

[3 seconds][Agent] : Hello.

[5 seconds][Customer] : Hello.

[6 seconds][Agent] : Oh, hi there. Reece, it's Daniel here calling from One Choice Insurance. How are you today?

[12 seconds][Customer] : Yep.

[13 seconds][Agent] : That's very good to you. I'm giving you a quick call today. We have received your expression of interest online in regards to our life insurance. So we were calling to take you through that information and pricing there. So can I confirm I'm speaking with us at Reece and then Bristow.

[30 seconds][Customer] : Yep.

[31 seconds][Agent] : Beautiful. Thank you so much for that. There is, I've also got your date of birth here is the 11th of the third that's 1962.

[38 seconds][Customer] : Mm. Hmm, yes.

[40 seconds][Agent] : Sorry, I just said a yes. So it's perfect. Thank you so much for that. Can I please also confirm that you are effective course from now a New Zealand resident who is currently residing in New Zealand. Beautiful. Now Please note 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're suitable for your needs. We do not consider your personal circumstances. OK, now I have got an e-mail address hereofceharen8541@gmail.com.

[50 seconds][Customer] : Yep, Yep.

[1 minutes 16 seconds][Agent] : Perfect.

[1 minutes 17 seconds][Customer] : What is?

[1 minutes 17 seconds][Agent] : Thank you.

[1 minutes 17 seconds][Customer] : Who is this again?

[1 minutes 18 seconds][Agent] : Yes, Sir, my name is Jen. Sorry.

[1 minutes 19 seconds][Customer] : I'm still didn't behave like I'm still sleeping. Hang on, I'll just get with it. I'm trying to get with it. Oh God.

[1 minutes 23 seconds][Agent] : Oh, no, that's not that's alright, that's OK. So my name is Danielle. I'm calling from one choice life insurance. So you put a request on our website last, uh, yesterday morning actually umm, in regards to our life cover. So that's why we were giving you a call, so we could take you through that information and placing.

[1 minutes 42 seconds][Customer] : Oh, oh, OK.

[1 minutes 47 seconds][Agent] : Yeah. So I'm sorry that we seem to have woken you out. Vivier. I'll try not to keep you for too long. Umm, but is there anything in particular that's made you decide to look in for that last couple for yourself yesterday?

[2 minutes 5 seconds][Customer] : Oh, not really.

[2 minutes 10 seconds][Agent] : I'm sorry to hear that.

[2 minutes 9 seconds][Customer] : Actually my mum died and she, she was covered. It's failed or something. She doesn't keep up with it and it's left us from Abdul.

[2 minutes 24 seconds][Agent] : Mm hmm.

[2 minutes 21 seconds][Customer] : Obviously I didn't want that to happen with me sort of thing.

[2 minutes 25 seconds][Agent] : Do you mind me asking what when you say that when they're do you, you're more so concerned about the funeral expenses?

[2 minutes 32 seconds][Customer] : Oh, I paid it, Yeah.

[2 minutes 35 seconds][Agent] : Yeah, OK. So that's OK. That's the reason why I say is because you have put the request in for life insurance. So over here one choice, we do offer both life and funeral insurance by two different policies designed for slightly different reasons.

[2 minutes 36 seconds][Customer] : Yeah, I paid that one, Yeah.

[2 minutes 50 seconds][Agent] : So our funeral insurance, of course, both insurances are designed to pay out in the events of yourself passing away. With the funeral insurance that's more designed to take care of some of those more immediate and upfront expenses such as those funeral costs or any expenses that they need to be taken care of right away. With the life insurance that once more designed to take care of some of the bigger long term expenses such as unpaid bills or anything else that may need to be taken care of there. OK.

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

[3 minutes 24 seconds][Agent] : But in terms of this one here, in terms of this one here, you more so your more your main concern is more so just the funeral expenses or you're wanting to leave extra money left fine for your loved ones. What is it that you're sort of looking at doing?

[3 minutes 42 seconds][Customer] : I don't really know. How much is it a week, isn't it? So how much what's what is the thing?

[3 minutes 49 seconds][Agent] : Well, look, I can I can take you both through both our life and our funeral insurance. How does that sound?

[3 minutes 57 seconds][Customer] : Yes. Oh, what?

[3 minutes 58 seconds][Agent] : Yeah, that way you can, you can see how much each cover work costs and how each cover works there for yourself. So let's go through the life insurance. First off, their race. So First off and foremost, when it comes to our life insurance, it is designed to provide you with that little bit of Peace of Mind that if something happens to yourself, your family are going to have that little bit of financial security. Now we actually pay this money out to your chosen beneficiary as a lump sum payment and you can up to five people to receive this money in that instance.

[4 minutes 4 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 33 seconds][Agent] : So they could use that money for whatever they need. So whether it's helping them do something like as simple as just sort of maintain their lifestyle or they can use it to help them take care of any outstanding expenses, whether that be unpaid bills, mortgages, loans or any other costs involved in raising their family, the choice, it is entirely up to your loved ones.

[5 minutes 15 seconds][Customer] : Mm, hmm. Yeah.

[4 minutes 54 seconds][Agent] : I'm not actually going to tell them how to spend a sense of this money now at the time of your chosen beneficiary is making a claim their race They're also they're also able to request an advanced payout of \$10,000 to help photo for some of those more immediate and upfront expenses that may need to be taken care of right away. OK, perfect. So it's just like you through a little bit of pricing for our life insurance. I do need to ask, have you had a

cigarette in the last 12 months?

[5 minutes 29 seconds][Customer] : Mm. Hmm. Yep.

[5 minutes 31 seconds][Agent] : No. Fantastic. Thank you so much for that. Now the level of cover we can look at for yourself when it comes to life cover starts at \$100,000 being the lowest, up to a maximum of \$500,000 being the highest, and we're back in \$50,000 increments. So from 100 it goes to 152, hundred, 250 and so on up to that maximum of 500,000. What amount would you like to look at the 100,000?

[5 minutes 54 seconds][Customer] : Yeah, the small one, the smallest one, probably.

[6 minutes 4 seconds][Agent] : Yep, perfect. So if we were to look at \$100,000 worth of our life covered their rate, you're looking at an indicative fortnightly payment of \$62.45. So it's \$62.45 per fortnight. How does that sound to you?

[6 minutes 4 seconds][Customer] : Yeah, it sounds OK.

[6 minutes 27 seconds][Agent] : Did you want to look at any other amounts?

[6 minutes 32 seconds][Customer] : No, yeah, the second would probably be OK.

[6 minutes 29 seconds][Agent] : Are we happy around that 100,000 perfect mm? Hmm.

[6 minutes 37 seconds][Customer] : When, when would I have to start it? After Christmas or the end of the year.

[6 minutes 43 seconds][Agent] : So what's this? So what's this one here? What the next step is, is taking you through the house and lifestyle application so we can determine your eligibility for the cover. Umm, that way they were able to let you know First off if there's gonna be any changes made to that pricing and of course exactly what type of cover we're able to offer you. From there, I can go through and let you know the process of how we get the cover set up. Of course, we can't get cover set up without any upfront payments and upfront costs. We just select down a preferred payment date and payment method that is suitable for you in the near future. OK, So what we'll do now is we'll go through the health and lifestyle application and then we can look at what how we're going to go with getting this one set up and when you'd like sort of like their first payment to be OK, perfect.

[7 minutes 19 seconds][Customer] : Yeah, yeah, sorry.

[7 minutes 36 seconds][Agent] : So.

[7 minutes 36 seconds][Customer] : I'm trying to get with it.

[7 minutes 43 seconds][Agent] : Oh, oh, fantastic.

[7 minutes 37 seconds][Customer] : We had a Family Day thing yesterday, out in the bloody sun, out in the beach year, OK.

[7 minutes 47 seconds][Agent] : That's OK. Look, I, I understand that. I did just like you up there, umm, with that one there. I could give you a couple of minutes if you want. That's perfectly fine. All that's for us to do is just sort of go through this application. It is very simple with most of the questions just being yes or no questions only there.

[8 minutes 2 seconds][Customer] : Yeah, yeah. OK.

[8 minutes 10 seconds][Agent] : OK, perfect. So with this one here, what I'm gonna quickly do to for you is reach out for underwriting disclosure. This just tells you what we do without your personal details and what you actually have a duty to disclose to us. So it says here, please be aware, umm, all calls are recorded for quality and monitoring purposes.

[8 minutes 36 seconds][Customer] : Yeah.

[8 minutes 36 seconds][Agent] : We collect your personal information to provide insurance quotes. It should cover another related services. They will share this with your insurer and may share it 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 before you instance your life insurance contract. You have a legal duty to provide to us any information you know all could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer, or which reduces the risk we insure. You have this duty until the time we enter into the contract. If you filed or disclose the matter or you make a false statement and answer to our questions, we may be able to decline a claim and place your conditions on your policy or avoid your policy entirely. Now, do you understand this yes or no?

[9 minutes 49 seconds][Customer] : Yes.

[9 minutes 50 seconds][Agent] : Perfect. Thank you so much for that. OK, so these questions here raised address yes or no questions unless I do prompt you otherwise. But if there's any question you're unsure of or if you'd like me to reread or explain any question to you, just let me know. I'm more than happy to do so. OK, perfect. That's yeah, that's perfectly fine. So the first question here at US, are you, it just starts by reconfirming again, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[10 minutes 25 seconds][Customer] : Oh yeah, no. Born in breeding?

[10 minutes 34 seconds][Agent] : Perfect. So I just confirm you're a citizen of New Zealand, currently residing in New Zealand.

[10 minutes 33 seconds][Customer] : Usually, yeah.

[10 minutes 41 seconds][Agent] : Perfect. Now the next sort of questions are in regards to your medical history, with my main question here being have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So the first is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina heart murmur. That's OK. We'll answer yes to that one and we'll be able to capture the heart murmur in there for you. OK.

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

[11 minutes 16 seconds][Agent] : So based on your response, please answer yes or no for each of the following. So stroke.

[11 minutes 26 seconds][Customer] : Is it the same as the heart murmur? No.

[11 minutes 28 seconds][Agent] : No, no. So it's just, So what we've done is because we've answered yes to that whole question. It's just getting me to individualize each one. OK, so the first one is stroke yes or no?

[11 minutes 36 seconds][Customer] : Oh, yeah, no.

[11 minutes 41 seconds][Agent] : And then heart condition will answer yes too. OK, Now there's just going to be a couple of drop down questions for the heart condition so we can capture the heart

murmur. OK. So First off, it says here with heart condition, have you been admitted to hospital as an inpatient because of a heart attack or heart failure? Perfect. Thank you so much for that. Now it says here is your condition limited to hot memo only. Perfect. Thank you so much for that.

[11 minutes 44 seconds][Customer] : Well, yeah, it's just stopping from oh, what do you have to ask the question of the day?

[12 minutes 23 seconds][Agent] : That's OK. Now the next question here is, has your heart murmur been described by your cardiologist or General practitioner as functional or an innocent slow murmur?

[12 minutes 39 seconds][Customer] : Yeah, I think it's a different beat sometimes.

[12 minutes 44 seconds][Agent] : That's, that's like, mm, hmm. So what's this one here? Umm. With this one here, so this one's just asking with your heart murmur, has the has your cardiologist or General practitioner described it as either being a functional or innocent flow? It's it's functional.

[13 minutes 14 seconds][Customer] : No functioning you. Yep.

[13 minutes 19 seconds][Agent] : Do you undergo follow up consultations for this condition? Yep. Are you still required to undergo follow up consultations for your heart murmur?

[13 minutes 23 seconds][Customer] : Not for a while, no. I just go. I just stay for a month every three months. Medical checkup.

[13 minutes 39 seconds][Agent] : OK, is that because of the heart murmur?

[13 minutes 42 seconds][Customer] : Yeah. Because I can't work.

[13 minutes 43 seconds][Agent] : OK, so OK, how come you can you not work because of the heart murmur? OK, so I just want to confirm is is there a particular reason why they're not wanting you to work voice with your heart Heart murmur? Mm hmm.

[13 minutes 49 seconds][Customer] : Yeah, they don't want me to Yeah. Sometimes it's up and down the fees on the depends on the like the time of day that I gave you if if I had to walk in it into town and it will hard it sort of get up there.

[14 minutes 15 seconds][Agent] : So is that more regular an irregular heartbeat than a murmur? Because a heart, a heart murmur is the heart sounds.

[14 minutes 21 seconds][Customer] : Yeah, sound.

[14 minutes 28 seconds][Agent] : Yeah, because let me read to you what a definition of a heart memory is. So I just wanna double check that we're entering this one incorrectly for you. OK? So just bear with me. So what a heart memory is? Based on our medical definition, a heart murmur is heart sounds heard by a stethoscope. The heart sound is caused by blood flow through the heart chambers. Different heart sounds or murmurs can indicate different heart structure defects, although one type of murmur can be innocent in nature and have no structural cause.

[15 minutes 8 seconds][Customer] : OK.

[15 minutes 9 seconds][Agent] : So are you confident that you're still that your car condition is a heart murmur or do you think it may be something to ask?

[15 minutes 17 seconds][Customer] : No, I think it's that happening.

[15 minutes 21 seconds][Agent] : OK, so you have been told it is a heart murmur.

[15 minutes 19 seconds][Customer] : That's what I've been told was yes.

[15 minutes 25 seconds][Agent] : Perfect. Well we're going to answer yes to the fact that you do require you do under the follow up consultation for this saying that you're not working. And you do still see the doctor for the GP every three, every three months for that one.

[15 minutes 39 seconds][Customer] : Yeah.

[15 minutes 38 seconds][Agent] : OK, so that's all we need to answer for the heart condition now. So back to my main question of have you ever had symptoms solved things diagnosed with or treated for or enching to seek medical advice for any of the following? So the next one is lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[15 minutes 59 seconds][Customer] : No, no, no, no anxiety. Anxiety sometimes.

[16 minutes 26 seconds][Agent] : That's OK. We'll answer yes to that one. And it's been just asked in the last five years, have you been admitted to sorry? Have you let me reread that? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Perfect. Now

the next question there is, have you been diagnosed with or currently undergoing testing for, UH, as a doctor advised you to be tested for mononeuron disease or any form of dementia, including Alzheimer's disease. Perfect. Thank you so much for that. OK.

[16 minutes 43 seconds][Customer] : No, no, Oh no.

[17 minutes 2 seconds][Agent] : So sorry, so 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?

[17 minutes 4 seconds][Customer] : The first word you said.

[17 minutes 22 seconds][Agent] : Perfect, thank you so much for that. So that's actually all the questions I do need to ask you there raised. So first of all, for most, I do want to let you know a big congratulations, your application for a life cover. It has been approved. Now this is subject to the following terms and conditions. So at this current, at this current stage, we are able to offer you a benefit amount of \$50,000 being the lowest up to a maximum of \$100,000 being the highest. And this does come with a policy term of 20 years.

[18 minutes 4 seconds][Customer] : Mm hmm.

[18 minutes][Agent] : So what that means for yourself is during the first 12 months of this policy, we would cover you for accidental death only. And then after the first 12 months, you would be covered for death due to any cause, whether that they have an accident or natural causes there. After the first year, you are fully covered now. Well, sorry, let me rephrase that.

[18 minutes 29 seconds][Customer] : Yeah.

[18 minutes 25 seconds][Agent] : So for the 1st 12 months, we cover you for accidental death only and then after the first 12 months, we will cover you for this due to any cause again, whether that be of an accident or natural causes.

[18 minutes 38 seconds][Customer] : Hmm. Mm.

[18 minutes 38 seconds][Agent] : However, it is important to note that suicide is not covered within the 1st 13 months of the policy. OK, now with this one here as well, right, So you also include with our cover it's similarly ill advanced payment. So let's touch with nothing corporal like that was to

happen. But if you were unfortunately after holding your policy in place for 12 months, if you were unfortunately diagnosed with a terminal illness and given 12 sorry if you're diagnosed with 12 months at least to live by a medical practitioner, we're going to pay your claim out to you in full. So we pay this out to whilst you're still living and what you choose to spend that money on, it is entirely up to yourself there. So it can be used for any upcoming treatment costs or spending extra time with loved ones. Taking off a bucket list the choice, it is entirely up to yourself on how you choose to spend any of that money there. OK, so with that being said, based on the application outcome for the \$100,000 worth of cover, that is now working out to be \$168.74 per fortnight. So it's 16874 per fortnight. Does that still sound affordable for you? Did you want to, did you want to maybe look at reducing it down a little bit more to see if it's a bit more affordable for you?

[19 minutes 32 seconds][Customer] : Yeah, OK, Yeah, it could be, umm, give me a minute.

[20 minutes 16 seconds][Agent] : Yeah, perfect. That's OK.

[20 minutes 16 seconds][Customer] : At the moment, yeah.

[20 minutes 18 seconds][Agent] : So we can we can go down to 75 or 50,000. I understand at the moment you're not working. So it's about finding something that suits the budget. So if we bring it down to 50,000, that's the lowest level of cover that when we're able to offer you for \$50,000 worth of our life cover, you'll be looking, looking at a fortnightly payment of \$84.73. So it's \$84.73 per fortnight and that's on \$50,000 worth of cover. Of course, that still includes the advanced payouts of \$10,000 at the time of your loved ones making a claim there. How does it, uh, how does that 50,000 sound?

[20 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[21 minutes 2 seconds][Agent] : Does that sound better suited for the budget or is it still a little bit outside?

[21 minutes 5 seconds][Customer] : That's not elections, OK.

[21 minutes 9 seconds][Agent] : Perfect. So in terms of this one here, I also want to let you know with your life cover, please be aware that your premium is set. So what that means is that will generally increase each year. In addition, this policy has what's called an automatic indexation,

which means each year your benefit amount will increase by 2% with associated increases in premium. And of course, if you can opt out of this indexation each year, so each year around policy anniversary, we'll actually send you out a letter saying this is what your new sum insured is going to be, what's associated increases in premium. And you can of course opt out of that one each year.

[21 minutes 51 seconds][Customer] : Yeah.

[21 minutes 49 seconds][Agent] : OK, perfect. So what I'm actually able to do for yourself today on that \$50,000 policy is I'm actually able to give you that little bit of Peace of Mind and that little bit of financial security by getting some cover set up and in place today without any upfront payments or upfront costs. What we actually do is we note down a preferred payment day and payment method that is suitable for you in the near future. From there, I read you out a quick declaration and I organize getting then you sent out all your precise policy documents to review. I actually send you out 2 copies. So I send you out an e-mail copy. That one's generally within the next hour or so, and then I also send you out a postal copy. That postal copy takes around about 5 to 10 business days. That way there you can sit down, take your time and review those documents and have that little bit of Peace of Mind that you have got some cover in place. Now I also want to let you know this policy he does give you what's called a 30 day calling off. So if you decide to cancel within those 30 days, you'll actually receive a full refund of any premiums you may have paid. This is of course unless a claim has been made. So the next two clear races I do need to get your address there please starting with your post code. That's OK, I can look your address up manually there. What is your address please?

[23 minutes 7 seconds][Customer] : Yep, post postal code I don't know of Pokey Kelly. ADXD, Victoria St. Pokey Kelly.

[23 minutes 31 seconds][Agent] : Perfect SO88D for delta.

[23 minutes 34 seconds][Customer] : Yep.

[23 minutes 35 seconds][Agent] : Perfect. So that's 2120 post code. Sorry. Myself and my husband have been in our house for eight years and he's still asked me what I postponed. So you're not alone in that instance. So I'll just confirm again, it's 88 days Victoria St. Puka Coie umm, and that's

your home and postal address, correct?

[23 minutes 49 seconds][Customer] : 720 Yep.

[23 minutes 58 seconds][Agent] : Beautiful. Thank you so much for that. So in terms of the sign here race, what we've been now is we're gonna note down that the first payment date. So of course, we're not gonna take any payments off you today. We are just gonna note down a payment date that's suitable for you in the near future. And saying that though, as a business, we do generally like to try and collect payment within the next 7 days. However, we would actually be more suitable for you. Yeah. So you let me know what day you'd like the first payment to come out and I'll let you know if I can select that day.

[24 minutes 29 seconds][Customer] : Well, it's Christmas, can be that positive saying no, probably after Christmas.

[24 minutes 43 seconds][Agent] : Yep, that's, that's OK. So you let me know what day you'd like that to be and I'll let you know if I can select that day because I can push it back a little bit if need be.

[24 minutes 54 seconds][Customer] : Oh my God, have a remind me. You pick one.

[24 minutes 58 seconds][Agent] : I can't, I can't pick a day for you. Is there a day that you usually get paid on that you'd like it to follow on Tuesday? OK. Do you get paid this coming Tuesday the 17th? OK, so your next pay would be Tuesday, the city first, but you said you wanted it to come after Christmas. OK.

[25 minutes 4 seconds][Customer] : Tuesday we usually get mm, hmm, yeah, yes, hold on.

[25 minutes 21 seconds][Agent] : Do you get paid fortnightly or weekly?

[25 minutes 23 seconds][Customer] : Weekly.

[25 minutes 25 seconds][Agent] : OK, so you get paid weekly. So we can say is that if you want your payments to come out on after Christmas, we can either do Tuesday, we could do Tuesday the 7th of January. How does that sound?

[25 minutes 39 seconds][Customer] : Yeah, Yeah, that sounds good.

[25 minutes 42 seconds][Agent] : Yep. Perfect. So we can make this cover start today with the first payments of \$84.37, come out on Tuesday the 7th, and then it'll be every second Tuesday

thereafter.

[25 minutes 41 seconds][Customer] : Excellent watch.

[25 minutes 55 seconds][Agent] : OK, perfect. So what we're going to do now raises, they're going to note down that payment method. So we do this very securely over the phone by one of two simple options. So the first is either by a Visa debit, Visa MasterCard or credit card, or the second is by a bank account number for a direct debit. What 1 sounds more suitable for you?

[25 minutes 56 seconds][Customer] : What was it? Visa card one maybe I've got one of those.

[26 minutes 25 seconds][Agent] : Yep. Perfect. You let me know when you've got that card ready and I'll pause the call recording for you. OK?

[26 minutes 32 seconds][Customer] : So what do I do? Give you a number.

[26 minutes 34 seconds][Agent] : Yes, I'll just pause the call recording for you. So for security purposes, while obtaining your card details, the call recording will stop and we'll reconvene after we've collected your details.

[27 minutes 13 seconds][Customer] : The. None. None. None. None.

[29 minutes 15 seconds][Agent] : It's just umm, pause that call recording. So please be advised that the call recording has now resumed for quality and monitoring purposes.

[29 minutes 25 seconds][Customer] : Sure.

[29 minutes 24 seconds][Agent] : OK, perfect. So I'm going to quickly go in and I'll just confirm that the payments will set up for you now. So \$84.37 will come out on Tuesday the 7th and then it'll be every second Tuesday thereafter. What I'm going to do in the vote is I'm going to quickly update this to be your full legal name. So Reece, what is your legal first name?

[29 minutes 25 seconds][Customer] : Do you have it?

[29 minutes 50 seconds][Agent] : TE HARE and then your middle name, is it just Reece?

[29 minutes 51 seconds][Customer] : HARE, Reece. Whiteford.

[29 minutes 59 seconds][Agent] : Reece, sorry.

[30 minutes 1 seconds][Customer] : Whiteford. WAETFORD.

[30 minutes 10 seconds][Agent] : So I just want to confirm your second middle name is Wae and

then T for Tom and then FOR and then T for Tom or D for Delta. Perfect. OK.

[30 minutes 19 seconds][Customer] : Yeah, D for yes.

[30 minutes 28 seconds][Agent] : So it's Tihadi, Reese, Waitford and then your surname, is it Newton, Bristol or Bristol Newton? What's that? What does it say on your? What is it? What does it say on your passport and your driver's license and that? Newton, OK. Is that Newton? Perfect. So in terms of that one there, if it's saying Newton on your passport, does that mean it will be Newton on your birth certificate?

[31 minutes 3 seconds][Customer] : Yeah, have you seen my wallet? Have you seen my wallet? Oh hell, I'm not sure. I think it'll probably be. It should because therefore I couldn't change it to Buster.

[31 minutes 29 seconds][Agent] : OK, so it's OK if it's Newton on just your birth cert if on your birth certificate and your passport, what we'll do, what we'll do is we'll just leave it as Newton, OK?

[31 minutes 38 seconds][Customer] : Hold on.

[31 minutes 38 seconds][Agent] : So that it makes it easier for your loved ones to make a claim because at the time of making a claim, we do request a copy of either your birth certificate, passport or driver's license. So we go with the name that's on there.

[31 minutes 43 seconds][Customer] : Yeah, Yeah.

[31 minutes 50 seconds][Agent] : OK, perfect. Thank you so much for that. OK. And I've made a note though that your preferred name is Race, which is R, double ECE. Is that correct?

[32 minutes 1 seconds][Customer] : Yep.

[32 minutes 2 seconds][Agent] : Perfect. So I've updated that all for you now. So all that's for me to do now to finalize this one is read you our final declaration. So please bear with me. It is a couple of paragraphs long. I will track it through as quick as possible for you, but all I need at the start and at the end we'll let the start halfway through and just set the end's been prompted as your agreeance with either say yes or no. If there's any part though that you would like me to stop to reload over, if you have any questions, just interrupt me. I'll just confirm again though that Waitford is WAETFORD.

[32 minutes 41 seconds][Customer] : Yes.

[32 minutes 42 seconds][Agent] : Perfect. So it starts off by saying thank you to Harry Reese,

Waitford Newton. 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 life insurance is issued by Pinnacle Life Insurance, whom I refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to assure and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we've provided to you is limited to assisting you to make a decision about with the one choice Life 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 just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover, that you consider that the premiums are affordable, so we'll send you a copy of our Financial advice Disclosure statement which takes out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Perfect. The next question here says your applica. The next part here. So is your application. So your answer to the application questions and any related documents form the basis of your contract of insurance and particular 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. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? Yes or no?

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

[34 minutes 34 seconds][Agent] : And lastly, you may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you can seem to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following piece of Whiteford Newton received \$50,000 in the offensive life insurance. The benefit is not paid in the offensive suicide in the 1st 13 months of the policy. In the 1st 12 months, your policy is enforced, so this benefit is paid only in the offensive accident. For this

you'll cover in on January 6th, 2045, 12:00 AM your premium for the first year of coverage, \$84.37 per fortnight your premium is shipped, which means they'll be calculated with each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this include put it in your premium. There's an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you've provided to us. AM basis HF Pinnacle with AB plus financial strength search and the triple B minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and then your policy documentation. The policy documentation will be mailed to you and if you've provided us with an e-mail address, will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a safety day calling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. Now, I've got two final questions here for you now. Question number one, do you understand and agree with the declaration? Yes or no question #2 Would you like any other information now or would you like me to read any part of the policy document?

[36 minutes 33 seconds][Customer] : Yes, no, I'm fine. Mm Hmm.

[36 minutes 42 seconds][Agent] : Co Perfect. OK, I'm going to go ahead and accept that declaration. So congratulations, that's all done for you now and welcome to the One Choice family. Now your documents are going to be with you very shortly via post and via e-mail.

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

[37 minutes 1 seconds][Agent] : Now with this one here, I know at the start of the call we did discuss as well the funeral insurance. Is that something you're also still wanting to look into?

[37 minutes 12 seconds][Customer] : Oh, not at the moment.

[37 minutes 14 seconds][Agent] : Look, that's, that's perfectly fine there. When you are ready, you can just give us a call, umm, an update to look at that one there. But there's one final thing I can help you with today, and that is by adding your beneficiary onto the policy. So this can ensure that the policy is paid out to your chosen beneficiaries in the events of yourself passing away. Umm, So

if you know the details of who you'd like to leave that money behind. So what I can say is place you on a very brief hold and pop you through to our customer support department. You know who you'd be leaving this money behind.

[37 minutes 24 seconds][Customer] : Yeah, Yep. She's only young.

[37 minutes 48 seconds][Agent] : So that's OK. They can be under the age of 18. Just keep in mind, if a beneficiary is under the age of 18 at the time of your passing, the money would be paid out. So let me just pull the right wording up for you. I've got it right here. So is this. Yeah, let me just rotate that page.

[38 minutes 18 seconds][Customer] : Maybe I need you.

[38 minutes 18 seconds][Agent] : If a nominee is a minor, when payment is made, the payment will be made to the minor's legal guardian on trust for the benefit of the minor.

[38 minutes 18 seconds][Customer] : Oh, no, she can't be you. Oh, yeah. OK, so I'm going to change that to someone else.

[38 minutes 36 seconds][Agent] : OK, Do you know who the other person would be or not at this stage?

[38 minutes 40 seconds][Customer] : Yeah, I do. Actually, it it'll be it's only two people. It's my muscle and my daughter. My young daughter.

[38 minutes 48 seconds][Agent] : Perfect. So what I'll do then is I'll pop you on a very brief hold, I'll pop you through to customer support and they'll be able to help add someone onto the head that beneficiary on for you. OK, I won't be too long.

[39 minutes 9 seconds][Customer] : Yeah.

[39 minutes 1 seconds][Agent] : But just to do that, I just want to quickly lastly confirm that your best contact number is the one I've called you on today, which is 02108586433.

[39 minutes 14 seconds][Customer] : Yeah. GG. Get back to the customer service about who I'm going to pick. I've got a.

[39 minutes 21 seconds][Agent] : Yeah, look AB absolutely you definitely can do so. So if you want.

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

[39 minutes 25 seconds][Agent] : So all you can do then is you can fill out the second to last page which is a beneficiary form and send that one back to us so that we can nominate down your beneficiary or you can give us a call back and nominate over the phone. OK, perfect. So would you prefer to do it that way for that the form and or give us a call back? Perfect.

[39 minutes 40 seconds][Customer] : Oh well, I've heard that before, I think because I don't know more about, yeah, the details of this Britain a anything.

[39 minutes 55 seconds][Agent] : That's perfectly fine there.

[39 minutes 53 seconds][Customer] : I think I I used to pay.

[39 minutes 57 seconds][Agent] : Whenever you're ready, just fill out that form and send it back to us and we'll be able to add them down as a beneficiary or you can give us a call back and nominate over the phone.

[40 minutes 9 seconds][Customer] : OK, OK.

[40 minutes 8 seconds][Agent] : OK, perfect. Well, look, all the best and you have yourself a very lovely day.

[40 minutes 16 seconds][Customer] : Alright, man. Thank you.

[40 minutes 15 seconds][Agent] : OK, alright, you're welcome. Talk soon.

[40 minutes 21 seconds][Customer] : Oh, Mary Kistras.

[40 minutes 23 seconds][Agent] : You too, you have a lovely Christmas and New Year. So we'll talk again soon.

[40 minutes 27 seconds][Customer] : OK. Thank you.

[40 minutes 28 seconds][Agent] : Alright, thanks. Bye.