

[1 seconds][Agent] : Hey, Bruce Cooper from SGNC News. How are you doing? Yeah, what? Just so you know that first, all calls are recorded. Any advice provided general in nature may not be suitable to your situation. And Ruth, can I just reconfirm your first name, last name and date of birth there, please? Yep.

[4 seconds][Customer] : Yeah, well I tried to went to the Commonwealth Bank and I have got another number here, Margaret Rowling, ROW Lions. Yeah, my date of birth is the 30th of the 3rd, 1942.

[30 seconds][Agent] : No worries. What other number did you get? Did you find the other paperwork? Sorry, 06. Sorry, one SEC. Just open it up.

[37 seconds][Customer] : I've got here BSc 064124 06/4 124 Yes.

[51 seconds][Agent] : So 064124, 064124, yeah, that's with Commonwealth. And what was the numbers after that one? So 443311, is that a savings or a cheque account?

[1 minutes 4 seconds][Customer] : Account number is 443311 Yes, this is Saint George and the policy's on this one. I'm not sure they want to cancel.

[1 minutes 18 seconds][Agent] : OK, yeah, OK, OK, Yep. So that's the account number that is on your current like policy? Yep.

[1 minutes 30 seconds][Customer] : Yes, yes, yes.

[1 minutes 32 seconds][Agent] : Do you know if the account you popped down was savings or a cheque?

[1 minutes 37 seconds][Customer] : Policy number.

[1 minutes 39 seconds][Agent] : No, no.

[1 minutes 39 seconds][Customer] : This is Saint George.

[1 minutes 40 seconds][Agent] : Yeah. Do you with your account, is it a savings account that you put your money into or is it a cheque? Savings. Yeah. OK, no worries. And Ruth just confirming as well. First, my name, Ruth Rawlings. Date of birth is the 13th of the 3rd, 1946.

[1 minutes 59 seconds][Customer] : Hello.

[2 minutes][Agent] : Yep. You're a female Australian resident? Yeah, it was Unit 1/4, Dorothy St.

Strathpine, 4500. Yep. And best phone number's the one we're on now. Yep. Did you have any e-mail that you used, Ruth, or no e-mail? No, no worries.

[2 minutes 3 seconds][Customer] : Yes, I'm calling yes, yes, yes, no, no, and it's just rich rolling Dead Palms 1946.

[2 minutes 25 seconds][Agent] : Yeah, no worries. And I'll just confirm as well. Any other questions or trouble understanding there, Ruth? Or? Pretty good day forward.

[2 minutes 34 seconds][Customer] : No, everything's straightforward. My son Shane Cayton is my terror.

[2 minutes 39 seconds][Agent] : Yeah, no worries. What we can do as well, we can pop down Shane as your beneficiary if you want.

[2 minutes 45 seconds][Customer] : Yes, yes, yes.

[2 minutes 45 seconds][Agent] : I can get them to give you a call and get that sorted. So all I got to do there is just read off the final declaration and just confirm has anything changed in relation to those health and lifestyle questions or are they all the same still?

[2 minutes 59 seconds][Customer] : No. I'll be all the same love.

[3 minutes][Agent] : Yep, no worries.

[3 minutes 1 seconds][Customer] : I'll be not Saint George now, and I'm going to have to get all my money back.

[3 minutes 6 seconds][Agent] : OK, I've just got to read off this declaration here first Ruth, and then we'll get it all sorted. So a little bit of a read on my end, but just confirming, did you use e-mail? What was your e-mail?

[3 minutes 18 seconds][Customer] : So my e-mail is R Rowling AIR Com 1946.

[3 minutes 27 seconds][Agent] : R rollings then what?

[3 minutes 29 seconds][Customer] : R Rowling Air COM 1946. Yes, yes. Oh, just when I said about how they got air con, well, I put it down. Telstra put it down as Ruth Darling 1946.

[3 minutes 29 seconds][Agent] : Sorry, air con like air conditioner 1946 at is it at Gmail or at Hotmail like OK, is that at Telstra?

[4 minutes 1 seconds][Customer] : Yeah. Love on the couch. I'm in. I'm in front of couch. I really like me there.

[4 minutes 10 seconds][Agent] : OK, So is that ruth.rawlings1946@telstra.com?

[4 minutes 15 seconds][Customer] : Yes.

[4 minutes 16 seconds][Agent] : OK, so a little bit of a read this one here. Ruth. It just says thank you. Ruth Rolling. It is important you understand the following information. I'll ask for your agreements. These terms at the end of your policy will not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hanover by Fari of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf and never relies upon the accuracy of the information you have provided when assessing your application.

[4 minutes 44 seconds][Customer] : Yes, Yes.

[4 minutes 47 seconds][Agent] : That includes information we initially collected from you to provide a quote and if it has set a title mask 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.

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

[5 minutes 5 seconds][Agent] : So I need to remind you of the duty to take reasonable care that you're agreed to. Ruth, can you please confirm you have answered all that question in accordance with your duty?

[5 minutes 15 seconds][Customer] : Yes, yes, yes.

[5 minutes 16 seconds][Agent] : Yeah, perfect. 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 consent to allow us to contact you for this person to opt out. The accepted cover pays a lump sum benefit amount of the following. Withdrawing receives \$32,000 in the event of death. If this is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in

the event of suicide in the 1st 13 months of the policy because expires on O on 12 O 3/20/31 12:00 AM. Your premium for your first year of cover is \$72.93 per fortnight. Your premium is set, which means it'll be calculated at each policy anniversary will generally increase each year. Including your premium is the amount payable to Australian, saving up between 14% and 46% of each premium calculated on a level basis of the life policy. Your premium will be debited from your number added bank account in the name of Ruth Rollings which are authorized to debit formula provided to us including your premium in this amount payable to Australian seniors up between 14% and 46% of each premium calculated on a level basis over the last policy. Sorry again. We may provide written communications to you by the e-mail address you have provided to us and this will include any legal notices we are required to provide to you. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you. Maybe provide 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 property you need. 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've lodged your claim. The average associated with replacing policies. As your new policy may have been identical to existing cover. We recommend you do not cancel any existing policy until you have received to review our policy in full.

[7 minutes 8 seconds][Customer] : None.

[7 minutes 5 seconds][Agent] : We have a complaints process which you can access any time by contacting us. All details are available online and in the documentation that we're sending you now. Just before these last two questions here, Ruth, just double checking, when you say your son is your carer, do you just mean like he helps you, helps you around? Yeah, yeah. OK.

[7 minutes 23 seconds][Customer] : If I move down the other the alarm system here, they have a fall like they they shoot with the ambulance.

[7 minutes 32 seconds][Agent] : So that's more like to help you around and things like that. Yeah, Yeah. So he. Yeah.

[7 minutes 37 seconds][Customer] : Yeah, no, I'm very healthy walking around, but I've had a few

falls over day and I come and put an alarm system in for me and they say what?

[7 minutes 48 seconds][Agent] : So your son just helped you out with that.

[7 minutes 51 seconds][Customer] : Yeah, they just said what's wrong with. I got a new one, the old one was about it.

[7 minutes 52 seconds][Agent] : Yeah, Yeah.

[7 minutes 57 seconds][Customer] : And I said what's wrong with what do you want the enemy? And then I get hold of my son because he's my pillow.

[8 minutes 3 seconds][Agent] : OK. Yeah, no worries. So last two questions here. Do you understand and agree with the declaration?

[8 minutes 10 seconds][Customer] : Oh, I'm by myself, loving.

[8 minutes 12 seconds][Agent] : Yep, Yep.

[8 minutes 12 seconds][Customer] : I lost my husband up in Schaumburg.

[8 minutes 14 seconds][Agent] : Sorry, just confirming there. It's do you understand and agree to the with the declaration that I read off?

[8 minutes 22 seconds][Customer] : Yeah.

[8 minutes 23 seconds][Agent] : Yep.

[8 minutes 23 seconds][Customer] : Well, now I will stop saying George, but I talk to the legal aid first. That isn't legal aid. Because they said yes, Because they said I won't get it. I've gotta die in a car accident. I'm not gonna die in a car accident, honey.

[8 minutes 29 seconds][Agent] : Oh, Yep, yeah, yeah.

[8 minutes 38 seconds][Customer] : It's gonna die naturally, like my son did.

[8 minutes 40 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you?

[8 minutes 46 seconds][Customer] : No. We'll try it, love.

[8 minutes 47 seconds][Agent] : No worries.

[8 minutes 47 seconds][Customer] : Just send some paperwork out for me and then I can just put it in my other thing and then I'll cancel.

[8 minutes 52 seconds][Agent] : Yep, I'll send it out to you now.

[8 minutes 53 seconds][Customer] : Saint George.

[8 minutes 55 seconds][Agent] : I'll send it out to you now.

[8 minutes 55 seconds][Customer] : Yeah.

[8 minutes 56 seconds][Agent] : Just have a read over it. Make sure you're happy with everything.

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

[8 minutes 59 seconds][Agent] : If you need anything from us, feel free to give us a call. But appreciate your time there, Ruth. I'll send it through now. Thanks for your time. All the best.

[9 minutes 7 seconds][Customer] : Thank you. Bye.

[9 minutes 8 seconds][Agent] : Cheers. Bye.