

[1 minutes 6 seconds][Customer] : Australian born and has not been outside the Australian border.

[1 minutes 10 seconds][Agent] : Awesome. Well thank you for that Selma. So just confirming once again that you are a female Australian resident. Perfect, thank you. Thelma. Also, so I've also got your e-mail here on fileitscomethroughasni.nicholsnicolsonthelma53@gmail.com. Is that correct? Thelma?

[1 minutes 16 seconds][Customer] : Yeah, that is correct.

[1 minutes 35 seconds][Agent] : Perfect, thank you for that Thelma. So just like you have a better understanding that Thelma, what sparked your interest? Are you new to life insurance or do you currently have some cover in place?

[1 minutes 49 seconds][Customer] : Yeah. I kind of have some carrot cover with what is it called re real. I think it's real insure or something.

[2 minutes][Agent] : OK, Yep.

[2 minutes 2 seconds][Customer] : I was just wondering if maybe I could get something more on top of that. And I'm currently working and I'm hoping my phone has my children nothing that they'll become my executive.

[2 minutes 16 seconds][Agent] : OK. Not a problem there, Thelma. So you had mentioned that you had a policy with rail, is that correct?

[2 minutes 23 seconds][Customer] : Yeah, we'll sure think. Yeah, for a while.

[2 minutes 26 seconds][Agent] : OK. And you were looking for a top up cover, is that correct?

[2 minutes 29 seconds][Customer] : Yeah, more or less, yeah.

[2 minutes 31 seconds][Agent] : Oh, OK. Not a problem there. Not a problem. So what I'll do then, Thelma is I'll pop you on a quick hold and I'll just confirm with a colleague of mine just to see if I'm able to further assist you. Do you mind if I pop you on a brief hold quickly there? Thelma? Won't be too long.

[2 minutes 46 seconds][Customer] : Yeah, hold on.

[2 minutes 48 seconds][Agent] : Thank you for that, Thelma. Won't be long.

[2 minutes 50 seconds][Customer] : What?

[5 minutes 7 seconds][Agent] : Hi, Selma, are you there? Hello. Oh, hey, sorry for that Delma. Thank you for waiting. I appreciate you holding. So I just wanted to confirm, just for further clarification there, Selma. So you were looking just for a top up cover.

[5 minutes 12 seconds][Customer] : Yes, I was just wondering if there was anything extra that you have to do.

[5 minutes 29 seconds][Agent] : OK, OK, not a problem. So what I'll do then there Thelma, is I'll explain the main features and benefits and then I'll run through some pricing with you.

[5 minutes 30 seconds][Customer] : I'm 65 S Did you guys have one for a minute or two? I was just about to go to the bathroom.

[5 minutes 40 seconds][Agent] : But I do not a problem there Thelma. Happy to wait. No worries. Hi, Thelma. Yes, I'm still here. Yeah, I'm still here. Thelma.

[8 minutes 40 seconds][Customer] : Surely, surely, unfortunately, when I'm glad it wants to go, it

wants to go.

[8 minutes 52 seconds][Agent] : That's OK. It's not a problem.

[8 minutes 54 seconds][Customer] : OK. Thanks for holding.

[8 minutes 54 seconds][Agent] : I understand, not a problem. So what I'll do as I mentioned, just to quickly recap, I'll explain the main features and benefits of our cover here at Australian Seniors and then we'll look at some pricing together. Now as you mentioned, you do already have a policy in place. So I just do want to quickly let you know that if you are replacing an existing policy, we do recommend that you do not cancel that policy until your application has been approved and you have re reviewed this policy. As your new policy may not be identical to your existing cover. Now you should also consider the benefits that may not apply or waiting periods that may start again that to Thelma now with Australia and seniors. Our life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday. When the policy ends. Now you now you can choose cover between \$10,000 up to \$200,000 and you can nominate up to five beneficiaries to receive their nominated benefit amount. Did you have any? Sorry.

[9 minutes 47 seconds][Customer] : Well, nothing. I just should know.

[10 minutes 2 seconds][Agent] : Oh, OK. So did you have anyone in mind, Thelma, that you wanted to nominate for your beneficiaries?

[10 minutes 2 seconds][Customer] : Well, well, my son Louis, Shelley and Nicholson.

[10 minutes 13 seconds][Agent] : OK, OK, fair enough. And you just wanted to make sure that he would be OK.

[10 minutes 20 seconds][Customer] : Well, him and his sister.

[10 minutes 22 seconds][Agent] : OK.

[10 minutes 22 seconds][Customer] : His his sister, even the older one that she has emotional and mental problems.

[10 minutes 28 seconds][Agent] : Oh, OK. No, that's OK. So you have two children there, Thelma? That's lovely.

[10 minutes 32 seconds][Customer] : Yeah, two of them.

[10 minutes 34 seconds][Agent] : So they're older.

[10 minutes 34 seconds][Customer] : Three.

[10 minutes 37 seconds][Agent] : Sorry, what was that?

[10 minutes 38 seconds][Customer] : I've got two of them in the 30s.

[10 minutes 38 seconds][Agent] : Thelma, That's lovely. That's lovely. Did you have a beautiful Christmas with them there, Thelma?

[10 minutes 48 seconds][Customer] : I do miss my son.

[10 minutes 54 seconds][Agent] : Fair enough. I I guess those things happen.

[10 minutes 49 seconds][Customer] : I haven't got to see my daughter because she wasn't agreeable because of the emotional mental state. She she's pretty much she can be more or less like closed off unless she she likes staying indoors and not going out.

[11 minutes 7 seconds][Agent] : Yeah, fair enough. Thank you for sharing that with me, Thelma. Hopefully, you know, you get to spend some time with your daughter sometime shortly.

[11 minutes 15 seconds][Customer] : I'm hoping to just get away with when she feels agreeable.

[11 minutes 21 seconds][Agent] : Fair enough. All right then Selma. So it is easy to apply for our cover now. We just asked you 8 yes or no questions relating to your health over the phone to see if you are approved. Now if you are accepted and once you commence the policy Thelma, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. Now, in addition to this bear Thelma, there is also a terminally ill advanced payment 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 a benefit amount in full to help with medical costs just to make sure you're receiving the best care possible. Now in terms of the cover there, Selma, do you have any questions for me so far?

[12 minutes 9 seconds][Customer] : Mm hmm. Mm hmm no it sounds pretty good. Oh, does that mean when you say transfer over, does that mean that it you're not allowed to have more than one policy?

[12 minutes 13 seconds][Agent] : OK, no, no, I see. If I just wanted to let you know. So if you're replacing your an existing policy, so you mentioned that you wanted a top up, but I do did just want to let you know so you can have multiple policies. No. Yes. OK. Did they answer that? Did they clear that up for you? There someone?

[12 minutes 36 seconds][Customer] : Oh right, OK, yeah 'cause I'm not so sure. I was thinking of cancelling the policy 'cause I don't want to lose any money.

[12 minutes 48 seconds][Agent] : Yep. No. Fair enough. Yep.

[12 minutes 50 seconds][Customer] : I suppose basically I'm looking for a little bit more 'cause I the time is it cost is, you know, a funeral. I'm only going to get cremated.

[12 minutes 59 seconds][Agent] : OK. Yep.

[13 minutes][Customer] : I essentially want to try and make sure that money is left behind for both my daughter and son.

[13 minutes 9 seconds][Agent] : Yep. Yep. Fair enough. Completely understand. There someone that's definitely an option that you can do. Now before we proceed, let's go through a quote together. But to begin with there, Thelma, have you had a cigarette in the last 12 months? Yes or no?

[13 minutes 23 seconds][Customer] : I don't smoke and I don't drink alcohol. I don't gamble.

[13 minutes 27 seconds][Agent] : Beautiful Awesome. Well, that's I'm happy to hear. So I do Sorry there Thelma, just for compliance purposes. I do just need a clear yes or no. So I'll ask that one more time. Have you had a cigarette in the last 12 months? Yes or no? Perfect. Thank you for that, Dilma. Apologies, I just had to get that clear yes or no response. So I can see here that you've put through for \$100,000. So is that where you'd like me to start today?

[13 minutes 42 seconds][Customer] : No, I don't know. Did I?

[14 minutes 2 seconds][Agent] : Yeah. So here it says you've put through our request or just yesterday you were having a look at our life. Go on. And it says here you've put through for a quote on \$100,000. So what I can do is I can start there and then if you're we can bring that either up or down depending on what you feel like will be suitable for you. OK.

[14 minutes 21 seconds][Customer] : Well, probably the 11 main thing I need to establish with you is

I'm only on fixed income.

[14 minutes 27 seconds][Agent] : Mm Hmm.

[14 minutes 27 seconds][Customer] : I'm I've been on disability pension for quite my number 1215 years since that late 40s, early 50s. But I've been trying for over 12 months to get some part time casual work only about three days a week, which succeeded in doing it.

[14 minutes 38 seconds][Agent] : Oh, OK, OK, OK. No, fair enough there, Thelma.

[14 minutes 50 seconds][Customer] : So that just means that I've only got one for the income coming in from Centrelink every second Thursday.

[14 minutes 58 seconds][Agent] : OK, no, that's OK there, Thelma. Alright, So what I'll do then. So you mentioned that you were on a disability payment and I would I will just about I'll ask you. I don't think that has sorry. Let me restart that. My words are mumbo jumbo right now. Sorry.

[14 minutes 56 seconds][Customer] : So fortnightly I can give you a pension card number if you need it.

[15 minutes 14 seconds][Agent] : Alright, so that's OK. No, that's OK there Thelma. So what I'll do then is I'll quickly we'll, we'll clarify this pricing and we'll see what level of cover works for you umm, and matches your needs. And then from there, we'll move forward based on the questions, umm, just so I can take you through our underwriting and we'll, we'll see if you are approved. OK, awesome. So for that level of cover there, Thelma, I'll start it. What, what level of cover do you feel like would be suitable for you? Like how much do you feel like you need on top of the policy that you already have in place now?

[15 minutes 50 seconds][Customer] : I'm not sure what we need to establish is how much would fortnightly payments be.

[15 minutes 56 seconds][Agent] : OK, Yep. So for monthly payments are dependent on what level of cover amount that you, you choose. So we can bring that up, we can bring that down. So what I'll do is I'll start it at \$50,000 if you're happy to. And then we can increase that if you feel like you need more or if you need less.

[16 minutes 15 seconds][Customer] : I just need to know what the total song would be per fortnight.

Like every shaky peek.

[16 minutes 19 seconds][Agent] : Yep, that, that's OK. So if we start with ALS, actually I'll start with the 100,000 that you've originally put through for now. If we start at the \$100,000 that you've originally asked for quote for the quote for, you're looking at a fortnightly premium of \$100.88 per fortnight. Now that's for \$100,000 of cover there, Selma. So do you feel like \$100,000 cover is necessary or do you feel like you could get you could opt for less just to make sure that your children are covered?

[16 minutes 43 seconds][Customer] : Where over \$100 a fortnight, with the way rent in electricity and foodies is a little bit too much.

[17 minutes 1 seconds][Agent] : Yeah. Well, that's why I asked if there are one. Like, what do you feel like you need to cover? So you did mention that you should. You wanted to make sure that there was some, you know, money leftover for your children. Do you feel like \$100,000 of cover is necessary to make sure that'll suit your needs, or do you feel like you could bring that down?

[17 minutes 11 seconds][Customer] : Yeah, well, see, that's the thing. It I need it to be affordable enough for me for you to take the fortnightly payments out of my bank account.

[17 minutes 28 seconds][Agent] : Yeah, yeah. No, that's OK. So what we can do? We can look at other levels, some other levels of cover. Now the increments go down in 10,000.

[17 minutes 37 seconds][Customer] : Please can I just ask you one more question.

[17 minutes 39 seconds][Agent] : Yep, not a problem. Mm, hmm. Mm. Hmm.

[17 minutes 42 seconds][Customer] : I've been trying my hardest and really sticking my neck out a lot trying to get 3 days of work, three days paid work a week which hasn't happened yet. Now if and when that does happen, because I'm still going to give it a go for another 12 months. Now if I do get some part time employment, if that is to happen, well when that happens, is it possible to fluctuate the fortnightly payments?

[18 minutes 16 seconds][Agent] : What do you mean there? Sorry, can you clarify that there for me, Thelma?

[18 minutes 21 seconds][Customer] : If I get some paid employment three days a week work even

when that happens, can the fortnightly payment for the POS the policy be increased?

[18 minutes 38 seconds][Agent] : So like you wanted to, you're saying to pay extra, is that correct?

[18 minutes 42 seconds][Customer] : Yeah, yeah.

[18 minutes 45 seconds][Agent] : Mm, hmm. Mm. Hmm.

[18 minutes 43 seconds][Customer] : Because with Gentlelink you can look at an amount of hours and we only, we only lose. I think it's about, I don't know what is it \$0.50 to the dollar or something. I think each fortnight will probably only lose off of our disability about 50 to \$100 a fortnight.

[19 minutes 4 seconds][Agent] : Mm hmm.

[19 minutes 4 seconds][Customer] : But that kind of make that kind of makes up it kind of balances out that what you lose with the disability pension you sort of going through working. Does that make sense?

[19 minutes 10 seconds][Agent] : MMM, yeah, yeah, no, that makes sense. So let me just confirm with a colleague there of mine again so much because I do wanna just make sure I'm communicating the correct information. So just under just to understand if they're not, you're asking if you were to sorry, you were asking if you would have secure, uh, casual employment, would you be able to increase the amount you pay in premiums? Is that correct? Uh, OK, let me just confirm that for you very quickly, Thelma, and then I'll relay that just to make sure I'm communicating the correct information to you.

[19 minutes 43 seconds][Customer] : Yes, thank you.

[19 minutes 51 seconds][Agent] : No worries Thelma, thank you for holding. Won't be long. Hi Don, are you there?

[22 minutes 52 seconds][Customer] : Yes.

[22 minutes 53 seconds][Agent] : Thank you for holding there. So I've just confirmed with a colleague of mine and his advise that you don't actually have to pay extra in your premiums if you secure employment. So the premium that you are given is sorry. So the premium that I will give you is the fixed premium that you will be liable to pay based on the level of amount, like level of cover that you choose.



[23 minutes 20 seconds][Customer] : OK. So now otherwise you're telling me that the policy doesn't need to be increased if I do get some plain employment in the next 12 months?

[23 minutes 21 seconds][Agent] : Yeah, yes, that's correct. So it only needs to be increased if you feel like you need additional ex additional cover to cover your bases in terms of what your needs are. Yeah, that's correct.

[23 minutes 42 seconds][Customer] : Oh, OK, alright.

[23 minutes 44 seconds][Agent] : So that point that I've given you there is a fortnightly premium of \$100.88 per fortnight and that was for \$100,000 of cover. Would you like me to look look at any other levels of cover and bring that down for you?

[23 minutes 58 seconds][Customer] : Yes, please.

[23 minutes 59 seconds][Agent] : OK, no worries. So that goes up and down in increments of 10,000. So what would you like me to look at instead of the 100,000 there Thelma?

[24 minutes 8 seconds][Customer] : Oh, I, I don't know. And I don't know how how your polishes would work. 25 or maybe \$30.35.

[24 minutes 19 seconds][Agent] : OK, so let's have a look. So I'll bring that down to what I can do. Then there Thelma, I'll bring it down to 90,000 or even 80 if you feel like that's enough level of cover for you.

[24 minutes 29 seconds][Customer] : That might be better.

[24 minutes 31 seconds][Agent] : OK?

[24 minutes 30 seconds][Customer] : I've just got to be able to afford it fortnightly.

[24 minutes 33 seconds][Agent] : Yep, no, that's OK, Thelma. So I'm just trying to make, I want to make sure that whatever level of cover we have available for you, you're able to afford and it's, it fits in with your current budget.

[24 minutes 42 seconds][Customer] : Yeah, that's one focus done.

[24 minutes 44 seconds][Agent] : Hmm. So W with the \$80,000 there, Selma, you were looking at a fortnightly premium of \$80.70 and that's for \$80,000 of cover.

[24 minutes 55 seconds][Customer] : Oh, wow. OK.

[24 minutes 56 seconds][Agent] : Hmm, No, I can definitely bring that down again some more Thelma, just to see what you're working with. But that's why I asked a little bit earlier, what do you feel like you need to cover if you were to pass away? How much do you feel like would be enough for you to leave behind to your children? Just so you're not being, you know, you're not over insured or anything like that.

[25 minutes 18 seconds][Customer] : Yeah, I don't know. That's a sort. Can you just excuse me a minute?

[25 minutes 20 seconds][Agent] : Oh, OK, that's OK. So, huh, No worries.

[25 minutes 37 seconds][Customer] : Sorry about that.

[25 minutes 38 seconds][Agent] : That's OK, not a problem.

[25 minutes 40 seconds][Customer] : OK, now where were we?

[25 minutes 43 seconds][Agent] : We're looking at the next level of cover that you wanted to look at.

[25 minutes 49 seconds][Customer] : OK, well do that. See, H How much more can come down?

[25 minutes 54 seconds][Agent] : That's OK. So we can come, we can bring it all the way down. The level of cover ranges from \$10,000 up to \$200,000. So it's up to you on how much cover you feel like you will need. Would you like me to look at \$50,000 of cover for you there, Thelma? OK, not a problem there, Thelma. OK, so for \$50,000 of cover there, Thelma, you were looking at a fortnightly premium of \$50.44. Uh huh. Yeah. How's that sounding in terms of suitability? Would you like me to look at some more levels of cover there for you? That's OK there for you, Thelma.

[26 minutes 16 seconds][Customer] : Yeah, well, look at that \$50.44, that's I guess that sounds reasonable enough, the \$50.

[26 minutes 47 seconds][Agent] : OK, well, fair enough. So you're happy to proceed with the \$50,000 there, Thelma?

[26 minutes 55 seconds][Customer] : Yes, that you said it was \$50.00 and what 50% to fortnight, didn't you?

[27 minutes][Agent] : Yep. So for \$50,000 Co dollars of cover, you're looking at a fortnightly payment of \$50.44.

[27 minutes 7 seconds][Customer] : OK.

[27 minutes 8 seconds][Agent] : OK, perfect.

[27 minutes 10 seconds][Customer] : Could you make it a little bit lower?

[27 minutes 12 seconds][Agent] : Yep, we can definitely do that there Selma. So what I can do is I can drop that down to 40,000 for you, and I'll give you the price for that. So if I've got \$40,000 of cover, you're looking at a fortnightly payment of \$40.35. There's Thelma.

[27 minutes 26 seconds][Customer] : Yeah, that might be a bit better. I've just got to be cheaper that I can balance it on.

[27 minutes 29 seconds][Agent] : OK, that's OK, Whatever. That's what I mean. So whatever's suitable for you and manageable for you, there's Thelma. I wanna make sure that the cover that we select for you will fit directly into your current budget.

[27 minutes 44 seconds][Customer] : Yeah, that's what I'm focused on.

[27 minutes 46 seconds][Agent] : Hmm. OK, so for 40,000 we've got \$40.35. Now I can bring that down again there, Thelma, if you feel like that's still a bit too expensive there for you, would you like me to bring that down again? OK, awesome. So for \$30,000 there, Thelma, your fortnightly payment will be a total of \$30.26 per fortnight.

[28 minutes 4 seconds][Customer] : OK, well, tell us what the next one is, \$3.26.

[28 minutes 18 seconds][Agent] : Yes, that's correct. And that's for \$30,000 worth of cover.

[28 minutes 21 seconds][Customer] : OK, Maybe I'll go with that one just to be careful.

[28 minutes 23 seconds][Agent] : OK, not a problem there, Selma. All right, perfect. So what I'll do then is I'll quickly read out an under pre underwriting disclosure. Whoops. Sorry, before I can do that, there's Selma. Can I just confirm your address starting with your post code please Selma.

[28 minutes 40 seconds][Customer] : Yeah, sure. My address is in Tamworth. I'm 22340 for Tamworth.

[28 minutes 48 seconds][Agent] : 2340 and that is Tamworth. Sorry. Can you confirm that they're Selma? Was that W Tamworth? OK, N Tamworth. Let's have a look. North Tamworth. Yep. And your street address there, Selma, OK Unit 2, Yep. 3210, Yep, Yep.

[29 minutes][Customer] : No, I'm in North Tamworth Unit 2, dash 8 to 10 Carter St., CAR38 AGE street.

[29 minutes 30 seconds][Agent] : CARCHAGE Street, OK, let me confirm that won't be too long there for you. Normal. Any plans for New Year's Eve there, Thelma?

[29 minutes 42 seconds][Customer] : OK, I have no idea. I'm currently in Sydney with family.

[29 minutes 50 seconds][Agent] : Oh, beautiful.

[29 minutes 53 seconds][Customer] : There's my son and his fiance and her mother.

[29 minutes 57 seconds][Agent] : Oh, that's nice. Any grandchildren there, Thelma? Oh, not yet.

[30 minutes][Customer] : No, you're not marriage yet.

[30 minutes 2 seconds][Agent] : Oh, fair enough.

[30 minutes 3 seconds][Customer] : It's gonna get back next year.

[30 minutes 6 seconds][Agent] : Fair enough. There, Thelma. So just confirming your address.

[30 minutes 8 seconds][Customer] : Little a little too soon. They've been acquainted for the last two years.

[30 minutes 12 seconds][Agent] : Oh, OK, no, fair enough. There's Thelma.

[30 minutes 15 seconds][Customer] : This year was only like their third year.

[30 minutes 18 seconds][Agent] : Oh wow. Put on then. So for your address there, Thelma, I just wanted to confirm and make sure I have the correct address. So that was unit 2 and that was slash 8 to 10 Carthage St. North Tamworth, 2340 NSW. Is that correct?

[30 minutes 36 seconds][Customer] : Great.

[30 minutes 38 seconds][Agent] : Perfect. Thank you, Selma. And just confirming that's the same as your postal address.

[30 minutes 36 seconds][Customer] : And it sounds all good, yes.

[30 minutes 44 seconds][Agent] : Awesome. OK, perfect. All right, So let's open this up. OK so I'm gonna quickly read out a pre underwriting disclosure and it just outlines your responsibility to answer the questions that I'm about to take you through truthfully and that reads Dez Thelma. Please be aware all calls are recorded for quality and monitoring purposes.

[31 minutes 8 seconds][Customer] : Well, that's wrong and I've got nothing to hide.

[31 minutes 11 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have the 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 have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may reach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty there, Dilma?

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

[32 minutes 8 seconds][Agent] : Yes Sir. Perfect. Awesome. Thanks. Thank you for that, Thelma. Now I'm about to ask you these questions. Let's go. Sorry. Now the first question reads there. Thelma, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Yes or no? Awesome.

[32 minutes 30 seconds][Customer] : No, no.

[32 minutes 33 seconds][Agent] : In the last five years, Selma, have you been admitted to hospital as an impatient because of a lung disease other than for asthma or pneumonia is the only condition is yes or no awesome? In the last five years, Delma, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that is spread to other organs? Or are you currently or soon to be treated with chemotherapy? Yes or no? Awesome. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future? Yes

or no? Have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? Yes or no? Alright, last two questions. There's Thelma. Now in the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no?

[33 minutes 6 seconds][Customer] : No, no, no, no, no.

[33 minutes 47 seconds][Agent] : I'm awesome. And the last question there for you, Thelma, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live? Yes or no?

[34 minutes 7 seconds][Customer] : I'm waiting to see specialists at Tamworth Space Hospital.

[34 minutes 12 seconds][Agent] : Sorry, what was that Thelma?

[34 minutes 13 seconds][Customer] : I am waiting after the holidays to see three lots of specialists at Tamworth Space Hospital. Does that mean anything?

[34 minutes 22 seconds][Agent] : OK, so you haven't, you're not actually currently undergoing any, any umm testing at the moment.

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

[34 minutes 29 seconds][Agent] : Oh, OK, let me just confirm quickly with a colleague of mine. I've never actually had that question before. So you have 3 appointments coming up with specialists next. Mm Hmm.

[34 minutes 38 seconds][Customer] : So much for orthopaedic and heart and oh, I think another one because I was having some I'm, I'm SA having some high blood pressure issues.

[34 minutes 53 seconds][Agent] : OK, no, fair enough. So I'll pop you on a quick hold and I'll just confirm with a colleague of mine and you haven't had So you're not currently undergoing the tests.

[35 minutes 3 seconds][Customer] : No, they're done.

[35 minutes 1 seconds][Agent] : Now you're you're due to oh, they're already done. OK. Let me just confirm with a colleague of mine. That won't be too long. Apologies for that.

[35 minutes 13 seconds][Customer] : That's OK.

[35 minutes 15 seconds][Agent] : Won't be long. Thank you, Thelma.

[35 minutes 17 seconds][Customer] : OK.

[38 minutes 14 seconds][Agent] : Hi, Salma, are you there? Thank you for holding apologies for that. So you expressed that you have already undergone testing and you're not actually currently waiting for any results, but you do have, what's it called, you do have specialist appointments for testing at a later date, is that correct? Oh, OK.

[38 minutes 16 seconds][Customer] : Yes, no, not for any further testing I don't think, just for to the specialist in town with space hospital after the holidays.

[38 minutes 41 seconds][Agent] : Oh, OK, OK, awesome. OK. So then in that term, just to clarify there for you Thelma, you can actually answer no to that question. So what I'll do is I'll C I'll ask that question again just for compliance purposes and then I'll get you to, umm, clearly respond yes or no to the question. So once again, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live? Awesome, Thank you for that, Thelma. Apologies.

[39 minutes 9 seconds][Customer] : No, that's alright. Now should I tell you it was winter this year? I had the doctor told me I had a mild, a little mini stroke, but it didn't completely knock me off my feet and I didn't go to hospital or anything like that. I still just kept going.

[39 minutes 15 seconds][Agent] : OK, So OK, now that that that that should be OK then Thelma. But what I'll do is I'll just again for safety, just for precautions, I'll make sure and I'll double check that again with a colleague of mine before I secure and lock your answers in.

[39 minutes 44 seconds][Customer] : Big guy, sweet.

[39 minutes 43 seconds][Agent] : Is that OK, Thelma, thank you for that. No, my apologies. Won't be long. Hi, Sam. Are you there just to clarify, sorry, I'm just checked with a colleague of mine. So just to clarify, you had a mini stroke and you weren't admitted to hospital, is that correct as a result of that Shrek?

[41 minutes 16 seconds][Customer] : Yes, yeah, that's correct. I currently just kept on going.

[41 minutes 31 seconds][Agent] : Oh, wow. Well, first of all, you're a trooper and also the that Actua

that answer can actually state no, OK.

[41 minutes 38 seconds][Customer] : OK, the doctor said it wasn't sincere. I mean, that's why I'm going.

[41 minutes 47 seconds][Agent] : Mm, hmm.

[41 minutes 42 seconds][Customer] : The doctor's set me up with a heart specialist at Cameron's Post Hospital after the holidays. They're just going to do a little bit che further check on my heart. But I mean, I've been feeling do OK since she told me.

[41 minutes 54 seconds][Agent] : OK, OK.

[41 minutes 57 seconds][Customer] : So it's to check up to see with what the general condition of the heart is since that happened.

[42 minutes 3 seconds][Agent] : OK, no, fair enough. There's Thelma. So like I mentioned, I was just wanted to confirm if you had actually been admitted to hospital as an inpatient because of that mini heart attack, mini stroke. Sorry. And you've confirmed that was no. So we can just proceed with no for that answer. Yeah, awesome. No worries there Thelma. So I'll lock in your answers there. OK. And that was for now. I'm happy to let you know there, Thelma, congratulations. You have been fully approved for your cover.

[42 minutes 17 seconds][Customer] : No, OK.

[42 minutes 37 seconds][Agent] : Now I also wanna let you know there as well, Thelma, that we sell cover. We provide you with a free online legal will valued at \$160.00 with your policy. And we also provide you with a complimentary subscription of Australian Seniors Day magazine as well.

[42 minutes 56 seconds][Customer] : Oh, OK.

[42 minutes 57 seconds][Agent] : Awesome. Now I do also wanna let you know as well Miss Thelma that your premium is stepped which means it will increase each year. Now as an indication, if you make no changes to the policy, your premium next year will be a Fort, will be a fortnightly amount of \$32.38.

[43 minutes 19 seconds][Customer] : Oh OK, so it slowly increases.

[43 minutes 19 seconds][Agent] : MMM, that's correct. So our premium projectors are indica



indicative only assuming that you don't make any amendments to your cover. Hmm. Now you can also find information about our premium structure on our website there to Thelma.

[43 minutes 37 seconds][Customer] : So does that mean it increases once a year?

[43 minutes 41 seconds][Agent] : Ah, yes, that's correct. So every policy anniversary it'll increase. So it's a step to premium. Sorry, I should have confirmed that with you as well earlier as well.

[43 minutes 53 seconds][Customer] : Oh OK.

[43 minutes 55 seconds][Agent] : No, that's OK.

[43 minutes 55 seconds][Customer] : And what what happens if it becomes too dear and I don't get any part time work and I can't afford it? Where does that leave me then?

[44 minutes 2 seconds][Agent] : So that's OK. That's almost so you can definitely give us a call back. But in regards to the questions, actually I've missed the whole question that I really should have asked you as well there to Thelma, I apologize. So I'm gonna go back to that. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[44 minutes 22 seconds][Customer] : No.

[44 minutes 23 seconds][Agent] : OK, awesome. Alright, I really should have asked you that question before I took you through, umm, the health questions. But I'm glad to know that you haven't been hospitalized with COVID, Dilma, so that's a good note. Umm, But yes, in regards to the premiums, they asked it, which means, umm, following every policy anniversary, umm, it will increase each year. So for next year, you're looking at a fortnightly premium of \$32.38 and then the following year in 2026, you were looking at \$34.64. So it increases about \$2.00 each year. Hmm. Mm.

[45 minutes][Customer] : Oh gosh, yeah.

[45 minutes 4 seconds][Agent] : Hmm. Mm.

[45 minutes 2 seconds][Customer] : But I'm again, I just want to ask you as to you I buy, What if it gets up to an amount where IC where I can't afford it? Where does that leave me then?

[45 minutes 12 seconds][Agent] : You can definitely bring drop your level of cover as well, so you

can drop that down more again to suit your budget. Does that make sense?

[45 minutes 28 seconds][Customer] : Right.

[45 minutes 23 seconds][Agent] : So what I can do, I can look at another level of covers for you again, so we're not completely locked into this at all. So I can look at another level of cover there for you. Let's have a look at that. So you've been fully approved for the \$30,000. I can start look at another quote there for you, Thelma, and we can look at the \$20,000 as an option as well. We don't have to lock that in now. I do just need to quickly confirm again the Thelma, have you had a cigarette in the last 12 months, yes or no? Awesome, awesome. Thank you, Thelma. OK, so we'll look at the 20,000 as well. So for \$20,000 of cover there, Thelma, you're looking at a fortnightly payment of \$20.18.

[45 minutes 52 seconds][Customer] : No, no, right. OK. That might be a good place to start then, \$20.90.

[46 minutes 12 seconds][Agent] : Yep. And then just again, your premium is step, which means it will increase each year. So as an indication there, Thelma, just so you're aware, your premium next year will be a total of \$21.59.

[46 minutes 30 seconds][Customer] : Yeah, I wonder if I've got to give you some more thought.

[46 minutes 33 seconds][Agent] : That's OK there, Thelma. So I can also look here, so I can look at the projection for the next 5 years. And so by the time you would be 70 years of age in 2029, you're looking at a payment of \$28.30 per fortnight. Yep. So that's what you'll roughly be looking at.

[46 minutes 51 seconds][Customer] : Oh, OK, alright. They showed me what I said. Expensive. It'll be \$28.40.

[46 minutes 56 seconds][Agent] : If you would assume that you don't make any amendments or changes to your cover, that's that's the projection that you'll be looking at by the time you're 70, \$0.30.

[47 minutes 9 seconds][Customer] : Thirty cents. OK, at 70 doesn't sound too bad I guess.

[47 minutes 9 seconds][Agent] : Yep, Yep, Yep. And then if you wanted me to add on another five years to that, if you were seventy, once you hit 75, your premium projection would be \$39.70.

[47 minutes 27 seconds][Customer] : OK, well, alright, it's good. If that's as good as it scared we'll find a way to cope with it.

[47 minutes 32 seconds][Agent] : Fair enough there, Delma. Sorry for that. I do apologize. I did not ask you the questions like I should have.

[47 minutes 38 seconds][Customer] : Yeah, that's OK.

[47 minutes 38 seconds][Agent] : So I do just want to apologize for that. So would you like to continue proceed with the \$20,000 there, Delma or the 30? Which one would you like me to continue with?

[47 minutes 50 seconds][Customer] : Yeah, between that might sound, that might be a better place.

[47 minutes 55 seconds][Agent] : OK, Yep.

[47 minutes 53 seconds][Customer] : If it's going to go off each year, that might be a better place to start with.

[47 minutes 58 seconds][Agent] : OK, awesome. Now again, I just wanna let you know you can also find information about our premium structure on our website there. Thelma, Like I mentioned, the next step is to take you through the I need to take you through the House file questions again, just to confirm you're eligible for the cover. I do apologize for that, Thelma. Now I need to ask the following question again, just because we're looking at a different level of cover. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[48 minutes 14 seconds][Customer] : Oh my gosh, no.

[48 minutes 28 seconds][Agent] : Awesome, Thank you for that. Thelma. I'm so sorry to sound so repetitive. OK, so we are looking at, So you're happy to proceed with the \$20.18 per fortnight?

[48 minutes 39 seconds][Customer] : It sounds like a better place to start with.

[48 minutes 41 seconds][Agent] : Yep. OK, awesome. Now again there, Thelma, I do have to read out that underwriting disclosure again. So please be aware there. Thelma, all calls are recorded for quality and monitoring purposes. We collect your personal information to provide.

[48 minutes 41 seconds][Customer] : Yeah, OK, I've got somebody waiting to speak to me, so can

we. Why need to wear this up?

[48 minutes 57 seconds][Agent] : Oh, sorry, that's that's OK. The Thelma. Sorry for that.

[49 minutes 4 seconds][Customer] : No, just no.

[49 minutes 2 seconds][Agent] : So did you want me to give you set a call back for you at a different time or did you want me to quickly get this done for you? Perfect.

[49 minutes 6 seconds][Customer] : Let's just get it done so you can mail me out the necessary things and get my address.

[49 minutes 11 seconds][Agent] : OK, awesome. So so once again, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share 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 claims. Sorry, Lodge complaints about breaches of privacy. By proceeding, we understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to do 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 earlier 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, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty there, Phil? No, yes or no?

[50 minutes 11 seconds][Customer] : Yes, I'm telling you everything that I think that might be of importance to you.

[50 minutes 20 seconds][Agent] : OK. So I just wanted to confirm because I did just ask you those questions that Thelma, has anything changed since I've just asked you those questions, yes or no? OK, awesome. So would you like to lock in the answers that you have given me?

[50 minutes 35 seconds][Customer] : Yes.

[50 minutes 36 seconds][Agent] : Perfect. Awesome. So just happy again to let you know that Delma that you have been fully approved for the \$20,000 of cover as well.

[50 minutes 44 seconds][Customer] : OK, good.

[50 minutes 44 seconds][Agent] : OK, so moving forward, what I can do for you is get you immediately covered over the phone today and I can send you all the policy documents to review. Now this policy gives you a 30 day cooling off. Delma. So if you decide this policy is not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made. Now what I generally do now is enter your BSP and account number and you're not actually required to make a payment today. Now we do generally collect payments only within the next 7 days. So when would be most suitable for you?

[51 minutes 20 seconds][Customer] : Well, I haven't got my banking details on me at the moment, so can we maybe do the rest of it and have it started the following fortnight? Would that be OK?

[51 minutes 31 seconds][Agent] : Not a problem. So what I'll do then there, Thelma, what I can do So I can definitely do that. I can get set a call back for you later this afternoon just to give you some time to see if you'll be able to find your banking details or just get your banking details sorted just so that I can get that payment set up for you.

[51 minutes 44 seconds][Customer] : Well, can we do it a little bit later?

[51 minutes 48 seconds][Agent] : Not a problem.

[51 minutes 48 seconds][Customer] : Because we're going to be busy this afternoon.

[51 minutes 50 seconds][Agent] : Yep, Yep, that's definitely Thelma. Yep. No, that's OK.

[51 minutes 51 seconds][Customer] : It could be maybe next week after the weekend.

[51 minutes 55 seconds][Agent] : So I'm on 9 to 5. So I'm on 9:00 to 5:00 on Monday. Would Monday morning or afternoon work best for you?

[52 minutes 4 seconds][Customer] : And the only thing is after, yeah, after this weekend, it'll be blank week.

[52 minutes 10 seconds][Agent] : Yes, that's correct. So from next week onwards, I'll be on from 9:00 AM to 5:00 PM on Monday and also Tuesday as well.

[52 minutes 20 seconds][Customer] : Yeah. OK. So if I give you the information on the blank week, then that means that you won't get the first payment until the following week on the Thursday. Would that be alright?

[52 minutes 31 seconds][Agent] : Yep, that's completely fine. That's not a problem at all. So we can set the payment date as long as it's in like it can even be in line with the payment schedule like you mentioned your support payments.

[52 minutes 41 seconds][Customer] : Yes.

[52 minutes 41 seconds][Agent] : But whatever date works for you, we can definitely set it as that as well.

[52 minutes 45 seconds][Customer] : Great.

[52 minutes 46 seconds][Agent] : Awesome. OK, So what I'll do then there, DOMA, is I'll set a callback for you for Monday morning if morning is what you prefer.

[52 minutes 54 seconds][Customer] : That'll be OK.

[52 minutes 55 seconds][Agent] : OK, awesome. All right, So I'll give you a call back on Monday morning at about 10:00 AM.

[53 minutes 2 seconds][Customer] : Go to be friends. Make it 1010 thirty. It should be alright.

[52 minutes 59 seconds][Agent] : Does that work for you? OK, awesome. Perfect.

[53 minutes 10 seconds][Customer] : Yep.

[53 minutes 6 seconds][Agent] : So I'll set up for 10:30 there just to give you that a little bit of extra time and I'll give you a call back then to see how you're traveling and then we'll lock in your banking details just to get your cover under way.

[53 minutes 16 seconds][Customer] : Great.

[53 minutes 17 seconds][Agent] : Perfect.

[53 minutes 16 seconds][Customer] : And then it will be OK if you won't mind waiting the following week, The following Thursday. Oh yeah.

[53 minutes 22 seconds][Agent] : Yep, that's correct then.

[53 minutes 24 seconds][Customer] : Beautiful.

[53 minutes 25 seconds][Agent] : Awesome. All right, Well, perfect. Thank you for your time today, Selma.

[53 minutes 30 seconds][Customer] : Yeah. No, I can't.

[53 minutes 28 seconds][Agent] : I appreciate your patience, and I'm sorry for the little bit of back and forth throughout our call.

[53 minutes 31 seconds][Customer] : I think she will take some time too.

[53 minutes 34 seconds][Agent] : No worries, dear Selma. Well, I hope you have a lovely day, and I look forward to speaking with you next week.

[53 minutes 38 seconds][Customer] : You too. Stay safe and healthy darling.

[53 minutes 40 seconds][Agent] : I will. Thank you, Selma.

[53 minutes 42 seconds][Customer] : Bye.

[53 minutes 43 seconds][Agent] : Take care.