

[1 seconds][Agent] : Hi there, Mary, thank you so much for holding.

[3 seconds][Customer] : Thank you so much.

[3 seconds][Agent] : I have a sales representative. That's OK. I have a sales agent on the call. I'm just confirming with the the bond that we have confirmed your full name, your date of birth, your e-mail, your phone number and your address. So we've completed the identification check for you, Mary. OK. All right, I'll leave you now. Thank you so much. Bye. Bye. Thank you, Sandra. Bye.

[21 seconds][Customer] : Thank you.

[26 seconds][Agent] : Hi, Mary. You guys from New Zealand senior is here.

[37 seconds][Customer] : Thank you. Sure.

[29 seconds][Agent] : I'm from the sales team, so Sandra has briefed me there that you were looking in regards to your auntie, is that correct, Uncle? Yeah, Uncle.

[38 seconds][Customer] : Yes, my uncle, my uncle I would like to get AI would like to pay for his his policy.

[46 seconds][Agent] : His policy is here.

[46 seconds][Customer] : And how much would that be?

[49 seconds][Agent] : O OK. And then so just to confirm you'll you'll be setting up a new policy under your uncle's name, correct? Yes, no worries at all. So I'll grab a few details off you.

[48 seconds][Customer] : Yeah, yes, yes, sure. Yes. First full name is Sillilo. Can I spell it for you, please?

[1 minutes][Agent] : So I'll start off with your uncle's first full name, please. Yep, Yep, Yep. O for Oscar view. So that's SILILO.

[1 minutes 9 seconds][Customer] : S for Sam, I for India, L for Lima, I for India, L for Lima, O for Oscar, correct?

[1 minutes 24 seconds][Agent] : Yep. And then does he have a middle name? No.

[1 minutes 27 seconds][Customer] : No, he does.

[1 minutes 28 seconds][Agent] : OK. Beautiful. And then what was his surname?

[1 minutes 31 seconds][Customer] : His surname is Malonga Ho, so I'll spell that for you. Also. M for

Mike, A for alpha, L for Lima, U for uniform, N for November, G for golf, A for alpha, H for Harry, U for uniform.

[1 minutes 49 seconds][Agent] : Beautiful. Uniform. OK, So was that just to confirm. MAUNGAHU.

[1 minutes 55 seconds][Customer] : No?

[1 minutes 56 seconds][Agent] : Oh, Mal. OK.

[1 minutes 56 seconds][Customer] : So that's MALL, correct?

[1 minutes 59 seconds][Agent] : MALNLUNGAHU, beautiful, thank you. And then could I please grab a phone number there?

[2 minutes 9 seconds][Customer] : So we just use my one for now.

[2 minutes 11 seconds][Agent] : Of course, of course, no stress at all. And then just to confirm, any documents that do get sent out, will he have direct access to those those documents as well?

[2 minutes 21 seconds][Customer] : If you send it to my house, he will have access. Yes he will.

[2 minutes 24 seconds][Agent] : OK, Beautiful, thank you.

[2 minutes 25 seconds][Customer] : That's for you, that's for you.

[2 minutes 26 seconds][Agent] : Wonderful. No issues at all. So I'll pop in your phone number as you sent this 0211863604.

[2 minutes 26 seconds][Customer] : 26 7-4 correct.

[2 minutes 35 seconds][Agent] : Wonderful. And then could I please grab his date of birth?

[2 minutes 38 seconds][Customer] : His date of birth is the 17th of March 1965.

[2 minutes 42 seconds][Agent] : Yeah, 1965, beautiful. And then we do confirm he is a male New Zealand resident currently residing in New Zealand, Correct.

[2 minutes 52 seconds][Customer] : Correct, correct.

[2 minutes 53 seconds][Agent] : Beautiful. Thank you for that. Alright, so let's open this up there for you. Alrighty. Oh, what? Sorry.

[3 minutes 6 seconds][Customer] : Do you need like a passport copy 'cause I do have 1A passport copy.

[3 minutes 11 seconds][Agent] : Oh, no, no, no, that should be OK. Yeah. So we did ask the details.

I did ask of you here. And that's all we used to confirm his identity.

[3 minutes 13 seconds][Customer] : Oh, wonderful.

[3 minutes 20 seconds][Agent] : And then could I please grab an e-mail address as well?

[3 minutes 24 seconds][Customer] : Can we please use my one please?

[3 minutes 26 seconds][Agent] : Yeah, of course.

[3 minutes 27 seconds][Customer] : Mary Moen marymoen90@outlook.com.

[3 minutes 32 seconds][Agent] : OK, beautiful.

[3 minutes 37 seconds][Customer] : Sure. N for November, G for golf, O for Oscar, U for uniform, E for Echo.

[3 minutes 32 seconds][Agent] : So could I just get you to spell so you said Mary and then tell you S get you to spell the second name, Beautiful.

[3 minutes 52 seconds][Customer] : So it's just NGOUE. Yep, yep90@outlook.com.

[3 minutes 56 seconds][Agent] : ngoueyeahbeautifulandthenthatwas@outlook.com beautiful90@outlook.com beautiful. And I'll just add that into the notes as far as your full name. Alrighty, OK, beautiful.

[4 minutes 10 seconds][Customer] : Oh, sure.

[4 minutes 17 seconds][Agent] : And then just to confirm there as well and for a better understanding of me as well, is this one of your uncle's first times looking into funeral insurance or does he currently have some cover in place there already? First time, OK, beautiful.

[4 minutes 27 seconds][Customer] : No, this is his first time, Yeah.

[4 minutes 31 seconds][Agent] : No stress at all. So what I'll do there for you is I'll just quickly brief over those main features and benefits just to give you a quick recap there. And then I'll walk through the pricing that we do have there for Cellulo as well.

[4 minutes 44 seconds][Customer] : Thank you so much.

[4 minutes 43 seconds][Agent] : OK, no stress at all. So I'll cover here. Just a quick recap. It does provide a cash benefit of up to \$30,000.

[4 minutes 53 seconds][Customer] : OK.

[4 minutes 52 seconds][Agent] : And what it is simply designed to do is provide your uncle with that Peace of Mind that if he was to pass away, we would pay that money out to his loved ones to help not only for funeral expenses but any other final expenses as well. Now with that, your uncle, he can nominate up to five beneficiaries there to receive this benefit amount. And if death was due to an accident, your chosen benefit will triple. OK.

[5 minutes 4 seconds][Customer] : Yeah, right.

[5 minutes 20 seconds][Agent] : Yeah, Yeah. Now in terms of applying there, so it's quite easy. There are no medical checks and acceptance is guaranteed if you are a New Zealand resident currently residing in New Zealand and age between 18 and 79. And your uncle does fall within that category there.

[5 minutes 36 seconds][Customer] : Yes, excellent.

[5 minutes 38 seconds][Agent] : So that's wonderful, beautiful. Now in terms of the coverage itself. So for the 1st 12 months you will be covered for accidental death and accidental serious injury.

[5 minutes 53 seconds][Customer] : Yes.

[5 minutes 52 seconds][Agent] : Only after the first 12 months you will be covered for death due to any cause. And when I say you, I do mean your uncle. And yeah.

[6 minutes 1 seconds][Customer] : Ah, I see one more.

[6 minutes 2 seconds][Agent] : And then in addition to this as well for your uncle, there is a terminal illness benefit as well, which means after holding your policy for 12 months, if your uncle was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we pay the benefit amount in full.

[6 minutes 24 seconds][Customer] : Wow. Yes.

[6 minutes 23 seconds][Agent] : OK, After his benefit to him OK, OK you too.

[6 minutes 27 seconds][Customer] : So that's 30,000. OK.

[6 minutes 29 seconds][Agent] : So yeah so that whichever benefit in that you choose, so it you now you can choose between 3000 up to \$30,000.

[6 minutes 41 seconds][Customer] : How much is the 30,000?

[6 minutes 38 seconds][Agent] : So what benefit amount would you like for me to put you on 1st 30,000 Good question let's have a look.

[6 minutes 49 seconds][Customer] : Might be more expensive huh? Because his because of his age, they might calculate on his age.

[6 minutes 56 seconds][Agent] : Yeah. So we do calculate it based on age.

[6 minutes 59 seconds][Customer] : Sorry, I am. Why?

[6 minutes 59 seconds][Agent] : So for 30, Yeah, So it's for 30,000. I'm sorry, just to confirm before we go ahead, I know you're talking to someone else, which is completely OK, but are they also listening in on this phone call? OK, No, no, no stress Outlook.

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

[7 minutes 15 seconds][Agent] : Oh yeah, no worries at all. No stress.

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

[7 minutes 17 seconds][Agent] : So we have for \$30,000 of funeral cover there, you would be looking at a fortnightly premium of \$79.75 per Fort. Not there.

[7 minutes 33 seconds][Customer] : I see. So that's 79.

[7 minutes 30 seconds][Agent] : So that's \$79.75, Yeah, Yeah.

[7 minutes 37 seconds][Customer] : Oh my God.

[7 minutes 37 seconds][Agent] : So it's SE \$79.75 per fortnight there. So how's that sounding there for yourself? And that's for 30,000? Yep.

[7 minutes 46 seconds][Customer] : To be honest its quite really expensive because I am currently paying for my own insurance policy and also I am also paying for my husbands one too.

[7 minutes 58 seconds][Agent] : Yes, yeah, Sandra did brief me on that as well. So that's not sure at all. We did look at 30,000 which was the highest we can go. So we can look at a lower benefit amount as well. Just find something that may be a bit more within your price range there for you. So would you like for me to?

[7 minutes 59 seconds][Customer] : Yeah, can you?

[8 minutes 13 seconds][Agent] : What else would you like for me to look at potentially 20,000 or Yep,

yeah, beautiful.

[8 minutes 17 seconds][Customer] : Yes, I was going to ask you how How about if we go for 2020 thousand?

[8 minutes 21 seconds][Agent] : Let's have a look at 20,000. So for \$20,000 of funeral cover, you're looking at a fortnightly premium of \$53.17 per fortnight, which equates to about \$3.18 per day. So how's that sounding there for yourself? So the bit. So what was your price range that you originally had planned? So per fortnight. So not per week? Per fortnight, yeah.

[8 minutes 41 seconds][Customer] : Yeah, that store, so 'cause my husband's cover is his one for 30,000, it is \$39.00, so roughly around \$40.00.

[9 minutes][Agent] : Yeah.

[9 minutes][Customer] : So that's the price range that I am able to afford if it's.

[9 minutes 3 seconds][Agent] : Afford. OK.

[9 minutes 4 seconds][Customer] : Yeah, if it's for.

[9 minutes 6 seconds][Agent] : And I'm assuming and correct me if I'm wrong, but I'm assuming your husband would be quite a bit younger than your uncle, is that correct? Yeah. OK. And then and then you said you were paying for yours as well, correct?

[9 minutes 12 seconds][Customer] : Yes, that is definitely true, Correct.

[9 minutes 18 seconds][Agent] : Yeah. OK. And then once again, correct me if I'm wrong, I'm also assuming that you would be a lot younger than your uncle as well, like similar in age to your husband. Yeah. OK.

[9 minutes 18 seconds][Customer] : Yes, yes, actually. I'm younger than my husband too.

[9 minutes 29 seconds][Agent] : You're younger than your husband is. OK. So that may potentially be why most of your guys was a little bit cheaper there. So let's have a look at potentially 15,000. So you said your price range was about the 40 mark. So let me have a look. So would you ha like me to have a look around 15,000?

[9 minutes 43 seconds][Customer] : Yes, sure, sure. If that's OK.

[9 minutes 48 seconds][Agent] : OK, of course, of course. OK, beautiful. So for \$15,000 of cover,

you would be looking at a fortnightly premium of \$39.88 per fortnight there. So is that one sounding a bit more affordable and within the price range?

[10 minutes 3 seconds][Customer] : But that's 15 thou. Sorry. That's yeah, that's 15,000, eh?

[10 minutes 8 seconds][Agent] : Yeah, correct. That is for \$15,000 of cover. Now with this as well, keeping in mind that your premiums are level, which means they are designed to stay consistent year on year. And then for your uncle there, when he reaches the age of 85, your premiums will cease, which means you will stop paying premiums. And then we will add a 25% bonus cover automatically to your benefit amount there as well, right?

[10 minutes 38 seconds][Customer] : Wow.

[10 minutes 39 seconds][Agent] : Yeah. And then that's at the age of 85, if he wishes to continue cover with us or you wish to continue cover with us for him. And then on the other end of the thing also anytime after his 85th birthday, there's an early cash out option where you can choose to end your cover and we will pay you 75% of the funeral insurance benefit there as well. Yeah. So that would also be there for your uncle as well. Yeah, that's just to get your thoughts on that so far. How is the fortnightly premium of \$39.88 standing there for 15,000?

[11 minutes 8 seconds][Customer] : Yeah, that is true. Yeah, 'cause it is. It does. It all comes down to his AJ.

[11 minutes 27 seconds][Agent] : Yeah, yeah. So he's, yes, 59 years old. So I was a little bit older than you, like a bit older than you guys. So it would, it would make a difference him being older. So the age is one of the factors that we do take into it. I could potentially be the only factor that we take into it when it comes to funeral insurance, which I can confirm.

[11 minutes 48 seconds][Customer] : Yeah. Do you think if by any chance, so like, 'cause I'm just, do you think by any chance I can speak to my uncle and umm, and address him with this? Like, you know, just advise him so that he's more umm, so that he knows like, you know, umm like that, like should I just lay these choices out to him like these options?

[12 minutes 20 seconds][Agent] : Yep, of course. Of course you can. Can't definitely do that there for you as well. Now just to confirm. Sorry, what O what option? Yep.

[12 minutes 18 seconds][Customer] : And then do you think it's possible if I can call you back to do you do you, do you, do you have a do you have a direct dial? Like a direct dial.

[12 minutes 30 seconds][Agent] : No, UN, unfortunately not, not me, who like we don't have a direct number that would come straight to me. What what we can do is I can send a call back on my system as well. But just to confirm as well, you said you wanted to lay out the options for your uncle. What options were you laying out? Like infinite amounts? Yeah.

[12 minutes 44 seconds][Customer] : Yeah, like I was looking at the 30,000 because I was hoping, you know, because I'm sure that when I lay out this option to him, I think he would consider this one. Umm, but like in terms because I know that, you know, it's just, it all comes down to financial side of things, you know, and I want to have a look at like a weekly budget and stuff like that. So I want to address this with my uncle first before I can make any decisions. So I want to. So I've already got what I need right now. You know, you've already given me the options.

[13 minutes 4 seconds][Agent] : Yeah, yeah, yeah, yeah.

[13 minutes 19 seconds][Customer] : And for me, the 15,000 sounds really umm, promising for me, OK, umm, because like you said initially when he turned 85 years old, you know, that's 25%. It definitely allays like, you know.

[13 minutes 30 seconds][Agent] : Yep, Yep, Yep.

[13 minutes 34 seconds][Customer] : So what I'm going to do is I'm gonna speak to him, but I know he will agree with the 30,000. Umm, And he said he will be happy to pay the 79. Umm, no, no, yes, yes.

[13 minutes 43 seconds][Agent] : OK, so just to confirm as well, would he be the one paying for it or would you be the one you would be the one out of like with your like account or your card or anything like you have your name on it.

[13 minutes 53 seconds][Customer] : Out of out of my own account.

[13 minutes 53 seconds][Agent] : OK, OK, OK, OK. And then, but then you'd want to talk to him as to see which level of cover he wants to choose.

[13 minutes 55 seconds][Customer] : Out of Yeah.



[14 minutes 5 seconds][Agent] : True.

[14 minutes 1 seconds][Customer] : Because I want to give him a send off of his lifetime, you know, does that make sense?

[14 minutes 5 seconds][Agent] : OK, no COM completely understandable.

[14 minutes 7 seconds][Customer] : Because I want to, even if the money is not the case here, it's what he wants. So I want to give him that option.

[14 minutes 16 seconds][Agent] : Yeah. OK.

[14 minutes 16 seconds][Customer] : Do you get what I mean?

[14 minutes 18 seconds][Agent] : You are completely understandable. Now just in terms of that as well, I do wanna let you know that you can decrease your cover at any time subject to the eligibility, but you cannot increase your cover.

[14 minutes 18 seconds][Customer] : So that's what I mean. Yeah, That's what I mean. Yeah.

[14 minutes 31 seconds][Agent] : Yeah, so, so, yeah. So if you were to choose the 30,000, then you can decrease it.

[14 minutes 40 seconds][Customer] : You won't give the country. OK. OK.

[14 minutes 38 seconds][Agent] : But if you were to choose the 15,000 and if you wanted to increase it, you would have to get an additional pop up cover on top and then that will be calculated again at the age of commencement.

[14 minutes 48 seconds][Customer] : So who?

[14 minutes 48 seconds][Agent] : So it'll be calculated again.

[14 minutes 49 seconds][Customer] : I think so. So how about this, since you have given me the option, can we go for 30,000?

[14 minutes 54 seconds][Agent] : Of course. Of course it could.

[14 minutes 54 seconds][Customer] : OK, let's go for 30,000.

[14 minutes 59 seconds][Agent] : Yep.

[14 minutes 57 seconds][Customer] : And that's like now let's sign up for 30,000 and I'll speak to my uncle and if he thinks, you know, 20,000 is more appropriate, then I'll call you back.

[15 minutes 7 seconds][Agent] : Of course.

[15 minutes 7 seconds][Customer] : Do you think that'd be great?

[15 minutes 8 seconds][Agent] : And so of course, of course. So at any time, if you feel like you want to decrease the cover, no stress at all, you won't you call our support team. So who got, who called the first time? So they handle it after you guys have signed on. So then you'll give them a call, let them know your policy number or your the name and all that.

[15 minutes 22 seconds][Customer] : Sure, sure, sure.

[15 minutes 24 seconds][Agent] : They'll confirm all the IDs and then just let them know that I want to apply to have my cover decreased. And then they can definitely help you out with that. Yeah.

[15 minutes 29 seconds][Customer] : Yeah, Fantastic. Fantastic.

[15 minutes 33 seconds][Agent] : So what we will do in that case is if that's the option you're looking to take, we'll go ahead with the 30,000. So which is the Max. And then after you have a chat with your uncle, see what he wants and you can kind of move it down just to suit him as well or leave it at the 30,000 if he's happy with that as well.

[15 minutes 49 seconds][Customer] : Sure, sure, sure.

[15 minutes 50 seconds][Agent] : Alrighty, beautiful. So I'll grab a I do need a confirmation from you just before we go ahead, but as a third party payer purchaser, can I please confirm you are authorized to purchase this policy on behalf of the insured? Yes.

[16 minutes 5 seconds][Customer] : Yes, I should be.

[16 minutes 6 seconds][Agent] : OK.

[16 minutes 6 seconds][Customer] : Yes.

[16 minutes 6 seconds][Agent] : You're beautiful says OK. So I know you you may have not said that too seriously, but because you did say that I do have a duty of care that I do need to go through.

[16 minutes 17 seconds][Customer] : No. No, I am.

[16 minutes 14 seconds][Agent] : So when you say you should be, is that like a key a yes or do no?

[16 minutes 18 seconds][Customer] : I am.

[16 minutes 18 seconds][Agent] : OK.

[16 minutes 19 seconds][Customer] : I am.

[16 minutes 19 seconds][Agent] : Yeah, I'm OK Beautiful. Thank you so much. I know you must have not meant it. You must have like maybe not meant it too deeply, but we do have a duty of care. Anything you say.

[16 minutes 28 seconds][Customer] : Sorry, my apologies. No. Yes, I am.

[16 minutes 28 seconds][Agent] : I do just need to make sure no stress at all. No stress at all.

[16 minutes 31 seconds][Customer] : Yes, I am.

[16 minutes 32 seconds][Agent] : Thank you so much for that. So I'll grab a few more details here because it is a a new profile. I know most of your details will already be in our system, but that will be for your profile and your husband's profile.

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

[16 minutes 44 seconds][Agent] : So I just have to recap to them for your uncles. So I'll start off with your address.

[16 minutes 52 seconds][Customer] : Yes. Our address, Oh yeah, our post code is 202 four.

[16 minutes 49 seconds][Agent] : Please could I start off with the post code 2024. OK. And what suburb was that one in Medical? And so you said 2024, correct?

[17 minutes 2 seconds][Customer] : This is in Manacal, so Auckland kind of thing, but Manacal is our suburb, yes.

[17 minutes 14 seconds][Agent] : OK, give me one second. Alright. If you don't mind me asking, how do I spell the. Is that MAURICEVILLE?

[17 minutes 37 seconds][Customer] : No, you're way out of line. I'm sorry, my dear.

[17 minutes 40 seconds][Agent] : Yeah, yes. I was confused on this week.

[17 minutes 42 seconds][Customer] : I'm so sorry. No. So manacao is M for Mary, A for alpha, N for November, U for uniform, K for kilo, A for alpha, U for uniform. Manucao.

[17 minutes 57 seconds][Agent] : Manica. Oh, beautiful. I got it. Thank you so much. Yeah, in my system, Sorry, I do just wanna confirm as well. The post code is coming up different. It's coming up to 104. Yeah. So that's potentially why I got a bit confused at the start. So when I pop in Mani

Manacal, Auckland, the post code comes up as 2104. Yep.

[18 minutes 17 seconds][Customer] : No, if you, yeah, I just want to ask you, if you type up our whole entire address, it will come up 024 because there's different settings in Manica.

[18 minutes 29 seconds][Agent] : Oh, there's there's OK.

[18 minutes 30 seconds][Customer] : So Manica is a big suburb.

[18 minutes 32 seconds][Agent] : Yep.

[18 minutes 31 seconds][Customer] : It's a very big suburb.

[18 minutes 33 seconds][Agent] : So what would the full address be?

[18 minutes 33 seconds][Customer] : So Yep.

[18 minutes 37 seconds][Agent] : Yep.

[18 minutes 36 seconds][Customer] : Or #1 Angus.

[18 minutes 46 seconds][Agent] : Yep. Beautiful.

[18 minutes 39 seconds][Customer] : So A for Alpha, N for November, G for golf, U for uniform, and S for Sierra Street. So that's St.

[18 minutes 47 seconds][Agent] : Angus Straight.

[18 minutes 53 seconds][Customer] : yes, sorry, lovely. And it's 202 three, not 202 four, my God.

[18 minutes 52 seconds][Agent] : OK, give me one second, 202 three. Is that OK? No worries at all. And then you said it's quite big. Would that potentially on the suburb, would that also come under Otara City by inches?

[19 minutes 13 seconds][Customer] : Yes, that's us. That's us.

[19 minutes 14 seconds][Agent] : Yeah, that's it. OK, Beautiful, beautiful.

[19 minutes 17 seconds][Customer] : Yes.

[19 minutes 17 seconds][Agent] : So it comes up as Otara Oakland there and then it was one Angus St. Beautiful.

[19 minutes 24 seconds][Customer] : Yes, that's right.

[19 minutes 26 seconds][Agent] : Alright, wonderful. That's all sorted there. So that's your home address.

[19 minutes 32 seconds][Customer] : Correct.

[19 minutes 29 seconds][Agent] : And now is your postal address the same as your home address, Correct?

[19 minutes 33 seconds][Customer] : It is.

[19 minutes 33 seconds][Agent] : That'd be wonderful. And I'm not too sure if I already confirmed this. I may have already, so forgive me if I do again. But your uncle does have access to these documents, correct?

[19 minutes 43 seconds][Customer] : Yes, he does.

[19 minutes 44 seconds][Agent] : Yes, he does. OK, wonderful. Thank you. Isn't it?

[19 minutes 44 seconds][Customer] : I can, I can definitely confirm that. Yes.

[19 minutes 47 seconds][Agent] : You could definitely confirm that. Have I asked that before? Make you sure, yes.

[19 minutes 52 seconds][Customer] : Definitely.

[19 minutes 52 seconds][Agent] : OK, Well, wo wonderful beautiful. OK, and then the next step here is we get you to choose a day that you would like to line up your collection days with.

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

[20 minutes 6 seconds][Agent] : So your first payment day. So what day suits you? It whatever suits you.

[20 minutes 10 seconds][Customer] : So are we looking at as soon as possible or OK? I was hoping on the 31st of December, do you think that'd be ideal?

[20 minutes 22 seconds][Agent] : That would let me have a look. It could because it's. Oh, perfect. No, that's all good. So I can set your first collection date to the 31st of December 2024, and then from then on it will be every fortnight on Tuesday. OK.

[20 minutes 28 seconds][Customer] : Sorry, yes, yes please. Because I get paid every fortnight.

[20 minutes 36 seconds][Agent] : Yep, you too. Oh, wonderful.

[20 minutes 38 seconds][Customer] : So the first collection date, first collection date is the 31st.

[20 minutes 42 seconds][Agent] : Yeah, OK, wonderful. No stress at all. And then, yeah, that's

exactly how I set it up as well. Now with this as well, please do keep in mind that you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you are eligible for and choose the early cash back offer. And then good. I mentioned the 30 days there just to give you a overview of what that actually is. Is we're talking about our 30 day cooling off.

[21 minutes 16 seconds][Customer] : OK.

[21 minutes 16 seconds][Agent] : OK, yeah, alrighty. And to confirm everything here, what I've got so far. So we had your uncle, full name is SILIOMALUNGAHU, age is 59. We had your e-mail as MARYNGOU e90@outlook.com. All correct so far.

[21 minutes 42 seconds][Customer] : Yes, correct.

[21 minutes 43 seconds][Agent] : Yeah, beautiful. We've confirmed the address and then we confirmed your best contact number as 0211863604. All correct there.

[21 minutes 44 seconds][Customer] : OK, perfect. Yes.

[21 minutes 54 seconds][Agent] : Beautiful. And then we will grab your preferred payment method. Now we do have two options for you. First one being direct debit, so through your bank account and then second one is Visa slash MasterCard.

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

[22 minutes 5 seconds][Agent] : So what was your preference there?

[22 minutes 6 seconds][Customer] : So direct debit like how is all is taken out?

[22 minutes 9 seconds][Agent] : Yeah, OK, no worries. And then just to confirm the account name, is it under your full name there?

[22 minutes 9 seconds][Customer] : Yeah, yes, yes.

[22 minutes 15 seconds][Agent] : Your first and surname?

[22 minutes 17 seconds][Customer] : It will be under my full account name.

[22 minutes 19 seconds][Agent] : OK, beautiful. So that's just Mary. And then your surname. Sorry, I'm not too sure how to pronounce it.

[22 minutes 19 seconds][Customer] : Yes, that's OK.

[22 minutes 25 seconds][Agent] : That's NGOUE.

[22 minutes 28 seconds][Customer] : Did you want me to give you my bank account number?

[22 minutes 30 seconds][Agent] : Yes, please. But before you do give your account number, I actually need to ask you two yes or no questions. And then I've got three yes or no questions after that as well.

[22 minutes 40 seconds][Customer] : Sure.

[22 minutes 40 seconds][Agent] : So just be the two questions before. Do you have authority to operate this bank account alone? Yes.

[22 minutes 46 seconds][Customer] : Yes, yes, I do.

[22 minutes 48 seconds][Agent] : Do you need to jointly authorized debits?

[22 minutes 51 seconds][Customer] : No.

[22 minutes 52 seconds][Agent] : No. OK, wonderful. Then I'll grab that account number whenever you're ready.

[22 minutes 57 seconds][Customer] : OK, 060172 098 6849 and then the suffix is 00.

[22 minutes 59 seconds][Agent] : 06 0172 098 6849 00 beautiful.

[23 minutes 28 seconds][Customer] : Yeah, correct.

[23 minutes 18 seconds][Agent] : And just to confirm that was 06/01 seven 209-868-4900 and that's with Aimed Bank Beautiful.

[23 minutes 31 seconds][Customer] : That's correct.

[23 minutes 32 seconds][Agent] : And then the rest of the questions here. So the next one is have you cancelled a direct debit authority for One Choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? No, here to 4:00. And then of course, are you happy to set up a direct debit authority without signing a form?

[23 minutes 44 seconds][Customer] : No, no, no, yes.

[23 minutes 54 seconds][Agent] : Yeah, wonderful. And then last one, you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct

debit terms and conditions that relate to this authority. You authorise your bank to allow Pinnacle Life, who is the initiator for One Choice to direct debit this account in accordance with these terms and conditions.

[24 minutes 17 seconds][Customer] : Yes, I do. I do give authorization.

[24 minutes 18 seconds][Agent] : Yes, beautiful, thank you. Alrighty, so we are in the final stretch here now. So all I have left to do is just read out the following declaration.

[24 minutes 19 seconds][Customer] : Yes, sure.

[24 minutes 30 seconds][Agent] : Now with this, it will be addressed under your uncle's name. I will require your agreement. Well, throughout this, just a clear yes or no from you, please. And then and every time I'll just let you know now that every time your uncle's name is mentioned, I will just spell out everything just to make sure we're all on the same page.

[24 minutes 38 seconds][Customer] : Yes, sure, sure.

[24 minutes 50 seconds][Agent] : OK, so it reads. Thank you SILIOMALUNGAHU. 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. One Choice Funeral Insurance insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and that Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Renewal Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other interest, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We'll send you a copy of our financial advice, this treasure statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm they understand and agree to this?

[26 minutes 11 seconds][Customer] : Yes.



[26 minutes 12 seconds][Agent] : Yes. Your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us you have agreed to take out a single one choice funeral insurance policy with the following cover. SILILO MALUNGAHU is covered for \$30,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple in the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum of 75 percent of the chosen benefit amount. If you take up this offer, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. If cover ends prior to age 85, no benefit is payable and there's no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We'll pay the funeral benefit and bonus cover for that life insured.

[27 minutes 58 seconds][Customer] : Yes.

[27 minutes 56 seconds][Agent] : At this point your premium for the first year of cover is \$79.75 per fortnight. Your premiums are level, which means they are designed to stay consistently on you and will only change if you alter your cover or the insurer adjust the premium rate applying to your policy. The insurer can make a change if it's applied consistently across all policy holders. You sorry, the insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to GSS of between 36% and 60% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle with AB plus financial strength could end triple B minus issuer credit rating with an outlook

of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail, just will also be emailed to you today. You should carefully consider these documents that ensure the product meets your needs. You have a 30 day premium. Through which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Alright, thank you so much for your patience there.

[29 minutes 16 seconds][Customer] : Thank you so much, Beth. Thank you.

[29 minutes 16 seconds][Agent] : It's just no worries.

[29 minutes 19 seconds][Customer] : You're amazing.

[29 minutes 20 seconds][Agent] : I appreciate I've got a lot of practice.

[29 minutes 23 seconds][Customer] : I got I I gotta say that you top there. I'm a medical receptionist and I gotta say that you definitely sound more professional than me.

[29 minutes 32 seconds][Agent] : That's one of the nicest things I've heard today, so thank you so much for that. I'm glad.

[29 minutes 39 seconds][Customer] : Yes, absolutely. It sure is.

[29 minutes 37 seconds][Agent] : I'm glad to see all the practice is paying off Wonderful. We did just have those last two yes or no questions that we didn't need to go through. So the first one read out. Do you understand and agree with the declaration?

[29 minutes 52 seconds][Customer] : Yes, absolutely.

[29 minutes 53 seconds][Agent] : OK, beautiful.

[29 minutes 54 seconds][Customer] : I do.

[29 minutes 55 seconds][Agent] : And then last one is, would you like any other information now or would you like me to read any part of the policy document to you? Yeah, beautiful. No stress at all. So I accept this one here. So just give me a second while that all loads.

[30 minutes 2 seconds][Customer] : No, I will look up on the website as mentioned, that's fine.

[31 minutes 12 seconds][Agent] : Alrighty, beautiful. So thank you for that. Sorry it took a second to load. So that has all gone through there for you.

[31 minutes 19 seconds][Customer] : Wonderful. Excellent.

[31 minutes 18 seconds][Agent] : So your all, your policy doc, all your policy documents, they will be emailed to you to the e-mail as well as mailed out to your home address, your postal address as well.

[31 minutes 29 seconds][Customer] : Thank you so much.

[31 minutes 28 seconds][Agent] : There now no stress at all. And then whenever you are ready, if you do have a chance to have a chat with your uncle there.

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

[31 minutes 37 seconds][Agent] : And if and once again, any time you guys do want to decrease the amount of cover, please, you just give our support team a call and apply to have it decreased and then you guys can take it on from there as well.

[31 minutes 49 seconds][Customer] : Wonderful. Thank you so much. That's for everything. You're such an amazing sales person. I've got to tell you that you cut this off definitely.

[31 minutes 48 seconds][Agent] : OK, no worries at all. Thank you so much.

[31 minutes 57 seconds][Customer] : And you definitely have said a lot of things. So yes, I'm truly grateful for your help. Thank you.

[32 minutes 3 seconds][Agent] : Thank you so much for your kind words. I hope you have a wonderful day ahead of yourself.

[32 minutes 3 seconds][Customer] : No worries you. Merry Christmas and a fast, furious New Year.

[32 minutes 6 seconds][Agent] : Thank you. You too. Bye bye.

[32 minutes 10 seconds][Customer] : Good bye.