

[4 seconds][Agent] : Hello.

[6 seconds][Customer] : What?

[6 seconds][Agent] : Hi, good morning. My name is Aiden. I'm calling from One Choice Insurance. Am I speaking with Craiga? Hi Craiga, how are you today? Great to you. So the reason I'm calling you, we've just received your online inquiry for the life insurance. I'm a specialist here. I'm here to help you further within your inquiry. I'll answer any questions you have as well. Then before I do take you through this, I'll just need to double check. I have your details correct. So your first and surname, Craig Martin. That's correct.

[12 seconds][Customer] : Yeah, speaking, I'm good, correct?

[35 seconds][Agent] : Thank you. Date of birth, 13th of June 1957. And you're a male New Zealand resident currently residing in New Zealand.

[39 seconds][Customer] : Correct, Correct.

[45 seconds][Agent] : Perfect. And I'll let you know as well. 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. So Greg, I specialize with the life insurance with us at one choice. So if you have any questions at all, just please do let me know. Uh, but just to get a bit more of a better understanding of your situation, what sparked your interest? What's made you start thinking about life insurance yourself?

[1 minutes 13 seconds][Customer] : All my friends are dying.

[1 minutes 15 seconds][Agent] : I understand. So sorry to hear that just may just not thinking of your own situation by the sounds of it.

[1 minutes 19 seconds][Customer] : Yeah, yeah.

[1 minutes 23 seconds][Agent] : I understand and we touch with your family Nevada. I do not need to claim on this insurance for a very, very long time. But in the very unfortunate case you would have passed away. It's really designed to give you that Peace of Mind where we pay the entire lump sum directly to your family to provide financial support to a difficult time. If you wouldn't mind me asking, who do you want to leave the money behind to? Do you have any children or partner? The family

that you're thinking of? Yep.

[1 minutes 50 seconds][Customer] : Yeah, I've got a partner in my son.

[1 minutes 53 seconds][Agent] : And you have a son as well. Nice. Have they given you any grandkids just yet or is it still young? Oh yeah.

[1 minutes 55 seconds][Customer] : Yeah, I've got, I've got 10 grandchildren, my wife and I and my son here.

[2 minutes 6 seconds][Agent] : Oh lovely. It'll be nice to have a little young ones around again, I'm sure.

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

[2 minutes 10 seconds][Agent] : Umm, but I understand well who you're thinking of is you have your partner and you have your son as well. And the reason I ask you a question like that, you will be in complete control on who receives the money at every stage of your life insurance policy. We do provide you with what's called a beneficiary's form. So whoever you then nominate is who's going to be receiving that money directly at that time with the funds available for your family, they will have complete control on how the money is then used. If it's to be covering any loans, if there's any unpaid bills that need covering, even to the immediate expenses like funeral costs, as they can request an advance payout of \$10,000 from your life insurance to be able to help with more of those immediate expenses at the time.

[2 minutes 53 seconds][Customer] : Yeah.

[2 minutes 51 seconds][Agent] : OK, now with applying for the cover, we keep it nice and simple for you. It's done all over the phone. So there's no forms you need to fill out. There's no medical checks you need to complete. It's just yes or no questions, which I'll help you with. Grego, that's designed to, oh, it's determining your final price of your policy and the exact terms of your policy as well. OK, before we go through anything like that though, I'll load up some pricing. Let's work out the best amount for you to be covered for. We'll make sure it's all, all affordable for you as well. I do just have a couple of questions to ask you. Can I confirm?

[3 minutes 13 seconds][Customer] : Yeah, yeah, yeah, yeah, I have a few.

[3 minutes 27 seconds][Agent] : Have you had a cigarette?

[3 minutes 29 seconds][Customer] : No, no, I have a few questions myself.

[3 minutes 29 seconds][Agent] : Yeah, I do. I'll, I'll be happy to answer them for you. What questions do you have?

[3 minutes 37 seconds][Customer] : Well, umm, the diabetes cancel me out.

[3 minutes 43 seconds][Agent] : Uh, we'll need to go through the questions to determine your eligibility. Umm, but with diabetes, it's a question that we ask for, but I I will explain to you the outcome with it. Do you have other questions?

[3 minutes 55 seconds][Customer] : Yeah, I mean, you know, because of diabetes, I all that all that good stuff. But yeah, I was, I was just waiting for Christian meals.

[4 minutes 10 seconds][Agent] : Yep.

[4 minutes 7 seconds][Customer] : I've been, I'll tell you now, being turned down before. So. Yeah.

[4 minutes 11 seconds][Agent] : OK, understand is that for diabetes you can turn down for, we can offer cover for diabetics, but it's dependent on other health and life sales factors. So that's why I don't wanna 100% confirm it with you because there's a number of different questions that I need to go through. But just for diabetes alone, it doesn't just automatically rule you out. Umm, but I will go through the questions with you in a moment and then I can tell you straight away if we can offer cover or if we can't and if we can offer cover on what term? So I'll make sure I'm very transparent and honest with everything you need to know before we get anything in place at correct.

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

[4 minutes 48 seconds][Agent] : OK, so let's first work out the amount for you to be covered for, uh, because it needs to be an amount that you're comfortable with your family receiving, but it needs to be affordable for you as well. So you can take a look at some amounts. Umm, now I'll just confirm that question again. So have you had a cigarette in the last 12 months or was that a yes or no?

[5 minutes 7 seconds][Customer] : No.

[5 minutes 8 seconds][Agent] : OK, good to hear that. By the way, hope you lost us all choice and in terms of the amount of cover we can offer for you, it ranges from a minimum of \$100,000 to a

maximum of \$500,000. There is a \$50,000 increments in between. For example minimum is 100,000, next to that one 5200 all the way up to 500,000. Do you have an idea on what you feel like would be best to leave behind for your partner? For your son?

[5 minutes 35 seconds][Customer] : Well, well, minimum probably is.

[5 minutes 40 seconds][Agent] : Yep, not to worry. If we have a look at insuring you for \$100,000, that would bring your premium to \$106.37 per fortnight. So it equates to \$53.19 per week. That's leaving \$100,000 behind for your family. Gregor, in terms for affordability at the moment. How does that sound to you? Sounds affordable. Good to hear. Most certainly needs to be. It is only an indication though.

[6 minutes 1 seconds][Customer] : Yeah, sounds horrible, Yeah.

[6 minutes 13 seconds][Agent] : Just so you know, I need to go to the questions and confirm the final price with you. So before you go any further, let's go through those now and then we'll confirm your eligibility. OK?

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

[6 minutes 24 seconds][Agent] : Alright, so there's a quick paragraph that I need to read to you before we head through the questions and this will let you know what to expect to the questions as well. So it reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services and we'll share this with your insurer and make sure it's with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure. So before you enter into a life insurance contracts, you have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and in what terms. You do not need to tell us things that we already know or should know as an insurer, which reduces the risk we insure. You have this duty until the time we enter into the contract.

[7 minutes 34 seconds][Customer] : None.

[7 minutes 27 seconds][Agent] : If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. So with a clear yes or no, can you please confirm? Do you understand this? OK, So with the questions, very simple health and lifestyle questions, I just require a clear yes or no for each. But if you do need me to clarify anything along the way, just do let me know, OK? Uh, the first question I need to rate Currica is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

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

[8 minutes 11 seconds][Agent] : OK, next section. Now it's a pre qualifying medical history, so it reads, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following First question with this one reads stroke or heart conditions such as not limited to palpitations, heart murmur, heart attack and angina. Yes or no?

[8 minutes 36 seconds][Customer] : Uh, is it going on through that ECG, uh, treatment or what?

[8 minutes 43 seconds][Agent] : It depends on what circumstance 'cause I understand an ECG is a test for the heart. It could be used for a test for the heart. What was the reason you had the ECG?

[8 minutes 50 seconds][Customer] : Yeah, oh, the doctors were concerned, so, umm, they sent me to the hospital and then they're all clear from the hospital.

[8 minutes 55 seconds][Agent] : OK, I understand I'm placing you that you got the all clear because that would have been a bit scary, I'm sure.

[9 minutes 1 seconds][Customer] : So yeah, yeah.

[9 minutes 4 seconds][Agent] : But and but the everything worked out OK.

[9 minutes 7 seconds][Customer] : MMM.

[9 minutes 7 seconds][Agent] : What was the reason that they were a bit worried? Were you experiencing like some chest pain or was there any symptoms you were having? Right.

[9 minutes 14 seconds][Customer] : I went to there for a fever and then they put me on the the concern about my heart and I don't know what the reason was.

[9 minutes 21 seconds][Agent] : That's OK.

[9 minutes 21 seconds][Customer] : When they seem to, they seem to the hospital. And then, yeah, that was I was just giving all, all clear.

[9 minutes 29 seconds][Agent] : Yeah, right. OK, not a worry. That wouldn't be disclosed to you then. Umm, yeah, I understand that you had your heart checked, but it's not a heart condition that you had. It was just ruling that out pretty much due to the fever. Umm, so we won't need to umm, disclose that here. Was that all correct? What I said it was again, you went to hospital due to the fever. Doctors were worried, umm, they had a look at your heart, everything came back clear. Is that correct?

[9 minutes 41 seconds][Customer] : All right, That's correct.

[9 minutes 55 seconds][Agent] : All right, yeah, we won't need to disclose back here because it's only asking if it's a heart condition that you have had or have. So just keeping that in mind because we'll get back to the favor a little bit later on anyway, umm, so I'll just confirm with you again. So have you ever had symptoms of been diagnosed with or treated for or intend to seek medical advice for any of the following? So for stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina with that be a yes or no OK, lung disorder excluding asthma, sleep apnea or pneumonia, yes or no? I'm sorry to hear that.

[10 minutes 28 seconds][Customer] : Also no I've got pneumonia now, just picked it up and I and I've got a three bed.

[10 minutes 44 seconds][Agent] : OK then so with pneumonia and sleep apnea, that's actually also going to be disclosed a little bit low, uh, later on there raising towards that this question, just excluding those, it's excluding sleep apnea and excluding pneumonia. So it's not included with this question there.

[11 minutes 1 seconds][Customer] : Yeah.

[11 minutes][Agent] : OK, So I'll just confirm with you for lung disorder excluding, so not including asthma, sleep apnea or pneumonia. Is that a yes or a no? Excluding Yeah, excluding asthma, sleep apnea or pneumonia.

[11 minutes 11 seconds][Customer] : Oh, excluding and what was prison and did I have?

[11 minutes 21 seconds][Agent] : Uh, 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 question read lung disorder excluding asthma, sleep apnea or pneumonia.

[11 minutes 37 seconds][Customer] : What does excluding mean?

[11 minutes 35 seconds][Agent] : It means not including, not including.

[11 minutes 39 seconds][Customer] : That means not Yeah. Yeah.

[11 minutes 42 seconds][Agent] : So when we're saying excluding, it means if you have these, if you have sleep, asthma, sleep apnea or pneumonia, you do not need to disclose it here.

[11 minutes 55 seconds][Customer] : Oh, OK.

[11 minutes 51 seconds][Agent] : You don't need to say yes if that's the only thing you have in terms of long it does not, it's not included with this question. That's what it means by excluding.

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

[12 minutes 1 seconds][Agent] : So if it's just sleep apnea and pneumonia that you have, again, this does not need to be disclosed here.

[12 minutes 8 seconds][Customer] : Oh, OK.

[12 minutes 8 seconds][Agent] : You do not need to say yes for it just because of those conditions.

[12 minutes 8 seconds][Customer] : Yeah, OK.

[12 minutes 12 seconds][Agent] : Does that make sense there? Does that clarify that? OK.

[12 minutes 12 seconds][Customer] : Yeah, yeah, yeah.

[12 minutes 15 seconds][Agent] : But just keeping that in mind against sleep apnea and pneumonia, it does not need to be disclosed here. So for lung disorder excluding a smart sleep apnea or pneumonia, is that a yes or a no? OK cancer or leukemia excluding skin cancer, kidney disorder, hepatitis or any disorder of the of the liver. Anxiety, depression. Sorry, anxiety, depression or stress requiring medical treatments or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease?

[12 minutes 27 seconds][Customer] : No, no, no, no, no, no, no.

[12 minutes 56 seconds][Agent] : So any form of dementia including Alzheimer's disease, is that a

yes, true. OK, moving on. So the next section is in relation to your heights and your weights. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or heights and weight ranges. Craig, can I ask what is your exact heights please and either centimeters or feet and inches? Thank you, Hun. 178 centimeters, That's correct. OK. What is your exact weight, please? Thank you. Sorry.

[13 minutes 26 seconds][Customer] : 1.78 meters, yeah, yeah, 136.5 correct.

[13 minutes 41 seconds][Agent] : So 1136.5, just give me one moment. And have you experienced any unexplained weight loss of more than 10 kilograms in the last 12 months? Yes or no?

[13 minutes 57 seconds][Customer] : Oh, I wish. No.

[13 minutes 59 seconds][Agent] : Me too. Don't worry Greg. Umm, I feel like I've put that weight on in the last few months of anything, so don't worry, I'm in the same boat. Uh huh. Just double checking that the exact weight that you provided that was in kilograms. That's correct. 136.5.

[14 minutes 6 seconds][Customer] : Yeah, yeah. Yeah.

[14 minutes 12 seconds][Agent] : All right, all good then let's move on. Uh, the next question now asks about occupation. So it rates.

[14 minutes 31 seconds][Customer] : Nope.

[14 minutes 18 seconds][Agent] : Does your work require you to go underground, work at heights above 20 meters, start to depth below 40 meters, use explosives or travel to areas experiencing war or civil rest 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?

[14 minutes 39 seconds][Customer] : Nope.

[14 minutes 41 seconds][Agent] : Uh, do you have, do you have definite plans to travel or assign outside of New Zealand? For example, booked or will be booking travel within the next 12 months? OK, which countries do you intend to travel to or reside in?

[14 minutes 50 seconds][Customer] : Yes, I'm going to see my mothers, my wife and and my grandkids in Australia.



[14 minutes 58 seconds][Agent] : Oh, very nice. In Australia. It's amazing.

[15 minutes][Customer] : Yeah.

[15 minutes 1 seconds][Agent] : Where in Australia are they? In Queensland. In my opinion, it's the best place to go in Australia. I grew up in Sydney and my dream was always to move to Queensland. It's just such a beautiful place. You've been there a few times or?

[15 minutes 3 seconds][Customer] : QLD, yeah, yeah, I'll just come back.

[15 minutes 17 seconds][Agent] : Oh really, There you go. It's like your second home by the sounds of it.

[15 minutes 21 seconds][Customer] : Yeah.

[15 minutes 22 seconds][Agent] : Good stuff. When's the next trip planned for?

[15 minutes 25 seconds][Customer] : 18th of this month.

[15 minutes 27 seconds][Agent] : Oh, well, so not even too long.

[15 minutes 29 seconds][Customer] : No.

[15 minutes 28 seconds][Agent] : So I, you were you down there for Christmas?

[15 minutes 31 seconds][Customer] : Yeah.

[15 minutes 32 seconds][Agent] : Uh, good stuff. Well, have a great time. Umm, and then I just need to confirm, will you be overseas for longer than three consecutive months?

[15 minutes 44 seconds][Customer] : Not three months. No.

[15 minutes 46 seconds][Agent] : OK, not a worry. Well, good, let's move on. Next question, rates. Do you have existing life insurance policies with other life insurance companies with the combined total sum assured of more than \$5,000,000? Yes or no OK, next section now it's in relation to medical history, so it rates have you ever had symptoms of been diagnosed with or treated for or intend to seek medical advice for any of the following? First question with this one reads diabetes raise blood sugar, impaired glucose, tolerance for impaired fasting glucose. There'll be a yes for that question.

[16 minutes 23 seconds][Customer] : Yeah.

[16 minutes 22 seconds][Agent] : Craig, appreciate you letting me know. So type one or Type 2

diabetes, is that a yes or a no?

[16 minutes 31 seconds][Customer] : What's on those? Plug one?

[16 minutes 32 seconds][Agent] : Type 1?

[16 minutes 33 seconds][Customer] : There's no, there's no mention on that.

[16 minutes 35 seconds][Agent] : Well, type 1 is insulin dependent. Type 2.

[16 minutes 37 seconds][Customer] : Oh, so plug two, Yeah.

[16 minutes 40 seconds][Agent] : OK, just to make sure we're all clear with it, I just want to read you the definition of both. So diabetes mellitus type one, this is also referred to as an insulin dependent diabetes mellitus. In type 1 diabetes, the pancreas order undergoes an autoimmune attack by the body itself and is rendered incapable to make insulin. Type 1 patients must rely on insulin medication for survival and then diabetes more out of type 2. This is an insulin resistant diabetes diagnosed at an adult age that can initially be monitored by exercise and diet. Medications are typically needed as the disease progresses. So umm, for type one or type 2 diabetes, would that be a yes or a no for that one?

[17 minutes 21 seconds][Customer] : Yeah, that's yeah to the last one, yeah.

[17 minutes 34 seconds][Agent] : So for the type 2 diabetes, OK, not to worry. I just need to repeat one question. I'm so sorry. I may have read it incorrectly. So I just need to make sure I've done right by you. So for have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Sorry that was that a yes or no?

[17 minutes 58 seconds][Customer] : That's a knife.

[17 minutes 57 seconds][Agent] : All got that. All right, well, that comes to the end of the questions. Thank you so much for taking the time out of your day to go through that. Thank you for your honesty as well. I'm very happy to tell you you've been approved for the life insurance. We are able to offer you your life insurance policy, which is really great to say umm. So what I'm going to do now I'll take you through in more detail on exactly what's going to come included as part of your insurance now that you have been approved. Understanding the reason that you're looking to take

out cover. You've had recent losses within your circle. You mentioned you had close friends again, I'm so sorry to hear made you think of your partner and your son wanting to leave some money behind for them. So again I can assure that you have been approved. It's subject to the following terms and conditions. We are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. Now under this cover you will have the death benefit included. So for the 1st 12 months you will be covered for accidental death only and then after 12 months you will be covered for deaths due to any cause. However, suicide is not covered in the 1st 13 months of the policy. So once you're approved for the life insurance, correct, I can confirm you will be approved for life on the amount for you to organize to cover on. And what I'm referring to that is Touchwood, nothing happens.

[19 minutes 21 seconds][Customer] : None.

[19 minutes 20 seconds][Agent] : But say for example, you were to develop any health conditions or have any complications to help you to a pre-existing condition. It will never impact your original life insurance and that will all be covered under after the first 12 months. Uh, for example, the type 2 diabetes. Does that make sense Sir?

[19 minutes 38 seconds][Customer] : Yeah.

[19 minutes 39 seconds][Agent] : OK, because again, for the 1st 12 months you will be covered for accidental death only and then after 12 months you will be covered for death to choose you any cause. However, suicide is not covered in the 1st 13 months of the policy. Now there's a terminally ill advanced payment included as well. So this is a living benefit. This one is for you and it's after hold you holding your policy for 12 months. If you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the entire lump sum to you and that's designed to help you with your medical expenses, ensuring you're getting the best care possible as well. OK. Now at the time of your passing, your family can also request an advance payout of \$10,000 that is there to hold with more of those immediate expenses like funeral calls, unpaid bills. Because in terms of that advance payout, claims pay quickly, usually within one business day of completed documents being received there. OK.

[20 minutes 18 seconds][Customer] : Yeah, yeah.

[20 minutes 40 seconds][Agent] : So could you've been approved for three amounts, 50,000 dollars, \$75,000 and \$100,000. If we do have a look at insuring you for our top cover, 100,000 comes in at \$246.17 per fortnight, so it quotes to \$123.09 per week approximately for \$100,000 to be left behind there.

[21 minutes 7 seconds][Customer] : Hmm.

[21 minutes 5 seconds][Agent] : OK, now I understand there was a change to the price, umm, originally, umm, of course that's because you've been approved due to the terms and conditions. Again, the great news is we can still offer cover, We can still offer you your life insurance, but of course, it still needs to remain within your budget. Is that still comfortable for your budget? That correct? Or did you want to take a look at it?

[21 minutes 28 seconds][Customer] : Yeah, it's getting a bit up there now.

[21 minutes 25 seconds][Agent] : The other amounts we can offer, I understand.

[21 minutes 32 seconds][Customer] : I don't know.

[21 minutes 33 seconds][Agent] : The reason I ask, you've been approved for three amounts, so there's a \$50,000 cover and a \$75,000 cover as well. Just to show you these other options, if we look at 75,000, it's \$184.63 per fortnight, which is 9230. Two, \$92.32 per week, leaving 75,000 behind. All we have the \$50,000 cover which is \$123.09 per fortnight, which is \$61.55 per week and that's leaving \$50,000 behind for your partner and your son there. How do those amounts sound within the budget? Which one's sounding better out of the 50 and the 75?

[22 minutes 24 seconds][Customer] : Yeah.

[22 minutes 22 seconds][Agent] : 75,000 Not a way we can keep it with the 75,000 for you then, because in regards to the amount that you're covered for, that's going to automatically increase as well. And I'll explain to you how it works. So firstly, please be aware that your premium is set, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amounts will increase by 2% with associated increases in premium. However, you can opt out of this indexation each year we'll let you know 30 days prior of the

indexation being added. So if you wish to opt out, just call me back there. OK?

[23 minutes 6 seconds][Customer] : Yeah.

[23 minutes 7 seconds][Agent] : That's everything that comes included this part of your cover. Once again, the great news is you've been approved for the cover. We can most only offer the life insurance based on that \$75,000 cover. So now that you've been approved, understanding again, you're looking to take out this cover and thinking of your partner and your son, umm, we can go ahead and get that policy organized for you where it's all the range from today, but you will not need to make any payments straight away with getting this policy in place. What's going to happen from here? We'll be getting all your tailored documents sent across to your e-mail address and putting it in writing to your home address as well. Now. This will have everything you need to know about your life insurance. It gives you a chance to sit down, have a good read over it all. Once you have, you will find a beneficiaries form within those documents. We do kindly ask if you can please fill that out for us and send that back to us so we know who to leave your life insurance to. But if you if you were to have a change of part with the policy for any reason at all, this policy does provide you with a 30 day cooling off. So if you decide the policy is no longer suitable for you and you cancel the policy within the 30 days, you'll receive a full refund of your premium just unless the claim has been made there.

[24 minutes 4 seconds][Customer] : Yep, Yep.

[24 minutes 22 seconds][Agent] : OK, so I'll jot down your address so we know where to get the documents sent to you on. Do you know what your post code is? The 4 digits? If not, it's OK. Yeah.

[24 minutes 32 seconds][Customer] : No, I think it's 3401.

[24 minutes 41 seconds][Agent] : What suburb do you live in?

[24 minutes 38 seconds][Customer] : I think it's 3 401.

[24 minutes 45 seconds][Agent] : Yeah, you got a spot on. Well done. Honestly, I never blame anybody when they're a bit unsure on the post code. It's not something that we use very often anymore.

[24 minutes 47 seconds][Customer] : Yeah, yeah, yeah, we got to use that a lot.

[24 minutes 54 seconds][Agent] : Like, if you ask me, I do.

[24 minutes 55 seconds][Customer] : We got to use it a lot in Australia.

[24 minutes 58 seconds][Agent] : Yeah. In Australia it's different. In New Zealand, not so much. Oh, no, You've done well. If you all see my post code right now, I don't think I would have a clue, honestly. So you've done well.

[25 minutes 2 seconds][Customer] : It is OK.

[25 minutes 9 seconds][Agent] : Can I ask your address as well, please?

[25 minutes 12 seconds][Customer] : One Ward St. Wahro.

[25 minutes 14 seconds][Agent] : On Ward St. OK. And your home address, is it the same as your postal address? Do you receive them your mail there?

[25 minutes 23 seconds][Customer] : Is it the same as One Ward St. Wahro?

[25 minutes 25 seconds][Agent] : Yep. So you receive all your mail then with your postal address.

[25 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yeah.

[25 minutes 30 seconds][Agent] : OK, all good then. So with getting this finalized today, as I was mentioning, there's no upfront payments required by you. Do you want to keep this in line with the pay cycle or if you have a preferred day? I'll help you with that now, Uh, when works best for you, Craig? And when would you like the first payment to be?

[25 minutes 49 seconds][Customer] : Oh \*\*\*\* I haven't even got a calendar near me.

[25 minutes 53 seconds][Agent] : That's OK. That's the 10th of December, believe it or not. I mean, like, what, 15 days away from Christmas?

[25 minutes 57 seconds][Customer] : Yeah, like, yeah, like today is my paygate today.

[26 minutes 1 seconds][Agent] : Yeah, OK.

[26 minutes 12 seconds][Customer] : So this is gonna be a sick day.

[26 minutes 18 seconds][Agent] : That's right.

[26 minutes 14 seconds][Customer] : It goes out when the day out of the for the change.

[26 minutes 21 seconds][Agent] : No, it's designed where it's comfortable for you. So if you're wanting to keep it in line with the pay cycle, then we can keep it in line with that. So if you chose

today, for example, the first time will be today and it'll be every fortnight on the Tuesday.

[26 minutes 36 seconds][Customer] : Oh, OK.

[26 minutes 40 seconds][Agent] : Yeah, no worries at all.

[26 minutes 36 seconds][Customer] : Yeah, no, take it out on Wednesday, the fortnight.

[26 minutes 42 seconds][Agent] : Did you want to leave? Did you want it this Wednesday or did you want it the following Wednesday? Oh, sorry. The next day cycle, what works best for you?

[26 minutes 49 seconds][Customer] : Yeah.

[26 minutes 52 seconds][Agent] : OK, so not tomorrow, not next Wednesday, the Wednesday after. OK. Actually, I'm so sorry. I've just checked. That's all. That's Christmas. We can't debit on Christmas due to the public holiday. The next day after that I could do is the 27th of December, which is a Friday.

[26 minutes 51 seconds][Customer] : Next pay cycle, No, Yeah, yeah, I'll have to do that. And it'll stay that and it'll stay on Friday. Would it?

[27 minutes 17 seconds][Agent] : Yeah, we couldn't. It would be every four on the Friday. But you can apply to update it. You can apply to update it by just giving us a call if you wish to do so.

[27 minutes 30 seconds][Customer] : Yeah, because I like to do.

[27 minutes 32 seconds][Agent] : Or alternatively we can do tomorrow. Yeah, get it over and done with.

[27 minutes 33 seconds][Customer] : I like, I like, I like getting, I like getting all my that was going done on the one day instead of having a job trade. Oh well, I don't like it's messy and evident here and there. Yeah.

[27 minutes 42 seconds][Agent] : Yeah, completely understand that. Would you be comfortable for tomorrow? I know you said your pay cycle is today and then it'll be just every four on the Wednesday from there.

[27 minutes 55 seconds][Customer] : What about the following?

[27 minutes 57 seconds][Agent] : Yeah, we can do that.

[27 minutes 59 seconds][Customer] : Yeah, yeah.

[27 minutes 58 seconds][Agent] : So next Wednesday, yeah, no worries.

[28 minutes 1 seconds][Customer] : What's that?

[28 minutes 1 seconds][Agent] : I can do that.

[28 minutes 2 seconds][Customer] : What's that?

[28 minutes 4 seconds][Agent] : It is \$184.63 per fortnight. So the \$75,000 benefit and then next Wednesday, that's the 18th of December 2024, it'll be every fortnight on the Wednesday. Does that work OK for you?

[28 minutes 24 seconds][Customer] : So that this two is gonna be a weekly buzz.

[28 minutes 20 seconds][Agent] : What was that?

[28 minutes 29 seconds][Customer] : Well, you take them on out. Like, are you taking a nap tomorrow?

[28 minutes 28 seconds][Agent] : Sorry, it's up to you. It's you get to choose. So if you wanted to be out tomorrow, I can organize that. If you want it next Wednesday, I can do that. It's just a bit tricky with the Wednesdays at the moment, just with the new year, uh, with the Christmas period right now, umm, with public holidays coming up. So, umm again, if you wanted to leave it till the next pay cycle and have it on a Friday and then if you want to update it, then that's your normal pay cycle on a Wednesday.

[29 minutes 3 seconds][Customer] : Yeah, I'll have to.

[29 minutes 1 seconds][Agent] : As simple as just giving me a call back and then you can apply to update that.

[29 minutes 5 seconds][Customer] : Yeah, I'll have to go to that one.

[29 minutes 6 seconds][Agent] : All right then, so do you want to do the 27th of December 2024 then and then every four on the Friday and then you can give us a call to apply to update the payment date in the future then.

[29 minutes 12 seconds][Customer] : Yeah, yeah.

[29 minutes 17 seconds][Agent] : All right, so anything, I'll keep it as that. Umm now lining this one up for you. We can link this through either a direct debit using an account number or through a Visa



or a MasterCard. What would work better for you?

[29 minutes 29 seconds][Customer] : Oh, what the hell. I I got to go to the doctor's pretty soon for a doctor's appointment.

[29 minutes 35 seconds][Agent] : I understand.

[29 minutes 35 seconds][Customer] : I'm just I'm running late so I didn't think to take this long, No.

[29 minutes 39 seconds][Agent] : Yeah, and I understand that we need to go through the questions there. I can respect you. Didn't think it was going to take this long, but what? We're right at the end now. Critical. All we need to do is line that up. I read a declaration and we're done. We're really at the very end of the process here, so it won't take too much more of your time at all, because again, we're right at the end. Umm. I'll just need to line it up again through either a direct debit using an account number or a Visa or a MasterCard.

[30 minutes 5 seconds][Customer] : I haven't got my bloody.

[30 minutes 20 seconds][Agent] : Just one thing I just wanted to ask about, umm, you mentioned that you're about to go to the doctors, uh, for a doctor's appointment. Is that in regards to something that you've already told me about or is it something different that you're going to? Was it? Yep.

[30 minutes 30 seconds][Customer] : Yeah, yeah, just I just can't check up on my pneumonia.

[30 minutes 35 seconds][Agent] : Oh, on the pneumonia, I say OK. I appreciate you letting me know. That's fine. Hopefully you're OK then. Yeah, of course. Never fun. So that's all good. Yeah. You just let me know whenever you're ready.

[30 minutes 42 seconds][Customer] : That what I can't get a hold on.

[30 minutes 51 seconds][Agent] : It's whatever be preferable for you.

[30 minutes 55 seconds][Customer] : I need to get into my phone and I can't because it's the cooling one.

[31 minutes 2 seconds][Agent] : It. Does it not allow you to go out while you're on the phone? What kind of phone do you have?

[31 minutes 6 seconds][Customer] : No, I was on it. Are you still late?

[31 minutes 11 seconds][Agent] : Yeah. Yeah, I'm here.

[31 minutes 14 seconds][Customer] : Alright. Are you ready for the account?

[31 minutes 54 seconds][Agent] : Yep.

[31 minutes 53 seconds][Customer] : Do you need you need my card number or the account number?

[31 minutes 57 seconds][Agent] : Is it your card number? Whatever's better for you. Yep, no worries. What's the account number? Uh huh.

[32 minutes][Customer] : If I give you the card number, it'll go from the wrong account, so I'll give you the account number 118532016302, 646.

[32 minutes 22 seconds][Agent] : OK, perfect. SO1185. Sorry 118532016302646.

[32 minutes 23 seconds][Customer] : That's the online account, yeah.

[32 minutes 38 seconds][Agent] : OK, thank you. Account name under your full name Craig Martin. OK, well, good. I have some questions, uh, that I need to ask you in regards for the direct debit, if I can just have a clear yes or no, please starting with, do you have authority to operate this bank account alone and do not need to directly authorize debits? Is that correct there?

[32 minutes 43 seconds][Customer] : Yeah, yeah, that's correct.

[33 minutes 4 seconds][Agent] : Thank you. Uh, 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?

[33 minutes 14 seconds][Customer] : What was that?

[33 minutes 15 seconds][Agent] : 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? OK, are you happy to set up a Direct Debit Authority without signing a form?

[33 minutes 26 seconds][Customer] : No, I haven't. Are you telling me that money is getting at the pinnacle?

[33 minutes 38 seconds][Agent] : No, no, no. Umm, sorry, what? We'll confirm pinnacles are underwriter curriculum. There is a percentage that is payable to them as they're the insurer of the policy, but you'll only be handling with one choice. You'll only be dealing with one choice, Insurance in terms of servicing, organizing you cover claiming. This one's just confirming we don't have a form

for you to fill out. Reason towards that is, uh, you can organize it entirely over the phone in the comfort of your own home without needing to go to the bank & documents and all those on the things. So that's what we're double checking with you. Are you happy to set up a direct debit authority without signing a form?

[34 minutes 19 seconds][Customer] : Yeah.

[34 minutes 20 seconds][Agent] : OK, umm, so and you agreed this authority is subject to the terms and conditions relating to the bank account provided and the sorry, you agreed 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 authorize your bank to allow Pinnacle life, who is the initiator for one choice to direct debit this accounts in accordance with these terms and conditions. Yes or no? I need a yes or no. Please break up for the core record. OK, I'm OK, so I need to just double check. I have all your details here correct before we finalize it. Just give me one second.

[34 minutes 50 seconds][Customer] : Yeah, yes, yes, man, I'm trying to get \*\*\*\*\* now for \*\*\*\*\* sakes. Come on.

[35 minutes 19 seconds][Agent] : Correct. If you're too much of in a rush, I do not want to rush this process for you. We can organise another time after your doctor's appointment if you want. OK, that's fine because I don't want to be putting pressure on you to get this done if you're in a rush. What time is your doctor's appointment?

[35 minutes 26 seconds][Customer] : You're gonna have to mate in, uh, 10 minutes.

[35 minutes 39 seconds][Agent] : 10 minutes.

[35 minutes 39 seconds][Customer] : I've got about.

[35 minutes 39 seconds][Agent] : I could get. OK, I see. I can call you after it then.

[35 minutes 40 seconds][Customer] : I've got yeah, I've got a few miles to travel, yes.

[35 minutes 47 seconds][Agent] : It's not a process to be rushed. We're insuring you for \$75,000 a curriculum. So it's not a process to be rushed. Alright, We're right at the end. We don't have much left to go, but I want to make sure you're in a comfortable position to do it. Are you in a comfortable

position to do it now?

[36 minutes 4 seconds][Customer] : How long is it going to take?

[36 minutes 5 seconds][Agent] : Maybe another.

[36 minutes 5 seconds][Customer] : Is it going to take more than 10?

[36 minutes 7 seconds][Agent] : No, it won't take more than 10 minutes. It's going to take about 7-8 minutes. Not even. I just said read a declaration with them. Are you happy to do it now?

[36 minutes 17 seconds][Customer] : Yeah, it does. Now I I don't have much phone.

[36 minutes 20 seconds][Agent] : All right.

[36 minutes 19 seconds][Customer] : I'm I'm driving.

[36 minutes 21 seconds][Agent] : OK. But you're OK for me to complete it now, then.

[36 minutes 24 seconds][Customer] : Yeah, let's complete it.

[36 minutes 26 seconds][Agent] : OK, all good. So I'll reconfirm your details. Your full name, Mr. Karika Martin. Date of birth 13th of June 1957, male New Zealand resident residing in New Zealand. Home and postal address one ward, St. Waharoa 3-4 O1. All right, e-mail Karika Martin So KARIKAMART in57@gmail.com.

[36 minutes 39 seconds][Customer] : Yeah, yes, yes, 3.

[36 minutes 55 seconds][Agent] : Alright, I'm just loading up the declaration now. Thanks for your patience. Alright, sorry for the delay then. I've got it loaded now so it reads. Thank you Craig and Martin, it is important you understand the following declaration. Sorry, OK, yes umm, it is important that 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 life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and the 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.

[38 minutes 31 seconds][Customer] : \*\*\*\* you, mummy.

[38 minutes 26 seconds][Agent] : 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 correctly 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 to Pinnacle relies upon the information you have you have provided when it's that's in 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?

[38 minutes 53 seconds][Customer] : Yes, yes.

[39 minutes 17 seconds][Agent] : 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 tend to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us.

[39 minutes 33 seconds][Customer] : Yes.

[39 minutes 33 seconds][Agent] : The accepted cover pays a lump sum benefit amount of the following. Craig and Martin received \$75,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Sorry. In the 1st 13 months of the PO policy in the 1st 12 months. So in the 1st 12 months. Your policy isn't forced. The death benefit is paid only in the event of accidental death. Your cover ends on December 26, 2044, 12:00 AM. Your premium for the first year of cover is \$184.63 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year.

[40 minutes 13 seconds][Customer] : Oh.

[40 minutes 10 seconds][Agent] : Your sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 12%

and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. A and that's has rated Pinnacle with AB plus financial strength goods 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 mailed to you 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. Finally, you have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have watched the claim. All done, correct up with a clear yes or no need to confirm these two final questions and then we're done. OK with a clear yes or no. Do you understand and agree with the declaration?

[41 minutes 6 seconds][Customer] : Yes, Yes.

[41 minutes 13 seconds][Agent] : Would you like any other information now, or would you like me to read any parts of the policy documents to you? Sorry, yes or no?

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

[41 minutes 25 seconds][Agent] : OK, I've accepted that. I know you're in a rush, so I'll let you go. Call me if you need anything. Uh, number will be on the documents for sending.

[41 minutes 30 seconds][Customer] : OK, Yeah.

[41 minutes 31 seconds][Agent] : Have a good day.