

[4 seconds][Agent] : Oh, hi, it's Zena calling from real Insurance. How are you today?

[2 seconds][Customer] : Hello Uncle Dan is yourself.

[11 seconds][Agent] : Very good, very good. Thank you so much for asking. I Yep, I'm calling in regards to the income protection. A colleague you spoke to a colleague of mine in regards to the income protection. Now just before we do begin, can I just please get you to confirm your first name, surname and date of birth there please?

[20 seconds][Customer] : Yep, in my hands and Ugly 8 of July 1983.

[33 seconds][Agent] : Thank you. And Please note all of our calls are recorded. Any advice providers general in nature and may not be suitable to your situation. Thank you. So in regards to the income protection, so you've spoken in regards to all of that about the level of cover, the benefit amount, the benefit. And so forth and that you were and you completed the underwriting questions. That's all correct.

[1 minutes][Customer] : Correct. Correct.

[1 minutes 1 seconds][Agent] : Thank you. Has anything changed since going through those hopes and lifestyle questions? Nice, beautiful. Now just to recap that we are looking at the monthly benefit amount of \$8750, the waiting period of 30 days and the benefit period of six months. Now, yeah, don't make sense.

[1 minutes 7 seconds][Customer] : No, no, no fortnight.

[1 minutes 25 seconds][Agent] : A quote through at hand, we are looking at \$88.85 per fortnight, that is correct. So \$88.85 per fortnight. That is on what you have selected there for yourself.

[1 minutes 41 seconds][Customer] : OK, OK, OK.

[1 minutes 42 seconds][Agent] : Beautiful. So from here, that was sent through via e-mail. You've had a bit of a read through it and, uh, from here, yeah. What I'll do for you is get this all set up for you, send you the hard copy documentation. You will receive that via the your address and that will arrive within about 3:00 to 5:00 working days. And with the soft copy version, you will receive it to your e-mail address today as well.

[2 minutes 10 seconds][Customer] : Yeah, Yeah.

[2 minutes 10 seconds][Agent] : OK, fantastic.

[2 minutes 12 seconds][Customer] : So that that insurance will go active after 30 days. You mean like so to start paying or if I have, I mean like if I claim it, it will take 30 days. Is that what you mean?

[2 minutes 28 seconds][Agent] : That, that, that is correct.

[2 minutes 35 seconds][Customer] : Yeah.

[2 minutes 29 seconds][Agent] : So yeah, I, I, I can just recap all of those benefits and features and explain how it will work for you. And that way, yeah, you've got all of that information now your did you have a preferred name as well?

[2 minutes 44 seconds][Customer] : Nemo, Yeah. Nemo, Nemo.

[2 minutes 46 seconds][Agent] : MMM, yeah. Beautiful, beautiful Nemo. Thank you. So Nemo, just in regards to the income protection, so and let me just quickly recap everything. So we will actually pay you a monthly benefit. If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, we can offer a benefit up to 70% of the your monthly pre tax income from \$1000 up to a maximum of \$15,000.

[2 minutes 46 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 18 seconds][Agent] : It will cover you until your policy anniversary following your 65th birthday. And keep in mind that there are some exclusions that apply as outlined in the PDS with the premiums. They are generally tax deductible for the income protection. So, yeah, have a chat to your, your tax agent there and perfect. So, and I'll just reconfirm some details. So, you know, have you had a, or has anything with your duties based assessments? Has, umm, anything changed in the past 30 days or do you work less than 15 hours per week? Beautiful. Have you had a cigarette in the last 12 months?

[4 minutes][Customer] : No, no, no, don't smoke. No.

[4 minutes 7 seconds][Agent] : Perfect, perfect. Always just a recapping. Thank you. And can I also confirm are you currently employed or self-employed?

[4 minutes 11 seconds][Customer] : Yep, that sounds like.

[4 minutes 17 seconds][Agent] : self-employed, beautiful. And again just to recap that the pre tax

income is your share of annual income earned in the business before tax directly due to your own personal efforts. Yes, any business expenses and excluding super contributions, this is the amount that the business would otherwise cease earning in the event you were unable to work due to a disability. So can I just get you to recap again, ma'am? Nemo, what is your annual pre tax income?

[4 minutes 49 seconds][Customer] : That's 150.

[4 minutes 51 seconds][Agent] : Yep, beautiful. So \$150,000 as the annual income before the tax is taken out and based on your duties that you previously went through, which has not changed and income, you can select a monthly benefit amount from the \$1000 up to the \$8750 which you have selected for yourself. And we'll keep Yeah, beautiful. We'll keep that top cover. So with the waiting period, so you have selected 30 days and this is where we're at. So Nina, your question was what happened? So the waiting period is the non payment period that you must wait before the income benefit is payable. After the insured event. You can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after your first eligible to claim. So you have selected the 30 days, but does that make sense or would you like me to give you an example?

[5 minutes 53 seconds][Customer] : Yeah, absolutely. I understand. I understand.

[5 minutes 56 seconds][Agent] : Perfect. And what is the benefit amount? So the benefit amount or benefit. Is the maximum amount of time that we will pay the income benefits for anyone injury or illness. And yes, you have selected the six months benefit. You're still happy with the six months benefit.

[6 minutes 15 seconds][Customer] : Yep. Yep.

[6 minutes 16 seconds][Agent] : Perfect. So again, in regards to all the questions you went through, you know, has anything changed since going through those soft and lifestyle questions there?

[6 minutes 28 seconds][Customer] : No, no, nothing's changed.

[6 minutes 30 seconds][Agent] : Perfect. What? That is fantastic. And and I'd look, I'll just re ask again, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your 19? Oh, sorry, your COVID-19 infection in

the last 30 days.

[6 minutes 29 seconds][Customer] : No, no, no.

[6 minutes 50 seconds][Agent] : Perfect. Thank you. And any questions in regards to just me re explaining everything. I'll also explain. There is also a rehabilitation benefit along with the final expenses benefit which pays \$10,000 in the event that you pass away. And Yep.

[7 minutes 15 seconds][Customer] : None.

[7 minutes 11 seconds][Agent] : And just to recap, yeah, your application is approved and your premium is stepped, which means it will generally increase each year as you age. So as an indication, if you make no changes to the policy, your premium next year will be \$90.64 a fortnight. And yes, the monthly benefit amount will be \$8750. And you can also find information about our premium structure on our website. But again, you're looking at \$88.85 a fortnight. Congratulations on being fully approved. So you know what I'll do for you from here is get you immediately covered over the phone today. I will actually send you all the policy documents so that you can sit down, review everything. You're actually covered from today as well. And this policy gives you a 30 day cooling off. If you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premiums unless a claim has been made. You know, can I just reconfirm that I do have your correct address? What is your address there, please?

[8 minutes 22 seconds][Customer] : I have two address actually one is 4 Aurora Dr. and another one is 5 Ethernet place which one you have?

[8 minutes 31 seconds][Agent] : Sure. So I do have #4 Aurora Dr. Yep.

[8 minutes 42 seconds][Customer] : I don't know.

[8 minutes 36 seconds][Agent] : Now that we can have that as your home address, do you want the other address as your postal address or what would you prefer?

[8 minutes 43 seconds][Customer] : No, just don't worry about the five everyone now.

[8 minutes 47 seconds][Agent] : Oh sure. So keep the home and your postal as 4 Aurora Dr. Atwell in WA. Beautiful. Sorry. The post code there is beautiful and neymar have your email address as nimalsonimal@live.com.

[8 minutes 47 seconds][Customer] : So just Yep, 6164, correct? Correct.

[9 minutes 9 seconds][Agent] : That would be your correct e-mail. Perfect. So as I mentioned Dino, you're going to be covered from today, but don't even have to pay for anything at all today. You can actually select a date in the future. Do you have a preferred pay date? You would like this to coincide for you?

[9 minutes 31 seconds][Customer] : Usually Thursdays. So can you make like Fridays every other Friday?

[9 minutes 34 seconds][Agent] : Yeah, sure, Yeah, sure. So would you prefer a Friday now? I have Friday being tomorrow the 3rd or Friday next week the 10th. What do the 10th?

[9 minutes 46 seconds][Customer] : How can I get Friday next week or make it tomorrow? Make it, make it tomorrow. Make it tomorrow.

[9 minutes 51 seconds][Agent] : Yeah, sure, yeah, whichever you prefer because then Yep, your first collection will occur on the 3rd of January and then every fortnight on the Friday for your Nemo.

[10 minutes 3 seconds][Customer] : Alright, thank you.

[10 minutes 3 seconds][Agent] : My pleasure. And with the payment method, you can select either a Visa card, MasterCard or BSP in an account. What is your preferred method of payment? Sure. Is that like a savings account or a cheque account?

[10 minutes 12 seconds][Customer] : It's BSB and account, that's the savings.

[10 minutes 20 seconds][Agent] : Savings? And is the account name in Nimal Akaram Sinakili? And I do apologise for pronouncing it wrong. Sorry. That is correct. Thank you. And Nemo, can you also confirm that you are a male Australian resident?

[10 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. Correct.

[10 minutes 38 seconds][Agent] : Perfect. You know when you're ready, the best be in the account number there, please.

[10 minutes 42 seconds][Customer] : Yeah, the BST 086466 466.

[10 minutes 45 seconds][Agent] : Sorry, is it sorry 0864 466 thank you. And that is, Yep, the NAB, so 086466, thank you. And when you're ready, the account number there, please.

[11 minutes][Customer] : Yeah, 241163214.

[11 minutes 17 seconds][Agent] : So I've entered 241163214. Thank you. And now I'm going to check the correct spelling of your name because I want to make sure the documentation is in your correct spelling. And I do have here Nim for Mary ALAKAR AN and surname SI, double N for Nelly A double K for Kilo Ili.

[11 minutes 25 seconds][Customer] : Correct, correct.

[11 minutes 52 seconds][Agent] : Beautiful. So thank you. And what I'm going to do for you, Nima, is I'm gonna read your declaration. Please bear with me whilst I read this. And then we will send you out the hard copy documentation which will arrive within three to five working days. There will also be the beneficiary forms where you can nominate up to five beneficiaries and you will receive the soft copy version today to nimal@live.com. But here we go. Let me read this 1st. And it says thank you Nima la Karan Sinakili. It is important to understand the following information. I will ask you agreement to these terms at the end. Then your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Life free of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom are we referred to as GFS Trading is real insurance, the issuer and arrangements insurance on it's behalf. Hanover relies upon the information you have provided benefits in your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to and then Nima, can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

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

[13 minutes 19 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can soon to allow us to contact you for this purpose until you opt

out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for Nima La Karan Sina Kili, a monthly insured amount of \$8750 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount is. Your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefits also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you pass away while your policy is in place. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 03/20/49 at 12:00 AM. Your premium free so sure cover is \$88.85 per fortnight. Your premium is a steps premium which means it will be calculated at each policy anniversary and we generally increase each year including your premium is an amount payable by Hanover to GFS of of between 37% and 51% to cover costs.

[15 minutes 8 seconds][Customer] : Mm hmm.

[15 minutes 2 seconds][Agent] : Your premium will be debit from your nominated bank account in the name of Nima Lakan, sorry Nima Lakan C9 Kili, which you authorized to debit from and have provided to us. The policy documentation PDF Senate issue will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged the claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received your review, viewed our policy in full. We have a complaints process which you can access at any time for contacting us for the details that are available online and then the documentation we're sending you. And then Nemo, do you understand and agree with the declaration, yes or no? Thank you, Nemo, would you like any other information

about the insurance or would you like me to read any part of the PDS to you?

[16 minutes][Customer] : Yes, I'm OK.

[16 minutes 11 seconds][Agent] : Oh, yes or no?

[16 minutes 10 seconds][Customer] : I'm on no.

[16 minutes 14 seconds][Agent] : Beautiful. Thank you. So again, you have been speaking to Zena from Real Insurance and again, please know all our calls are recorded. So that has now been completed for you. Now in regards to the beneficiary, if you yeah, would like to nominate and you know who you would like to nominate as your beneficiary, what I'm able to do for you today mean by is transfer you across to the support team where you can actually nominate your beneficiary over the phone. Would you like us to do that for you today?

[16 minutes 43 seconds][Customer] : Yes, please. Yeah.

[16 minutes 44 seconds][Agent] : Yeah, not a problem. And please, if ever you have a question, our customer support team is there from 8:00 AM right through to 8:00 PM, Monday to Friday. But I'll pop you on hold and happy New Year to you and the family. But I won't be too long and I'll transfer you across to the Yep support team. But Nina, did you have any questions in regards to anything regarding to the income prediction? Any questions?

[17 minutes 11 seconds][Customer] : No, I'm OK. Thank you.

[17 minutes 13 seconds][Agent] : Beautiful and you understood everything that I re explained.

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

[17 minutes 17 seconds][Agent] : Perfect thank you. Well you have a beautiful day. I won't be too long.

[17 minutes 21 seconds][Customer] : Yeah. No problem. Thank you.

[17 minutes 23 seconds][Agent] : Pleasure 1 moment. Nina, thank you so much for holding. I do have my colleague Joe on the line and he'll be able to assist you with those beneficiaries. Joe, I'm part of the pilot team. All ID checks have been done with contact details. Go ahead there, please.

[19 minutes 15 seconds][Customer] : Yeah. Thank you.

[19 minutes 15 seconds][Agent] : Thank you for that.