

[20 seconds][Agent] : Hi, good afternoon. It's Dania here calling from One Choice Life Insurance. How are you today?

[19 seconds][Customer] : No, thank you.

[28 seconds][Agent] : That's very good to hear. I'm giving you a call back today so we can finish going through that life insurance inquiry there for yourself. I have heard back from the underwriters there from yesterday. So would you please be able to confirm for me again, first name, last name and date of birth?

[46 seconds][Customer] : Push for Saint Hondo 291289.

[49 seconds][Agent] : Beautiful. I do need to reconfirm again that you are in effect of course, a male New Zealand resident who is currently residing in New Zealand. Perfect now placed. Not all calls are recorded. Any of us I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

[57 seconds][Customer] : Yep, Yep.

[1 minutes 8 seconds][Agent] : We do not consider your personal circumstances. OK, Now I have got here. So we emailed the underwriters to say in regards to your occupation, umm, because we weren't, we weren't quite sure on what to capture that under. Umm the underwriter based on what we've disclosed to them have come back and said they're happy for me to capture under retail manager, no manual. OK, even though you said you do about 10% manual, they are happy to put it down as retail manager, no manual.

[1 minutes 42 seconds][Customer] : Yes.

[1 minutes 41 seconds][Agent] : OK, perfect. So let's enter that one and so that we can finish taking you through the total permanent disability and serious illness option. I do need to reconfirm, have you had a cigarette in the last 12 months?

[1 minutes 56 seconds][Customer] : No.

[1 minutes 57 seconds][Agent] : Perfect. Thank you so much for that. All right, now with this one here, we looked at \$500,000 worth of our life of that came in at a fortnightly payment of \$17.88. Now I do need to reconfirm again, do you work a minimum of 20 hours per week? Perfect. In case and

we're popping your, uh, your occupation on the retail manager, no manual. So I'm just popping that one and, and they are for you now. So what's that silent permanent disability cover? It's also known as TPC.

[2 minutes 18 seconds][Customer] : Yep, Yep.

[2 minutes 36 seconds][Agent] : OK, so how the TPC cover works?

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

[2 minutes 39 seconds][Agent] : Is it say to pay a lump sum benefit in the that you were to suffer the loss of limbs or site or unable to work for a period of six consecutive months and they're not able to return to work in any field but you are experienced, educated or trained or if you were to suffer the loss of independent existence there OK now there is an exclusion under this under this cover for any intentional self-inflicted injury. Please just be aware that any payment made under total and permanent disability cover reduces the available life insurance benefit amount. If you also purchase a serious illness cover, the serious illness benefit amount will also when you have a successful TPC claim there. OK now with that selling permanent disability cover you can choose anywhere between \$50,000 up to a total of \$500,000.

[3 minutes 39 seconds][Customer] : Mm hmm.

[3 minutes 39 seconds][Agent] : What amount would you like me to start the quotes on for you today?

[3 minutes 43 seconds][Customer] : Yeah, I'm gonna pay 500 calls on the go.

[3 minutes 46 seconds][Agent] : OK, we can look at 500,000. So keep in mind as well as we discussed, if you also just keep in mind that please be aware that any payment made under sale and permanent disability cover reduces the available life insurance benefit amount. So keep in mind as well, if you have 500,000 life, 500,000 TPD, you claim that 500,000 TPD, then your life insured amount becomes 0. OK, so for \$500,000 worth of asylum permanent disability cover, you'd be looking at an additional \$12.12 per fortnight, which gives you a combined total of \$30 a fortnight. How does that sound?

[4 minutes 15 seconds][Customer] : OK that sounds a lot.

[4 minutes 36 seconds][Agent] : That's OK, we can look at reducing the TPD cover down so you have another particular amount of mind.

[4 minutes 35 seconds][Customer] : Can be 200,000.

[4 minutes 43 seconds][Agent] : You'd look like to look at 300,000. Perfect. Alright, so if we brought the TPD down to 300,000, you'd be looking at an additional \$4.85 per fortnight, which gives you a combined total of \$22.73. How does that sound? Yeah.

[5 minutes 7 seconds][Customer] : Slightly better than \$30.

[5 minutes 10 seconds][Agent] : Did you want to, did you want to go down a little bit more? Are we happy with that 300 TPD?

[5 minutes 16 seconds][Customer] : No, I'm OK with 200,000.

[5 minutes 18 seconds][Agent] : You're happy with that? Perfect. And so what's this one here? Are you happy for me to add this optional cover to your clothes?

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

[5 minutes 29 seconds][Agent] : Perfect. All right now let's have a look at the serious illness option as well. So it's a serious illness option. What they want you to do is just need to pay a lump sum benefit if you were to suffer an insured events covered under this policy. Now the funds can be used in any way you see fits assisted in any rehabilitation costs or if an income replacement is you're recovering the insured events under this policy are heart attack, cancer, stroke, or if you were to to the coronary bypass surgery. Now each of these different each of these have been defined within the policy and each claim is assisted against this definition.

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

[6 minutes 9 seconds][Agent] : I'd also need to let you know that there are exclusions on the policy so any insured have been set become apparent before or during the first three months of the serious illness option commencing will not be covered. Full details of all exclusions are set out in your policy document. Please also be aware that any payment made under serious illness cover reduces the available life insurance benefit amount. If you also purchase the total and permanent disability cover, the TPC benefit amount will also reduce when you have a successful serious onus

claim.

[6 minutes 44 seconds][Customer] : None.

[6 minutes 43 seconds][Agent] : So say for an example you have 50,000 serious onus, 500,000 life, you claim the 50,000 serious onus and your life insured amount would become 450,000 there. OK so for the serious onus option I can quote you anywhere between \$50,000 being the lowest up to \$250,000 being the highest. Do you have a particular amount in mind you'd like me to start the quotes on for that one for you?

[7 minutes 14 seconds][Customer] : Probably I'll just leave the series in this one.

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

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

[7 minutes 17 seconds][Agent] : So you just want to stick with child and permanent disability and the life cover, I think we can definitely do that there for you. So for \$500,000, what life plus \$200,000 worth of that CPC, that one is you're looking at \$22.73 per fortnight. Yeah, I do want to remind you that the this pricing is an indicative only and the final premiums in terms of our policy, it is actually dependent on the outcome of the health and lifestyle application which I'm able to take you through now. It is a very simple application location that we do over the phone with most of our questions just being yes or no questions only. So First off and foremost, I do need to get your address please as starting with your post code.

[8 minutes 12 seconds][Customer] : Is it possible for me to just have the life cover and for my wife can I get both of them? Oh, no, no. Even another price will be cheaper. But that is it possible to cover that way?

[8 minutes 19 seconds][Agent] : So as we discussed yesterday, we don't actually do joint policies in case yes. So you want to look at TPD for your wife as well?

[8 minutes 34 seconds][Customer] : Yeah, but I just want to look a live cover for myself and then PPP for my wife and a live cover for her. No, not yes.

[8 minutes 42 seconds][Agent] : OK, So you don't want TPD cover for yourself, you just want life cover for OK, so that's OK, we can remove the TPD for yourself. So you just want to look at

\$500,000 worth of life cover for yourself at \$17.88 a fortnight. Perfect. OK, so let's go through and finish doing your one first and then I can go through and do your wife. It's just if I have to go into separate policies, separate profiles. So let's go through and finish your one off 1st and then I can go in and look at your wife and adding CPD on to that one.

[8 minutes 59 seconds][Customer] : Yes, yeah.

[9 minutes 16 seconds][Agent] : OK, perfect. So before I go through the application with you, I do need to get your address please starting with your postcard.

[9 minutes 26 seconds][Customer] : So now understandable question, does that increase or does that stays that permanently?

[9 minutes 34 seconds][Agent] : Yes. So you are going to find that your premiums are stamped which means they will generally increase each year. However, how your premiums, what how your premiums and your cover would look like for you in the future is again depends on on the outcome of the health and lifestyle application. So as as we discussed earlier on the final premiums in terms of our policy again is dependent on the outcome of the health and lifestyle application. So I wouldn't be able to answer more of those questions for you until after we have gone through that application.

[9 minutes 50 seconds][Customer] : Yep, Yep, that's fine.

[10 minutes 5 seconds][Agent] : OK, perfect.

[10 minutes 11 seconds][Customer] : No, the area code is 9812.

[10 minutes 8 seconds][Agent] : Any further questions before we go through that one 9812? Let me just pop that one in. Sorry, my computer is being a little bit slow.

[10 minutes 26 seconds][Customer] : Invercargill #10 Wagner St. WAGNEL, yeah.

[10 minutes 22 seconds][Agent] : And what subject that you went in place and the cargo and your street address there place Wagner and is that actually in Kingswell? OK, let me fix that one up for you. Is that the same as your postal address?

[10 minutes 55 seconds][Customer] : Yep.

[10 minutes 56 seconds][Agent] : Perfect. Thank you so much for that. OK, so I'm just lighting up these questions here for you now very quickly before I go through these questions with you, I do

need to read you a very quick pre underwriting disclosure and I just need to agree that that ends with a clear yes or no. So this just tells you what we do with your personal details and what you actually have a duty to disclose to us. OK, so it says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance supports, issue cover and other related services. We will share this with your insurer and they share with other service providers for the purpose of administering your policy or handling claims.

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

[11 minutes 42 seconds][Agent] : Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you influence a life insurance contract. If you have a legal duty to provide to us any information you know OK reasonably be expected to know which may affect that decision to ensure you and on what terms. You do not need to tell us things that we already know or should know.

[12 minutes 14 seconds][Customer] : None.

[12 minutes 10 seconds][Agent] : As an insurer of which reduces the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement and answer to our questions, we may be able to decline a claim and place your conditions on your policy or avoid the see in filing. Now do you understand this yes or no?

[12 minutes 31 seconds][Customer] : I do understand it.

[12 minutes 32 seconds][Agent] : Perfect. So I just need to get a yes or no answer please. So I just confirm, do you understand this yes or no? Perfect. Thank you so much for that. OK, so these questions here, they are just majority yes or no questions unless I prompt you otherwise. But if there's any question you'd like me to reread or explain to you, if you have any questions for me yourself, please do not hesitate to interrupt me. I'll be more than happy to do so. The question number one is if you are you a citizen or permanent residence of New Zealand or Australia currently residing in New Zealand?

[13 minutes 9 seconds][Customer] : Yes. And I just wanted to ask what's the Will the information be

shared with other providers or it won't be shared?

[13 minutes 15 seconds][Agent] : No, no, Sir. I can go back and let you know. Just bear with me. Let me open this one back up. I'll read to you what it says here.

[13 minutes 23 seconds][Customer] : Mm, Hmm.

[13 minutes 22 seconds][Agent] : So it says here we collect your personal information to provide insurance quotes it should cover and other related services. We will share this with your insurer and may share it with other service providers for the purpose of administering your policy or handling claims.

[13 minutes 41 seconds][Customer] : OK, fair enough. Yeah.

[13 minutes 40 seconds][Agent] : OK, So that's the only reason we would share it with other service providers if it was to do with administering your policy or handling claims. OK, perfect. OK. So I'll just reconfirm again that question was, are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand.

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

[14 minutes 6 seconds][Agent] : Perfect. Now the next six questions here are in relation to your medical history with my main question here being have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? So the first is stroke or heart conditions such as but not limited for heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatments or any other mental health disorder. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years? Have you used the legal drugs, abuse prescription medication? I received treatment or counseling for drug alcohol consumption.

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

[15 minutes 16 seconds][Agent] : Perfect. Thank you so much for that. Now this next section here is in relation to your height and weight. Please be aware that I'm required to obtain a confidence single

second measurement for each in order to continue with the application. The system does not allow me to answer any approximate figures with or height and weight ranges. So First off what is your exact type place 5 foot 8 inches perfect And what is your exact weight please? 75 KGS perfect. OK, so we've got you here as 5 foot 8 inches and 75 KG.

[15 minutes 40 seconds][Customer] : 5 foot 8 inches, 75 yeah, yeah.

[16 minutes][Agent] : Now, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months?

[16 minutes 10 seconds][Customer] : No.

[16 minutes 11 seconds][Agent] : Perfect. OK. I'm just setting up the next question here for you now. Now the next question here is in regards to your occupation. So it does say here, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? To the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS right? Fantastic. Do you have definite plans to travel or reside outside of New Zealand, IE booked or will be booking travel within the next 12 months? Perfect. So it's, it's you know, there, there's possible maybes, but this one is more just asking if you have any sort of definite plans at this stage.

[16 minutes 40 seconds][Customer] : No, no, not that I'm aware of anything at the moment, no.

[17 minutes 14 seconds][Agent] : So I'll just confirm again, we have definite plans to travel or reside outside of New Zealand. Are you booked or will be booking travel within the next 12 months? Fantastic. The next question here is do you have existing life insurance policies with other life insurance companies with the combined title? Some are short of more than \$5 million.

[17 minutes 26 seconds][Customer] : No, no.

[17 minutes 41 seconds][Agent] : Fantastic. Thank you so much for that. All right, I'm just signing up the next question here for you now. So the next question here is in relation to your medical history with my main question here being have you ever had symptoms of veins like Miss Swift or treated for or intend to seek medical advice for any of the following? So the first is a diabetes raised blood

sugar, empty glucose tolerance or impaired fasting glucose. No fantastic chest pain, high cholesterol or high blood pressure. That's OK.

[18 minutes 12 seconds][Customer] : No, I used to have a high cholesterol like couple of years ago but not anymore.

[18 minutes 27 seconds][Agent] : So we'll still, we'll still need to answer that question because again, the question is asking if you have ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following. So we'll answer yes to that one. I know it may be under control now, but we do still need to capture that. OK. So based on your response, please answer yes or no for each of the following.

[18 minutes 48 seconds][Customer] : Yeah, no.

[18 minutes 52 seconds][Agent] : So chest pain, high cholesterol. We'll answer Yes, Sir. Now with the cholesterol, have you ever had a cholesterol blood test? Was the result greater than or equal to 7.0 millimoles per liter? Perfect. The next one is high blood pressure. Perfect. So back to the main question again of have you ever had symptoms of veins diagnosed with or treated for or intend to seek medical advice for any of the following? So the next one is tumor, molar cyst, including skin cancer, sunspots or Melanoma.

[19 minutes 9 seconds][Customer] : No, no, no.

[19 minutes 35 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition on neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel or pancreas. Hepatitis or any disorder of the liver? Epilepsy, multiple sclerosis, Muscular dystrophy, Parkinson's disease or paralysis, Bladder, Urinary tract disorder? Kidney disorder.

[19 minutes 40 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[20 minutes 11 seconds][Agent] : Blood disorder or disease and it's like apnea or asthma excluding childhood asthma.

[20 minutes 14 seconds][Customer] : No, no.

[20 minutes 22 seconds][Agent] : Beautiful. Thank you so much for this. We're almost done. There's

only a few more questions left here to go now. OK, so the next one is in relation to the last three years are in length. So other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Are you awaiting the results of any medical tests or investigations AT undergoing any surgery? Have medical tests or investigations for example X-rays, stains, flutters or biopsy are awaiting the results perfect as the thing what you have already told me about. Are you constantly taking medical advice for any symptoms you are currently experiencing within the next two weeks?

[20 minutes 58 seconds][Customer] : No, no.

[21 minutes 12 seconds][Agent] : Beautiful. OK, I'm just lighting up the next question here. So there's only three questions left to go, but the next two in regards to your family history. So to the best of your knowledge, have any of your immediate family now? We class immediate family as your mom, dead brother or sister, only living or deceased. Ever been diagnosed with polycystic kidney disease, Huntington's disease or familial anthermatous polyposis?

[21 minutes 43 seconds][Customer] : No.

[21 minutes 44 seconds][Agent] : The next one is to the best of your knowledge of any of your immediate family again mum, zed, brother or sister only living or deceased either being diagnosed with. Sorry, let me reread that I misread that question. It says here to the best of your knowledge of any of your immediate family being mum, dead brother or sister only suffered from cancer, heart condition, stroke or any other hereditary disease prior to the age of 60.

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

[22 minutes 16 seconds][Agent] : Beautiful. And last question here, other than one of events in the form of gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than is a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, ebb sailing, scuba diving, zipper than 40 meters, cable wreck diving or any other hazardous effective?

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

[22 minutes 42 seconds][Agent] : OK, you and me both. So that's all the questions that I do need to

ask you there. OK, so first of and foremost, I do want to let you know very big congratulations your application for our life cover, it actually has been fully approved. So that was the \$500,000 worth of cover that we applied for at the fortnightly payments of \$17.88. So big congratulations. There's been absolutely no changes made to the pricing. So that's the the best outcome that we're able to get there for yourself. Now what that does mean there is during the first of what this done does mean here for you is we're actually going to provide you with that little bit of a needs here and upfront detection there, OK. So we're going to cover you immediately for this due to any cause except for suicide and the 1st 13 months. OK. Now we also include with that cover what's called a similarly ill advanced payment.

[23 minutes 50 seconds][Customer] : None.

[23 minutes 48 seconds][Agent] : So how that similarly ill advanced payment works as if you were unfortunately diagnosed with 12 months relief to live by a medical practitioner. We're going to pay your claim out to you. And so, so we pay this out to you whilst just a living and you have to be able to use that on whatever you need to, you know, whether there was any sort of treatment cost, whether you wanted to spend a little bit extra time with loved ones, check off a bucket list, the choice is entirely up to yourself there.

[24 minutes 19 seconds][Customer] : None.

[24 minutes 18 seconds][Agent] : OK, perfect. Now I do want to let you know, I know you did ask this question before we went through the underwriting application. So I do want to let you know that your premium is stitched. So what that means is that we'll generally increase each year. In addition, this policy has what's called an automatic indexation.

[24 minutes 45 seconds][Customer] : I'll do that. I'll do that.

[24 minutes 40 seconds][Agent] : So what that one means for yourself is, uh, each year your benefit amount will increase by 5% with associated increases in premium.

[24 minutes 48 seconds][Customer] : I'll do that.

[24 minutes 51 seconds][Agent] : And you can actually opt out of this indexation each year. So each year around your policy anniversary, we are going to send you out a letter saying this is what your

new sum insured is going to be with associated increases in premium. And you can actually opt out of that one each year there. OK.

[25 minutes 10 seconds][Customer] : What's the option of opting out for the second?

[25 minutes 12 seconds][Agent] : Yes, I'll, I'll give you an idea of what it would look like if you opt out of if you were to accept or decline the indexation, OK, that they may make it a little bit, they make it a little bit easier there for you. So I do want to let you know, please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover. As an example, if you do not decline indexation on your policy, the premium payable in your following year of cover would be \$18.63 per fortnight and your benefit amount will increase to \$525,000, OK.

[26 minutes 7 seconds][Customer] : None.

[25 minutes 54 seconds][Agent] : Now if you were to decline the indexation, the premium payable and your following year of cover would be \$17.88 and your benefit amount will remain at \$500,000 there. OK? Perfect. Does that make a little bit more sense now that I've explained it that way? Perfect. OK, so you can, again, you can opt out of that indexation each year. So say make sure you decide to accept that the following two years you want to decline it and then in the fourth year you want to accept it. You can do so. That choice is entirely up to yourself on how many times you accept or decline it.

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

[26 minutes 35 seconds][Agent] : OK, perfect. Now with this one here, sorry. That is how the cover works, the pricing, everything like that. So what I'm able to do for yourself before we go through into your wife's fund is I'm actually able to get yourself immediately covered over the phone today on that \$500,000 policy without any upfront payments or upfront costs. What we actually do is we note down both a payment site and payment method that is suitable for you in the near future. Now in saying that this policy, see here it does, it should give you what's called a 30 day cooling off.

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

[27 minutes 12 seconds][Agent] : So during that time we would have sent you out all your personalized policy documents for you to review. You're actually going to receive 2 copies. You'll

receive an e-mail copy today, that'll be generally within the next hour or so. And then you'll receive a postal copy. That one you're going to receive within the next 5 to 10 business days for you to sit down and review. Now, should you then just like to cancel within those 30 days, you will actually receive a full refund of any premiums you may have paid during that time, of course, unless a claim has been made.

[27 minutes 47 seconds][Customer] : None.

[27 minutes 47 seconds][Agent] : So again, of course, we're not actually going to take any payments off you today, however as a business we do generally like to try and collect payment within the next 7 days. However, when would be more suitable for you?

[28 minutes 3 seconds][Customer] : Umm, just on my other policy gets cancelled automatically or how does that work?

[28 minutes 7 seconds][Agent] : Umm, I mean in terms of, in terms of that one, that's something you would need to discuss with your current provider, umm, on how that process does work. I can't actually comment on other policies as we did discuss in our previous phone call as well. We are, we do advise if you are looking at replacing an existing policy, we do recommend that you do not cancel it until you have repeat this policy in full as it may not be identical to your existing cover.

[28 minutes 34 seconds][Customer] : Yeah.

[28 minutes 34 seconds][Agent] : Uh, but in terms of that one, yeah, you that's something you'd need to discuss with your current provider. I can't actually comment on that one there. I'm sorry, uh, but what's this one here? Is there a day that you'd like the first payment to come out for this one?

[28 minutes 48 seconds][Customer] : Yeah.

[28 minutes 54 seconds][Agent] : You'd you'd like this one to start when sorry.

[28 minutes 48 seconds][Customer] : The only thing is, whenever I can cancel the other one, I'll prefer this one to start the very next year when I can when the other one is cancelled because I don't know what time frame they'll need.

[29 minutes 3 seconds][Agent] : OK, that's that's OK. I understand that one there. Keep in mind I can push that payment back a little bit more as need to be.

[29 minutes 19 seconds][Customer] : Fortnite please.

[29 minutes 12 seconds][Agent] : Umm, do you know, do you know, do you currently pay your one fortnightly or monthly fortnightly? OK. When's your next fortnightly payment due for that one? Sorry, on what date? The 24th of last month.

[29 minutes 48 seconds][Customer] : And last one went off on 24th of October 24th, yeah.

[30 minutes 2 seconds][Agent] : So that means your next one is due on the 7th. What we can so is we can stretch the following payment out to say the 21st and that would give you enough time to contact your current provider and and just go and go through that. How does that one sound? If we were to push that payment out to the 21st, would that be suitable for you?

[30 minutes 25 seconds][Customer] : Just want to check what's the normally cancellation. Do they have a month or they have a few weeks or?

[30 minutes 29 seconds][Agent] : Umm, I'm, I'm, I'm not sure I, I, again, I can't comment on other providers. Umm, I don't know what the cancellation time frame is. I know with us here at one Choice, you just give us a call. Our customer support department will walk you through the steps of what needs to be done. We just request, umm, written confirmation that you're wanting to cancel the policy.

[30 minutes 53 seconds][Customer] : OK. Maybe we'll start from 1st of December. So give us a bit of time so I can cancel that one in case they have a bit of lead time.

[30 minutes 58 seconds][Agent] : I I don't know if I can push the payment back that far. Just let me see. I'm just having a look to see if I because usually it's generally 28 to 30 days. So I just want to check, just double check to see if I can push the payment back that far.

[31 minutes 45 seconds][Customer] : Yep, that's fine. Should be.

[31 minutes 40 seconds][Agent] : OK, So the furthest I can push it back to is the 30th, perfect. OK. Do you like a more? Do you need her? OK, So the first payment will come out on Thursday the 30th of November and then it'll be every second Thursday thereafter. Now just keep in mind the policy documents that I'm going to send out to you are just going to say the 15th is that's the furthest I can physically push it back. However, I can get my manager to change it to the 30th.

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

[32 minutes 19 seconds][Agent] : OK, OK, now with this one here. What we'll do now is we'll note down that payment method. So we do this very securely of over the phone by one of two simple options. So the first is either by a Visa debit, Visa MasterCard or credit card, or the second is by a bank account number for direct debit. But one's more suitable for you.

[32 minutes 46 seconds][Customer] : Probably direct a bit.

[32 minutes 48 seconds][Agent] : Perfect. OK. And then what's the name on the bank account?

[32 minutes 54 seconds][Customer] : I said. Joint account.

[32 minutes 56 seconds][Agent] : Perfect. So what's the name on the joint account, please? So is it your first name? Kush? Kush Pert Singh. And then Hindal?

[33 minutes][Customer] : So it's my name and my wife's name, yeah.

[33 minutes 10 seconds][Agent] : And what was your wife's name again? It's just that I don't have access to those details at the second. Sorry, BA. Yep. Yep. And then her surname again. Sorry.

[33 minutes 15 seconds][Customer] : Beljit Kaur, BALJIT LJIT S Kaur.

[33 minutes 28 seconds][Agent] : Perfect. So it's Khushpert Singh Hindal M Bajit Ku.

[33 minutes 27 seconds][Customer] : Kaur Yeah.

[33 minutes 35 seconds][Agent] : Perfect. And what is your account number please? Yep, Yep, Yep, Yep. Perfect. So 0680. Sorry, let me reread that. 060869088681300 Perfect. And that's with ANZ.

[33 minutes 48 seconds][Customer] : 060869, 0886813 and then perfect 00 yeah Yep.

[34 minutes 17 seconds][Agent] : Perfect. So in order to set up this payment with you now I do need to ask these three quick questions. And we just show the expiration. And I just need a clear yes or no at the end of date.

[34 minutes 32 seconds][Customer] : Yes.

[34 minutes 27 seconds][Agent] : So question number one, as do you have authority to operate this bank account for line question #3 so you need to join the authorized debits question #3 have you cancelled a direct debit authority for one choice? What's Pinnacle life as the initiate in the last nine months on the account you are providing? And last question here, are you happy to set up a direct

debit authority without signing a form?

[34 minutes 39 seconds][Customer] : No, no, no, yes.

[34 minutes 59 seconds][Agent] : Perfect. I'll just confirm again. It says, do you need to jointly authorize debits? Yeah, jointly authorized. So do you, I know it's a joint account. Do you and your wife need to cosign or you're able to do it by yourself? Perfect. So I just reconfirm again, do you need to jointly authorize debits?

[35 minutes 5 seconds][Customer] : I'm jointly I can do it by myself, not no.

[35 minutes 21 seconds][Agent] : No, perfect. OK, So what we're all they say for me to do now to set up this payment was here is reach our final declaration. So please bear with me. And it is only just a short one paragraph declaration in regards to the direct debit and it says here 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'll authorize your bank for our technical license initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no? Perfect. Thank you so much for that. So that's that payment we'll set up for you now.

[35 minutes 58 seconds][Customer] : Yeah, yeah.

[36 minutes 3 seconds][Agent] : So the first payment will come out on Thursday the 30th of November and then it'll be every second Thursday thereafter. So all that's there for me to do now is read you our finance declaration. Please bear with me. It is a couple of paragraphs. So I will track it Sir as quick as possible for you. But all I need at the start, halfway through and just if it ends when prompted, it's just your agreeance with either a clear yes or no there. OK.

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

[36 minutes 32 seconds][Agent] : So it starts off by saying if you need me to stop to reread over any part or if you have any questions, just interrupt me, I'll be more than happy to do so. But it starts off by saying thank you Kushpet Singh Hindao, it is important you understand the following information. I will ask for your agreement to these two.

[36 minutes 53 seconds][Customer] : My mom makes no bionic.

[36 minutes 51 seconds][Agent] : If it ends then your policy will not be enforced unless you agree to these terms and form one choice. Life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ 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 Life 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 just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our financial advice to disclosure statement which states that more information which can assist you to decide whether to check on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Perfect. And the next part here says your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure?

[38 minutes 1 seconds][Customer] : Yes, yes.

[38 minutes 25 seconds][Agent] : Yes or no perfect and assist you. We may from time to time provide office to you via the communication message you have provided to us in relation to other products and services. By agreeing to this declaration. You can since allow us to contact you for this purpose until you update.

[38 minutes 44 seconds][Customer] : That's a bumblebee.

[38 minutes 43 seconds][Agent] : You can update this now by informing me already need time by contacting us or by using any unsubscribe facility on communications. You have agreed to take out a single one choice life insurance policy with the following cover. Pushpet at Singhundao receives \$500,000 in the events of life insurance. A benefit is not paid in the events of suicide in the 1st 13

months of the policy. Your total premium for the first year of cover is \$17.88 per fortnight. Your premium is A6 premium, which means they'll be calculated in each policy end of this site and will generally increase as your age. Your sum, in short, will also increase automatically by 5% each year and you can opt out of this each year.

[39 minutes 40 seconds][Customer] : None.

[39 minutes 33 seconds][Agent] : Included in your premium is an amount payable to GFS of up to 77% of each premium, so cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority you have provided to us. I am basis Rachel Pinnacle with AB plus financial strength goods and a triple B minus issuer credit rating with an outlook of stable. You can read more about these writings on our website and then your policy documentation.

[40 minutes 7 seconds][Customer] : None.

[40 minutes 1 seconds][Agent] : The policy documentation will be sent to you via mail and if you've provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fax sheet which outlines key aspects of your cover and plain language. You should consider these documents to ensure the product meets your needs. We have a 30 day calling off carry during which you may cancel your policy and any premium you may have paid. Will be refunded in full unless you've lodged a claim.

[40 minutes 36 seconds][Customer] : None.

[40 minutes 29 seconds][Agent] : Finally, if you have any questions about your policy or wish to lodge a complaint, please contact TFs on 0800 005804 or [emailsupport@onechoice.co dot NZ](mailto:emailsupport@onechoice.co.nz). Now two final questions here for you.

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

[40 minutes 45 seconds][Agent] : Now, question number one, do you understand and agree with the declaration I've just read you yes or no question #2 would you like any other information about the insurance now, or would you like me to read any parts of the policy documents to you?

[41 minutes 6 seconds][Customer] : Just a question, did you said will it not be paid for 1st 13 months? Is it OK?

[41 minutes 11 seconds][Agent] : For suicide, so a benefit is not paid in the events of suicide and the 1st 13 months of the policy because remember, we cover you immediately for this due to any cause except suicide and the 1st 13 months.

[41 minutes 28 seconds][Customer] : OK, Yeah.

[41 minutes 26 seconds][Agent] : OK, perfect. So I'll just confirm again. Would you like any other information about the insurance now or would you like me to read any part of the policy documents?

[41 minutes 40 seconds][Customer] : No, it's all good.

[41 minutes 39 seconds][Agent] : OK, perfect. OK, so I'm going to go ahead and accept the declaration there for you now. So congratulations, that's your life cover. All done for you and welcome it to the one choice family. So your documents is going to be with you very shortly via post and via e-mail. Uh, now was this one here, right? They're going to be very with you shortly, very shortly via post it via e-mail. Now with this one here, all you need to do once you receive that postal copy is fill out the second to last page. That's our beneficiary form and post that one back to us so that we can nominate down your beneficiary. OK, perfect. So what we'll do now quickly is I'm going to go through into your wife's policy there so we can look at adding TPZ on. So it just bear with me.

[42 minutes 25 seconds][Customer] : OK, is it possible I should be able to call her tomorrow?

[42 minutes 46 seconds][Agent] : Yeah, but I I definitely can't say that. Let's go into that one and set that call back as well for her. I did try to give her a call yesterday, but I couldn't contact her. So let me just jump out of this one, OK? I'm just pulling this one up here for you now.

[43 minutes 5 seconds][Customer] : That's all.

[43 minutes 6 seconds][Agent] : That's that's OK. Can you just quickly reconfirm for me your wife's first name, last name, date of birth, and I can open that up and set that call back for you?

[43 minutes 15 seconds][Customer] : Belle Jetco and 14th Feb 1995.

[43 minutes 16 seconds][Agent] : Yeah, perfect. When did you want me to give her a call back? I'm looking 9:00 to 5:00 tomorrow.

[43 minutes 26 seconds][Customer] : Uh huh. Think she'll be at work tomorrow, Maybe Friday.

[43 minutes 30 seconds][Agent] : Friday I'm working 8:00 AM to 4:00 PM. I'm here till I'm here till

8:00 PM this evening or tomorrow. 9 till five.

[43 minutes 44 seconds][Customer] : Uh, maybe 10:00 on Friday.

[43 minutes 41 seconds][Agent] : Friday 8 till 4, 10:00 Friday. Perfect. I'll schedule that call back for her now and I can take you through the life application and adding the TPD on to it.

[43 minutes 57 seconds][Customer] : Cool. Thank you.

[43 minutes 55 seconds][Agent] : OK, you're most welcome. Is there anything else I can do for you today? Perfect. Alright, well you have a lovely day and I'll speak to you on possibly Friday as well.

[44 minutes 1 seconds][Customer] : No, that's all Cool. Thank you so much.

[44 minutes 11 seconds][Agent] : Alright, thanks. Bye.

[44 minutes 13 seconds][Customer] : Cheers. Bye. Bye.