

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

[6 seconds][Agent] : Ah, sorry. Hi, can you hear me?

[7 seconds][Customer] : Yeah, yeah, yeah.

[8 seconds][Agent] : Hi, it's Aiden from One Choice Insurance. It's all back and running now, my apologies for that. Umm, I just need to let you know again. Ah so all of our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. If I could just have you confirm those details again of your full name and your date of birth please. Thank you.

[32 seconds][Customer] : No Probashi Davidson, I think 585, I can barely know you try. It was 2019.

[36 seconds][Agent] : Could I also have you confirm the address please, including the post code, thank you. Your e-mail, please thank you. And the type of insurance that you currently have with us too.

[46 seconds][Customer] : probashi1@hotmail.com I like them. I'm just doing the income protection.

[57 seconds][Agent] : Perfect, Thank you very much. Confirming those details. Best contact number still 0211123225 perfect. Alright, so we note down that card. I'm sorry about that. The call recording did not resume, but it's all back and running now. Umm so with that card, I need to confirm that you are authorized debit from that card. That's all correct.

[1 minutes 3 seconds][Customer] : Yep, yes.

[1 minutes 19 seconds][Agent] : Thank you. The name on the card, that was PD Uh, Chen. That's all correct. Thank you. And you're a female New Zealand resident currently residing in New Zealand.

[1 minutes 24 seconds][Customer] : Yep, yes, it is in.

[1 minutes 28 seconds][Agent] : That's all correct, beautiful, all good. And genderfemaleandresidinginnewzealandallgoodandyouremailthatwasyourfirstname.1@hotmail.com.

[1 minutes 30 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 39 seconds][Agent] : You said alright, perfect. Alright, so we just have a final declaration to read out now and then I will ask for your understanding and your approval by the end. If you do, I'll accept that all on your behalf and then I'll let you enjoy the rest of the afternoon from there. OK,

thank you so much for your patience. Once again, I'm just loading that up so it reads. Thank you Praveshini Chen. 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 Income protection insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ, sorry NZ Limited whom I've referred you 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 Income Protection 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 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 Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide with a clear yes or no. Can you please confirm that you understand and agree to this? Your answer to the application questions and any related documents on 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 with a clear yes or no. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no?

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

[3 minutes 42 seconds][Agent] : 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 Income Protection and UMM insurance policy with the following cover for pro uh promotionally change a monthly insured amount of \$4387.00 with a waiting period of 90 days and a benefit period of 24 months. The monthly income benefits payable in the event of a claim maybe less than the monthly in short amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the during the two

years. Sorry that I need to repay it. Umm. So the monthly income benefits payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years, uh, before you offer to a disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. In addition to the standard exclusions contained within the policy documents, the following exclusions apply for probation income protection benefits. No benefits will be payable for any disability condition, disease, disorder, treatment or complications related to or arising from diabetes type one or two, including any disease or disorder of the cardiovascular system or peripheral vascular system for proportionally change.

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

[5 minutes 42 seconds][Agent] : Income Protection Benefit No benefit will be payable under this policy for any disease or disorder of the gall bladder or the uh biliary ducts, including any complications arising from treatment thereof for proportionally change. Income Protection benefits A. Then a loading was applied during the application process. Your cover ends on November 6th, 2050, 12:00 AM. Your premium for the first year of cover is \$73.87 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between at 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B Minus issue our 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 sent to you via mail and if you have provided us with an e-mail address, it will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy see and any premium you may have paid will be refunded in full unless you have lodged a claim. There is no refund of premiums after the cooling off. So the clear yes or no. Can you please confirm? Do you understand and agree with the

declaration?

[7 minutes 32 seconds][Customer] : Yes, yes.

[7 minutes 35 seconds][Agent] : Sorry for that. OK, thank you. Would you like any other information or would you like me to read any parts of the policy document to you?

[7 minutes 43 seconds][Customer] : No, I was good.

[7 minutes 44 seconds][Agent] : All good there. I'll go ahead and accept that one on your behalf. I just wanted to thank you very much for taking the time out of your day and also your trust in US now organizing your life insurance and your income protection with us. But again, that one's been all completed for you there. OK. Now, if you need a hand with anything at all, please just reach out and be more than happy to help with anything you need there.

[8 minutes 7 seconds][Customer] : Thank you so much.

[8 minutes 6 seconds][Agent] : OK, Pleasure. Any other questions for me or anything else I can help you with, We'll get them. I'll let you get back to it then. I hope you have a good afternoon.

[8 minutes 13 seconds][Customer] : For now, yeah, you too. Thank you so much.

[8 minutes 19 seconds][Agent] : No worries. So you take care. Bye bye.