[20 seconds][Agent] : Good evening, Harold. My name's David. I'm calling from Australian Seniors. I'm just giving you a call as you've received an expression of interest online just in regards to our life insurance. How are you today?

[30 seconds][Customer] : Good. Thanks.

[32 seconds][Agent] : OK, that's good to hear. Umm, just so I can assist you further, I just need to confirm some of your details here. I've just got here your full name as Harold Salisbury.

[30 seconds][Customer] : Yeah, Yeah, that's right.

[42 seconds][Agent] : Awesome.

[42 seconds][Customer] : That's Harold Williams.

[42 seconds][Agent] : And OK, did you want me to include your middle name as well? Did you want me to include your middle name here as well with your application or no?

[48 seconds][Customer] : Sorry, it doesn't warn me.

[54 seconds][Agent] : OK, no, that's alright. I'll keep it as held and date of birth as well. Harold, I've got here it's the 13th of the 9th 1951. Is that correct?

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

[1 minutes 3 seconds][Agent] : Awesome. And can I just confirm that you are a male Australian resident?

[1 minutes 3 seconds][Customer] : Yep, that's right.

[1 minutes 8 seconds][Agent] : Beautiful And I just need to let you know as well that calls are recorded. Any advice I provide this you know in nature and may not be suitable to your situation. And so just so I can have a better understanding, what sparked your interest into looking into life insurance, Harold, you need to or do you currently have some cover in place?

[1 minutes 30 seconds][Customer] : No, I haven't actually. I've got, we used to have life insurance, but we turned down and we decided some years ago we said no, it doesn't matter, we're old enough already. And then we sort of let it drift and we had health insurance anyway.

[1 minutes 36 seconds][Agent] : OK, OK, OK. Yes, yeah, of course.

[1 minutes 52 seconds][Customer] : So yeah, it was, it just sort of became superfluous to needs and

I I just think it's a good thing to have to just make it easier for whoever remains to have a few few quid to pay a few bills.

[2 minutes 15 seconds][Agent] : Yeah, of course. And that's exactly what our coverage designed for as well, Harold. It's to provide that financial protection for your loved ones to a lump sum payments if you were to pass away before your 85th birthday when the policy ends.

[2 minutes 24 seconds][Customer] : Yep, right.

[2 minutes 27 seconds][Agent] : OK, Sir, umm, you mentioned you had, umm, you just wanted to leave some money behind. You have an idea of who you want to leave this behind to?

[2 minutes 35 seconds][Customer] : Oh well, hopefully it'll be my wife.

[2 minutes 38 seconds][Agent] : Yeah. Have you guys got any kids or just you and your wife?

[2 minutes 41 seconds][Customer] : No, I've got a couple of funds. So yeah, if if she were to pass away prior to me, then I would leave it to them.

[2 minutes 44 seconds][Agent] : OK, OK. Well, that's good anyway that you're looking to, you know, provide that financial protection for your wife as well.

[3 minutes][Customer] : Yeah.

[2 minutes 56 seconds][Agent] : Umm, so you can choose cover between 10,000 up to 200,000 held and nominate up to five beneficiaries as well. So if anyone else that you wanted to think about, we'll be able to set that up, umm, at the end of this call. OK, so, umm, I also wanted to let you know that if death is due to an accident, your chosen benefit will triple. And we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. So we understand, you know, death in the family, uh, does mean it's a stressful time everyone. So we don't want to be the people to hold that process back and just, you know, allow the people to grieve as well. So yeah, that comes as an advance payment of 20% of the benefit amount. So it's, if it's apply held and we just ask you 8 yes or no questions relating to your health over the phone and just to see if you're approved as well. And if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. OK.

[3 minutes 32 seconds][Customer] : MMM, mm. Hmm.

[3 minutes 53 seconds][Agent] : And well, makes sense, doesn't it?

[3 minutes 55 seconds][Customer] : Got it. Yeah, Fair enough. Fair enough.

[3 minutes 57 seconds][Agent] : Umm, yeah. And in addition as well, Harold, there is a terminally ill advanced payment included in the cover. So knock on wood, this happens to you. But if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs to ensure that you receive the best care possible. Or in some cases, you know, help you plan out the future with your loved ones as well. So does that sound all pretty straightforward, Harold, or do you have any questions for me so far?

[4 minutes 24 seconds][Customer] : Yeah, so far so good.

[4 minutes 26 seconds][Agent] : OK, well, let's get through a quick together bit. Umm, so let me just let this up for you Need to finalize these things just to get your profile set up completely. All right, so the first one, uh, the first question that I have is just relating to your smoking status. So Harold, have you had a cigarette in the last 12 months?

[4 minutes 47 seconds][Customer] : No, that's fine.

[4 minutes 49 seconds][Agent] : Awesome. Very healthy life choice there. Umm, sorry, let me just change here. I've just entered the wrong. OK, cool. And yeah, keeping in mind the level of cover ranges from 10,000 and all the way up to 200,000, it does go up in increments of 10,000, but is there an amount that you'd like me to quote you on?

[5 minutes 8 seconds][Customer] : I was thinking of 100K.

[5 minutes 7 seconds][Agent] : Hold 100,000, of course. So keep in mind, we still do have to go through the health questions. So this is still subject to, umm, an approval, but I'm always happy to just work around to see what something, something that works towards your budget as well. But for that fortnightly premium, uh, sorry, for $100,000 of cover for your help, umm, it comes up to a fortnightly premium of $234.09. That's every two weeks. How's that sounding to you?

[5 minutes 42 seconds][Customer] : I'm just trying to work it out in my head.

[5 minutes 46 seconds][Agent] : Did you want to see what that looks like monthly or annually?

[5 minutes 47 seconds][Customer] : So annually.

[5 minutes 51 seconds][Agent] : Annually, of course, because it does work out to be, uh, the same amount. Doesn't matter, you know, whether you decide to pay for monthly or annually.

[6 minutes][Customer] : Oh yeah, yeah. No, no, no.

[6 minutes][Agent] : Umm, but for an annual, yeah, of course.

[6 minutes 3 seconds][Customer] : I'm just trying to put the dollars into an annual amount, that's all.

[6 minutes 8 seconds][Agent] : Yeah, of course.

[6 minutes 22 seconds][Customer] : OK.

[6 minutes 9 seconds][Agent] : So for an annual premium that comes up to a, uh, a yearly premium of $6000.80, I'm sorry, $6086.28 yeah, Yep.

[6 minutes 23 seconds][Customer] : And, and it actually it, if I look to be 95, right, I'm gonna be paying $6005 a year.

[6 minutes 42 seconds][Agent] : I'll le I'll let you know a little bit about the premium. So in terms of the premium for this one, it is your premium is step, which means it will increase each year. So I'll just pull this up for you and this will be an annual projection as well because of the annual here. So wait for this to load up for me, Harold. Sorry, it's just taking its time. And so as an indication, Harold, if you make no changes to the policy, your premium next year, uh, for an annual amount will be $6512.32 Umm, And when you mentioned umm, then up to the age of 90. So this policy does cover you up until the age of 85. S Sorry, pass away. So if you were to pass away or before your 85th birthday when the policy ends is what it says here.

[7 minutes 36 seconds][Customer] : OK. So I yeah, that's what I'm getting at.

[7 minutes 47 seconds][Agent] : Mm, hmm. Yeah, sorry.

[7 minutes 39 seconds][Customer] : So I'm paying the premium and if the policy date matures at 85, right, and I'm still alive, which the chances are that I will be because it's long given in my family, the chances are that I will be alive after I depart because there's longevity in my family.

[8 minutes 3 seconds][Agent] : Yeah, OK, Well, that's good to hear.

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

[8 minutes 7 seconds][Agent] : Yeah.

[8 minutes 8 seconds][Customer] : So then the policy becomes null and void, correct.

[8 minutes 14 seconds][Agent] : Yeah. So that this policy only goes up to before your 81st birthday, that's when the policy would end. Yeah, that's correct.

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

[8 minutes 24 seconds][Agent] : OK. Did you want to look at any other levels of cover though? That will help?

[8 minutes 32 seconds][Customer] : No, it's, it's sort of not what I wanted to achieve.

[8 minutes 36 seconds][Agent] : Yeah, of course. Well, do you have any other like sort of policies set up as well?

[8 minutes 35 seconds][Customer] : Yeah, yeah, I've got a couple of things happening. So it's yeah, yeah.

[8 minutes 48 seconds][Agent] : OK, All right.

[8 minutes 51 seconds][Customer] : That, that would, that wouldn't work for me.

[8 minutes 53 seconds][Agent] : Umm, OK, that's fair enough. Well, do you mind if I just pop you on hold very quickly here?

[9 minutes][Customer] : Yep.

[8 minutes 57 seconds][Agent] : I'll just check, double check something if I can, umm, just went through something with you. Otherwise, uh, I'll be back in maybe a minute or two. Is that OK?

[9 minutes 8 seconds][Customer] : Yeah, I'm, I'll just have another.

[9 minutes 12 seconds][Agent] : Thank you. No worries. You enjoy your team. I'll, I'll be back in about a minute. Thank you.

[9 minutes 15 seconds][Customer] : Yeah. Yep.

[12 minutes 43 seconds][Agent] : Hi Harold, thanks for your patience there and sorry about the wait. Hope you enjoyed your tea. Umm, well, I just said, uh, if you know, this wasn't sounding like uh, the right product for you at the moment held because of that expiry date. We do have a product as well, umm, under the funeral insurance. I can send you some information out and maybe you can have a think of that and I'll contact you in a week's time. That one does not have an expiry date. So umm,

but in terms of the benefit amount that you can choose, it goes up from 3000 all the way up to 15,000. So it still gives you that sort of protection for your family, you know, for your loved ones when time does come so you don't burden them with you know, expenses and what not.

[13 minutes 19 seconds][Customer] : I've already got that. I've already got funeral insurance. Yeah.

[13 minutes 21 seconds][Agent] : OK, OK, no, that's no worries.

[13 minutes 26 seconds][Customer] : Yeah. No. Fair enough. Yeah.

[13 minutes 24 seconds][Agent] : I just thought I'd run it past you since, you know, you did mention you wanted to leave something behind, but that's right. Umm, so you're not no longer wanting to go ahead with this, uh, life insurance at this stage.

[13 minutes 33 seconds][Customer] : No, I just don't think it'll work for me. That's that's all.

[13 minutes 36 seconds][Agent] : Yeah OK, that's fair enough.

[13 minutes 37 seconds][Customer] : I'm, you know, I'm not sure I could be run over by bus tomorrow, but yeah.

[13 minutes 45 seconds][Agent] : Yeah yeah, of course. You mean you know you can't put a price on, but you know the those types of things and you wouldn't have a crystal ball.

[13 minutes 58 seconds][Customer] : Yep.

[13 minutes 53 seconds][Agent] : But, umm, if any, if your mind does change at all, Harold, umm, you got a number. So please feel free to give us a call and we'll be able to assist you anytime. Yeah, awesome.

[14 minutes 3 seconds][Customer] : Thank you very much for the call.

[14 minutes 5 seconds][Agent] : No worries. Enjoy the rest of your night. Have a good one.

[14 minutes 7 seconds][Customer] : Thank you.

[14 minutes 8 seconds][Agent] : Bye for now.

[14 minutes 8 seconds][Customer] : Good night.