

[12 seconds][Customer] : Hello.

[13 seconds][Agent] : Good after. Good evening. It's Danielle here calling from One Slice Life Insurance. I was wondering if Mark is available, please. Yeah, hang on a minute.

[22 seconds][Customer] : Ah, yeah, hang on a minute, I'll just get them.

[23 seconds][Agent] : I'll just get them. Thank you. Hello, hi there, Mark, it's Daniel here calling from one insurance, life insurance, how are you this evening?

[40 seconds][Customer] : Hello, I'm good. Thank you.

[48 seconds][Agent] : That's good to hear. I'm giving you a call this evening. We did actually received that expression of interest online in regards to a little bit of our life insurance. So we're calling to take you through that information and pricing there. So Mark First off what I am going to do is confirm a couple of your details that you've popped through on file for yourself. So I've got mm, hmm, mm, hmm.

[1 minutes 9 seconds][Customer] : Oh well, I yeah, the one, the one I'm not quite sure what see the process she started, I did for us to have a look at it, but she started some process.

[1 minutes 21 seconds][Agent] : OK. So she was the one who put the request on our website to the just the end. OK. Hmm. MM.

[1 minutes 21 seconds][Customer] : Yep, Yeah, she was one person like because we were actually talking about it for for the both of us, but I don't know how that works, you know, like is it just could, could we have a a different one or is it just a single with a single sort of thing? Yeah.

[1 minutes 41 seconds][Agent] : Hmm, yes, absolutely. That's why I'm calling to take you, you know, through all that information and answer any questions like that. So just before I do proceed, I do need to let you know all 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. Now in terms of joint cover, you know, we don't actually offer joint cover here at One Choice. I'm more than happy to provide, provide you guys if you know 2 separate pricings and so on. But when it comes to our coverage, the reason for that is because our final premiums and our teams of our policy is in fact dependent on the outcome of the health and

lifestyle application. So in terms of that one there, they could, you know, yourself and your wife could receive two different OU outcomes. You know you make it, they may be excluded, exclusions added to one policy and exclu and no exclusions added to the other.

[2 minutes 38 seconds][Customer] : Yep.

[2 minutes 34 seconds][Agent] : So that's why we don't actually offer joint policies, but I'm more than happy to. So you provide you guys with some pricing and information on both. So First off, I'm going to still confirm a few of your details that you've popped through on file for yourself. So I've got your first name here as Mark surname as Oliver.

[2 minutes 52 seconds][Customer] : Yep. Correct. Well, I know it's two hours. All of that.

[2 minutes 54 seconds][Agent] : Perfect. Thank you so much for that. I've got a date of birth here for you as the 18th of the 9th 1971.

[3 minutes 2 seconds][Customer] : Yep.

[3 minutes 2 seconds][Agent] : Perfect.

[3 minutes 9 seconds][Customer] : Yeah. How do you? Well, do you just want me to confirm it? Yep. I can. Yep. Confirm. Yep.

[3 minutes 3 seconds][Agent] : And can I please confirm that you are in effective course and now New Zealand resident just just so you just just so no perfect. Thank you so much for that. Now I've got an e-mail address hereofquickstickcustoms@gmail.com. Beautiful.

[3 minutes 23 seconds][Customer] : Yep, that's the worst E e-mail.

[3 minutes 24 seconds][Agent] : Thank you so much. Perfect. Thank you so much for that remark. Apart from, you know, yourself and your wife having a little bit of a discussion about the last couple, was there anything else that sort of prompted those those inquiries? Mm, hmm.

[3 minutes 25 seconds][Customer] : Yep, just well, because I I'm now 51 is 4243.

[3 minutes 45 seconds][Agent] : Mm. Hmm.

[3 minutes 48 seconds][Customer] : Sorry.

[3 minutes 49 seconds][Agent] : All right.

[3 minutes 50 seconds][Customer] : Yeah, sorry.

[3 minutes 49 seconds][Agent] : That's a good second time.

[3 minutes 57 seconds][Customer] : Yeah, I just checked on the peanut on my peanuts.

[3 minutes 55 seconds][Agent] : Oh no.

[4 minutes 3 seconds][Customer] : Sorry. So yeah, no. And basically we were just sitting there tonight watching the news and your ad came on and I said oh, we should look into that because we're both working again now because wife hasn't been working for a while.

[4 minutes 18 seconds][Agent] : Mm hmm. Mm. Hmm. Yeah.

[4 minutes 19 seconds][Customer] : So she was a stay at home mum and so so now it's yeah, we're both working. We thought we'll we better because we got a bit out of extra money. We might just look into it and see what we can do to cover ourselves just in case.

[4 minutes 35 seconds][Agent] : Yeah. OK, Absolutely. You mind me asking, did you have anything you wanted to leave that protection behind for? I know you've got your wife and and children there.

[4 minutes 45 seconds][Customer] : Yeah.

[4 minutes 45 seconds][Agent] : How many children have you got?

[4 minutes 48 seconds][Customer] : Umm, one from a previous marriage that he's not living with us now he's an F.

[4 minutes 53 seconds][Agent] : Yeah.

[4 minutes 54 seconds][Customer] : Umm, but two that are actually dependents.

[4 minutes 57 seconds][Agent] : Oh, fantastic. How old?

[4 minutes 56 seconds][Customer] : So one's 1's?

[4 minutes 58 seconds][Agent] : How old are your younger ones?

[5 minutes][Customer] : Yep. One's 15 and one's 11?

[5 minutes 3 seconds][Agent] : Oh, fantastic you've got. Those are fun.

[5 minutes 6 seconds][Customer] : Yes, yes.

[5 minutes 5 seconds][Agent] : Teenage years, 2 girls, 2 boys or one of age.

[5 minutes 8 seconds][Customer] : 1515 going on 21 each.

[5 minutes 12 seconds][Agent] : Oh, fantastic. Look, I know all about their first thing going on to me.

I've got 2 stepdaughters are are 14 and 15, about to 1015 and 16 this year. And oh, they are a handful.

[5 minutes 15 seconds][Customer] : Yeah, Yep, Yep. Oh, no, She's actually not too bad because at the moment she's still in her shower and she's still not really the outgoing person. But it will come.

[5 minutes 33 seconds][Agent] : Oh, look, AB absolutely. My don't get me wrong, my stepdaughters are beautiful girls that really will behave, but they're they're they're a character. All right. Absolutely. And do you guys have a mortgage as well?

[5 minutes 43 seconds][Customer] : Certainly not No, no.

[5 minutes 48 seconds][Agent] : No, no, that's OK. Mm Hmm.

[5 minutes 48 seconds][Customer] : We, we had a mortgage once and then we umm, sold up and went out to Australia. We lived out in Australia for about, uh, nine years I suppose. And umm, then we come back and when we come back and we come back into the umm, WH when all the mortgages just went out of proportion and all the houses just went out of proportion to the point where we're not at this stage, we were just winking.

[6 minutes 16 seconds][Agent] : Mm, hmm. OK, absolutely. I completely understand that. So you're more main concern with with the life insurance is just making sure that the wife and and your dependents are gonna be taken care of.

[6 minutes 27 seconds][Customer] : Yeah, that's all it is just just something little. So if I go they they can bury me and have a little bit or or what to this up?

[6 minutes 38 seconds][Agent] : Absolutely, and you know, that's essentially what our life insurance is designed to do. I said to give you that bit of Peace of Mind that if something was to happen to yourself, your family are going to have that little bit of financial security. So we pay this money out to your loved ones as a lump sum payment and you're going to be yourself passing away. So it can be used for simple things such as helping you know your wife and your kids maintain their lifestyle. Help them, sorry, I've got the hiccups, Help them take care of mortgages, loans, any other costs involved in raising your family or any for the final expenses. That choice is entirely up to your loved ones here. And we also include with our cover what's called a funeral advance. So how that funeral

advance works is at the time of your beneficiaries making a claim there, they can actually request an advance payout of \$10,000 to help with some of those more immediate and upfront expenses such as funeral calls. So anything else that needs to be taken care of there?

[7 minutes 36 seconds][Customer] : Yep.

[7 minutes 34 seconds][Agent] : OK, perfect. Now, Mark, I do need to ask there. Have you had a cigarette in the last 12 months? That's OK.

[7 minutes 43 seconds][Customer] : Diddled with one, yes, as in as in I'm not I'm not a full time, but you have have the odd 1 here and there.

[7 minutes 49 seconds][Agent] : Just that's OK. We do need to answer yes for that one for now. Now keep in mind if you do end up going 12 months smoke free, you can give us a call and apply to have that smoking status review to there. When was the last time you had a cigarette?

[7 minutes 52 seconds][Customer] : So yeah, yes, did I?

[8 minutes 7 seconds][Agent] : If you if you can remember yesterday, that's OK. I had one yesterday. The the have they stressed me out way too much.

[8 minutes 17 seconds][Customer] : That that's my problem with work.

[8 minutes 20 seconds][Agent] : Look, absolutely.

[8 minutes 20 seconds][Customer] : I have a, my, my trouble is I have a work colleague and he, he smokes. He he's a full time smoker.

[8 minutes 33 seconds][Agent] : None.

[8 minutes 27 seconds][Customer] : And so when he comes back at the end of the day and I'm back at the end of the day, we sit down, have a coffee and he goes, oh, do I smoke alright then.

[8 minutes 37 seconds][Agent] : We'll see. I actually gave up thirteen months ago.

[8 minutes 35 seconds][Customer] : OK, Yep. Yep, Yep.

[8 minutes 41 seconds][Agent] : Every now and then I find myself just going, oh, just just have one just to take the edge off, especially too big that I I get that as well. My husband still lives like us, so I get that one as well. I'm like, gosh, I just got and have one Absolutely. Well, look and same to that one there. We can look at a level of cover for yourself anywhere between \$100,000 up to \$1 million.

Did you have a particular amount in mind you'd like to look at?

[9 minutes 12 seconds][Customer] : Yeah, we were up WH when you're talking that, I mean 100,000 would be absolute. That sounds that amazing to to sort of carry on A and just pay off a few bills that we got or or whatever if I've got any sort of thing and 100,000 is fine.

[9 minutes 31 seconds][Agent] : Mm hmm perfect, beautiful. We can definitely look at the 100,000 for yourself now, \$400,000 worth of cover. For yourself, you'd be looking at an indicative fortnightly payments of \$41.26. So it's \$41.26 per fortnight.

[9 minutes 49 seconds][Customer] : Yeah, yeah, yeah, yeah. Yeah. Yep, Yep. Yep.

[9 minutes 51 seconds][Agent] : Now keep in mind your wife's prices are going to be different and you said being that she is younger than yourself, umm hers, hers might be a little bit less than yours, but for yourself on 100,000 you'd be looking at \$41.26 per fortnight. How does that sound to you?

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

[10 minutes 16 seconds][Agent] : Does that sound like something that is affordable?

[10 minutes 17 seconds][Customer] : I'm just thinking it's, well, I'm just saying, yeah, well, it just depends on what it would be as if we were both to cover ourselves. What what it would end up. Yeah.

[10 minutes 27 seconds][Agent] : I can give you a bit of, I can give you a bit of an idea. What's your wife's date of birth?

[10 minutes 34 seconds][Customer] : Oh, quite. Don't ask me. Things like that. What's the date of birth? 79, isn't it?

[10 minutes 32 seconds][Agent] : You don't want to get in trouble on Valentine's Day.

[10 minutes 44 seconds][Customer] : Yeah, hers is the the 1979.

[10 minutes 41 seconds][Agent] : So of all things, yeah.

[10 minutes 51 seconds][Customer] : I think it's the 1st of October. Is it the 1st of October? Yep. 1st of October.

[10 minutes 57 seconds][Agent] : Oh fantastic, look at you. You do you do better than my husband. One of my husband's birthdays are in the the same month and he'll still still be like, I know it's June

and that's about it.

[11 minutes 7 seconds][Customer] : Yep.

[11 minutes 6 seconds][Agent] : And I'll confirm a key exactly. Well there's way too many birthdays to remember.

[11 minutes 9 seconds][Customer] : Well, when, when you're trying to, when you're trying to sort out your kids and and then the wife and yeah, Yep.

[11 minutes 22 seconds][Agent] : No, I need to ask, has your wife had a cigarette in the last 12 months and she is in close effects as a man? New Zealand resident correct. Beautiful. Would you be looking at the 100,000 for as well?

[11 minutes 26 seconds][Customer] : No, yes, yes, yes, Yeah. Well, that's what we were looking at. Either either, yeah.

[11 minutes 38 seconds][Agent] : OK, perfect. All right, So being that your wife is the youngest female nonsmoker, her premiums are less. So here's 400,000 workouts to be an executive fortnightly payment of \$8.38. So if we were to add the two of them on.

[11 minutes 54 seconds][Customer] : Hi, hi, hi, hi, hi, hi. That's a big difference, isn't it?

[12 minutes][Agent] : Yeah. So you're gonna find one of the ways that premiums, uh, initially sort of calculated on life insurance.

[12 minutes 11 seconds][Customer] : Right.

[12 minutes 7 seconds][Agent] : Well, especially with us here at one choice is based on age, gender and smoking status at the time of initial application. And then, so look in that final premium, we, umm, base it on the outcome of the health and lifestyle application. So generally speaking, you're gonna find that females are a little bit less to ensure umm, being that they have a longer life expectancy opposed to some males.

[12 minutes 16 seconds][Customer] : Yeah, I could, I could say something here, but I get myself in trouble. I live longer because that's men get worn out.

[12 minutes 31 seconds][Agent] : OK, look, my husband will agree with you. He says that he wasn't great until he met me. Absolutely.

[12 minutes 45 seconds][Customer] : Yep, Yep. OK, 49 was it yes no sorry 50 Max 50 bucks a week. I I thought back 25 back a week.

[12 minutes 48 seconds][Agent] : But if you want to look at the, So if you on the 100,000 that works out to be combined roughly about \$49.64 a fortnight had yes, yeah, yeah, rough, yeah, roughly give or take.

[13 minutes 14 seconds][Customer] : Yep.

[13 minutes 6 seconds][Agent] : And again, the final premiums in terms of our policy, it is dependent on the outcome of the health and lifestyle application, which I'm able to take you through now. That way there we're able to let you know with yourself if there's going to be any changes to that pricing and of course exactly what type of cover we're able to offer you. So just bear with me. I'm just loading that one up here for you now. So we don't send the applications, so we don't send the applications out here.

[13 minutes 30 seconds][Customer] : Is it, is it not something you could send out for us to go through and and they can send it back or no, right?

[13 minutes 39 seconds][Agent] : There's something that we do solely over the phone there and that's just very simple, yes or no questions. Of course, I miss a prompt you otherwise it shouldn't take too long.

[13 minutes 55 seconds][Customer] : Yep, Yep.

[13 minutes 50 seconds][Agent] : But from there, we're able to let you know if there's going to be any changes to that pricing and exactly what type of life cover we're able to offer you so that I can see that. Mark, I do need to get your address, please starting with your post code. That's right. Take your time.

[14 minutes 4 seconds][Customer] : All right, just a minute. 4320.

[14 minutes 12 seconds][Agent] : Perfect. And that's in Waitara.

[14 minutes 14 seconds][Customer] : Yep. And that is that is 68 Leslie St. and Waitra.

[14 minutes 15 seconds][Agent] : Perfect, perfect.

[14 minutes 24 seconds][Customer] : That's it. Leslie.



[14 minutes 21 seconds][Agent] : And that's LESLIA perfect.

[14 minutes 25 seconds][Customer] : Yep.

[14 minutes 26 seconds][Agent] : And that's the same as your postal address.

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

[14 minutes 28 seconds][Agent] : Is it perfect? Thank you so much for that. So I'm just lighting up these questions here for you now. So very quickly before I go through these questions with you, I do need to reach you a very quick pre underwriting disclosure. And I just need your agreeance with that ends with a click yes or no. So with that pre underwriting disclosure, that just tells you what we do with your personal details and what do you have a duty to disclose to us. So it says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect our personal information to provide insurance quite issue cover and other related services. We 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 incorrect information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you incense a life insurance contract. You have a legal duty to provide for us any information you know or if they'd be expected to know, which may affect our decision to insure 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 insense the contract. If you fail to disclose the matter or you make a false statement in answer to our question, so you may be able to decline a claim and place your conditions on your policy, avoid your policy entirely. Now, do you understand this yes or no?

[16 minutes 2 seconds][Customer] : Yes.

[16 minutes 3 seconds][Agent] : Perfect, thank you so much for that. So Mark, if in any stage you want me to reread a question, you're a little bit unsure about a question or you have any questions for me yourself, I'll be more than happy to do so. But question number one, it starts off by confirming again, are you a citizen or permanent resident of New Zealand or Australia currently resign in New Zealand. Perfect.

[16 minutes 27 seconds][Customer] : No, I'm a resident of New Zealand, born and bred.

[16 minutes 29 seconds][Agent] : So I'll just perfect. So you're a permanent resident of New Zealand currently residing in New Zealand.

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

[16 minutes 35 seconds][Agent] : Perfect. OK, Now the next seven questions are in relation to your medical history with my main question here being have you ever had symptoms of been diagnosed with which I did for intend to seek medical advice for any of the following. So the first is stroke or heart conditions such as the not limited to heart murmur, heart attack and angina, lung disorder excluding asthma, sleep apnea or pneumonia.

[17 minutes][Customer] : No, no, I did have pneumonia once in Australia.

[17 minutes 10 seconds][Agent] : That's that's OK. Well, this is excluding things such as pneumonia.

[17 minutes 9 seconds][Customer] : But does that mean oh, OK, sorry, I screwed. Sorry.

[17 minutes 15 seconds][Agent] : So it's any other lung disorder that's OK, excluding asthma, sleep apnea or pneumonia.

[17 minutes 18 seconds][Customer] : No, no, no.

[17 minutes 23 seconds][Agent] : Perfect. Thank you so much for that.

[17 minutes 31 seconds][Customer] : Nope, not that I know of.

[17 minutes 25 seconds][Agent] : The next one here is cancer or leukemia, excluding skin cancer, kidney disorder, perfect hepatitis or any disorder of the liver, Fantastic.

[17 minutes 36 seconds][Customer] : Nope, Nope, Nope.

[17 minutes 42 seconds][Agent] : Anxiety, depression or stress requiring medical treatment, or any other mental health disorder fantastic. Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for murder, neuron disease or any form of dementia including Alzheimer's disease?

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

[18 minutes 6 seconds][Agent] : Thanks.

[18 minutes 6 seconds][Customer] : But sometimes my wife says I've got because I forget things.

[18 minutes 10 seconds][Agent] : I'm I'm pretty sure we say that about all our husbands, to be honest, Mark, the next section here is in relation to your height and weight. Please be aware that I'm required to obtain a confident single second 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. So first of all, what is your exact height?

[18 minutes 30 seconds][Customer] : OK, yeah, well, good question.

[18 minutes 46 seconds][Agent] : Yep, perfect. We'll pop 82 kilos in. That's right, you take your time finding a tight measure.

[18 minutes 39 seconds][Customer] : Now if I go and find a I'm 82K, which I know that but I'll just Yep.

[18 minutes 52 seconds][Agent] : You let me know when you've got that one.

[18 minutes 58 seconds][Customer] : Millimetre on the end of the to to my hip sort.

[19 minutes 11 seconds][Agent] : That's all right. My husband asked me one day, he goes, how tall am I? And I go, that's all right. My husband asked me one day, he goes, how tall am I? And I'm like, God, I know taller than me.

[19 minutes 19 seconds][Customer] : Yep, 164 centimetres.

[19 minutes 24 seconds][Agent] : Perfect. Thank you so much for that. So I've got you here. It's 164cm and 82 kilos.

[19 minutes 31 seconds][Customer] : Eddy ticket. Yep.

[19 minutes 31 seconds][Agent] : Perfect. Have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Perfect.

[19 minutes 39 seconds][Customer] : No, I've, I've actually gained a little bit, I think in the last six months.

[19 minutes 41 seconds][Agent] : Thank you so much for that, especially in our place, Christmas and all these COVID lockdowns.

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

[19 minutes 51 seconds][Agent] : Absolutely, that's perfectly fine there. The next question here is in

relation to your occupation. So it says here, does your work require you to go underground? Work at heights above 20 meters, drive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[20 minutes 12 seconds][Customer] : No.

[20 minutes 14 seconds][Agent] : Perfect, to the best of your knowledge are you infected with or you're in a high risk category for contracting HIV which causes AIDS?

[20 minutes 23 seconds][Customer] : No, unless truck drivers are prone to that. Nope.

[20 minutes 28 seconds][Agent] : Perfect, Do you have definite plans to travel or reside outside of New Zealand? I booked or will be booking travel within the next 12 months.

[20 minutes 38 seconds][Customer] : No.

[20 minutes 42 seconds][Agent] : Perfect. Do you have existing life insurance policies without the life insurance companies? Uh, with the combined set of sum insured of more than \$5 million.

[20 minutes 38 seconds][Customer] : We've done our overseas holiday, so we're staying put for a little while, no.

[20 minutes 53 seconds][Agent] : Perfect. OK, I'm just lighting up the next one here for you now. So the next sort of questions are in relation to your medical history again, Mark, with my main question again 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 one again is diabetes, raised blood sugar and peak glucose tolerance impede fasting glucose, fantastic chest pain, high cholesterol or high blood pressure tumor molar cyst, including skin cancer, sunspots or Melanoma.

[21 minutes 18 seconds][Customer] : No, no, no, no, no, no.

[21 minutes 31 seconds][Agent] : Have you ever had an abnormal PSA test on enlarged prostate, a thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, a bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Perfect. Thank you so much for that. Now the next one here is any illegal drug use, abusive prescription medication, or receive medical advice or counseling for alcohol consumption. Perfect Blood or urinary tract disorder. Perfect. Blood disorder or disease and sleep apnea or

asthma excluding childhood asthma.

[21 minutes 55 seconds][Customer] : No, no, no, no, no.

[22 minutes 26 seconds][Agent] : Perfect. Thank you so much for that. OK, I'm just letting up the next question here for you now. Now this next question is in relation to the last three years only, but I'm also going to capture the pneumonia here. But I just want to to let you know the question is other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations? EG undergone any surgery, had medical tests or investigations? For example X-ray scans, blood tests or biopsy are awaiting the results? No, Perfect. I just want to confirm when you had the pneumonia in Australia it was a full recovery with no outstanding tests?

[23 minutes 4 seconds][Customer] : No, Yeah, that's correct. Yeah. When, when, oh, this like we've been home now for four or five years. And when we were over there, we actually contracted that in one H1 flu or whatever it was when we were over there. And when I was laid up in bed, I ended up with pneumonia and ended up in hospital. Ended up in hospital for a couple of days. But but then that was, that's really the end of it. And no, no ongoing or nothing happened. It was just, yeah.

[23 minutes 34 seconds][Agent] : Oh, no, yeah, OK, that's that's perfectly fine. I can capture the pneumonia and flu in there. That's perfectly fine there for you. Now the next question is, other than what you have already told me about, are you concentrating? Seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[24 minutes 5 seconds][Customer] : No 'cause I seem to be all good as far as I know.

[24 minutes 10 seconds][Agent] : Perfect. Thank you so much for that. OK, so I've only got 3 questions left here to go now. So the next two are in relation to your family history.

[24 minutes 19 seconds][Customer] : Yep.

[24 minutes 18 seconds][Agent] : So the first question is, to the best of your knowledge, have any of your immediate family, the immediate family being mom, dead brother or sister, only living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial epsomatosis, polyposis.

[24 minutes 40 seconds][Customer] : I'm not quite sure what they actually are, but not I've never heard of them say anything about that.

[24 minutes 47 seconds][Agent] : OK, I can read you the definition of H1 very quickly just to, umm, be sure. Umm, chances are most of the time, if you haven't heard of them, it's not something you have to worry about. But just because you don't know, I'm just going to quickly confirm that with you, right? Uh, so just bear with me.

[24 minutes 47 seconds][Customer] : No, Yep, Yep, Yep.

[25 minutes 2 seconds][Agent] : So polycystic kidney disease is a genetic disorder characterized by the growth of numerous cysts filled with fluid in the kidneys. Not perfect.

[25 minutes 12 seconds][Customer] : No, no, no, no, not that.

[25 minutes 14 seconds][Agent] : And then then Huntington's disease. So Huntington's disease is a dominant genetic disorder in which a protein is produced abnormally, leading to the breakdown in the parts of the brain that control movement.

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

[25 minutes 30 seconds][Agent] : No. And then the last one, familial epsomatosis polyposis, which is a bit of a mouthful, umm that one is a disease of the large intestine that is marked by the formation, especially in the colon and victim of numerous eczematous polyps which typically become malignant if left untreated. That may be either asymptomatic or accompanied by diarrhea or bleeding. And that is inherited as an ultra symbol dominant trait abbreviation. SAP also are called Familial Polyposis. Not perfect.

[26 minutes 5 seconds][Customer] : No, None of that is familiar to me with my family.

[26 minutes 9 seconds][Agent] : Fantastic.

[26 minutes 8 seconds][Customer] : No, no, no, no.

[26 minutes 9 seconds][Agent] : So the next family history question again is to the best of your knowledge, have any of your immediate family again been mum, dad, brother or sister only suffered from cancer, heart condition, stroke or any other hereditary disease prior to the age of 60 Night fantastic. OK, so last question here is other than one of the events in the form of gift certificate or

vouchers, do you engage in or intend to engage in any of the following aviation other than is a fair playing person to on a recognized airline, motor racing, parachuting, mountaineering, edge sailing, scuba diving, super than 40 meters, cable rig diving or any other hazardous activity? Look, you and me both. I like to keep both feet firmly planted on the ground. Thank you.

[26 minutes 59 seconds][Customer] : Now that all sounds too, too vigorous and yes, yeah.

[27 minutes 10 seconds][Agent] : Perfect. So Mark, that's all the questions I do need to ask you for now. I'm just going to write the outcome up for you here. So that congratulations, your application for our life cover, it has been fully approved. So that was for the \$100,000 with the cover and there has been no changes to the pricing at all. So that's remains at the \$41.26 per fortnight for yourself. Uh, so oh. Sorry.

[27 minutes 34 seconds][Customer] : OK, I know. I was just going to say OK, well that's I would just let the wife know that and see what she thinks. Did you want to speak to her about her policy?

[27 minutes 49 seconds][Agent] : Yes. First off, I'm going to let you know a little bit more about this policy.

[27 minutes 54 seconds][Customer] : Right, OK.

[27 minutes 53 seconds][Agent] : So now that we've gone through and I can let you know a couple of the terms of the policy. So with this cover here, we're going to cover you immediately for death due to any cause except for suicide and the 1st 13 months. So we do actually provide you with that little bit of a need here and upfront protection there. And we also include with that cover what's called a similarly ill advanced payment. So how that one works is if you were unfortunately diagnosed with 12 months or less to live by a medical practitioner, we're going to pay your claim out to you in full. So we pay this out to you whilst you're still living and you'd be able to use it on whatever you need to.

[28 minutes 40 seconds][Customer] : Yeah. Yep, Yep, Yep, Yep.

[28 minutes 33 seconds][Agent] : Whether there was any sort of treatment cost, whether you wanted to spend the extra time with loved ones, took off a bucket list, you know the choice there or not, that is entirely out to yourself there. OK, perfect.

[28 minutes 45 seconds][Customer] : Very good.

[28 minutes 46 seconds][Agent] : Now and since of that, yeah, sorry.

[28 minutes 48 seconds][Customer] : OK, No, no, I was just going to ask like whe, whe, when the policies open like this and they should go through as the years go through, so will will that policy get dearer as you go through? Ho how does it work? Like will?

[29 minutes 4 seconds][Agent] : Yeah, so that was, that was the next part. I, I was actually just about to take you through. You must have read my mind.

[29 minutes 7 seconds][Customer] : Oh, OK, cool.

[29 minutes 11 seconds][Agent] : Uh, but yes, so this one here, please be aware that your premium is stamped. So what that means is it will generally increase each year. So in addition to this one here, this policy has an automatic indexation, which means each year your benefit amount will increase by 5%, uh, with associated increases in premium. And you can opt out of this indexation each year. So each year around your policy anniversary, we would actually send you out the letter saying, you know, this is what your new sum insured will be with associated increases in premium. And you can of course, update the indexation each year. So I can give you a little bit of an idea of what it would look like if you were to accept and decline that indexation. So Mark, please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cutback. As an example, if you do not decline in the decline indexation on your policy, the premium payable in the following year's cover would be \$46.23 per fortnight and your benefit amount will increase to \$105,000, OK.

[29 minutes 59 seconds][Customer] : Yep, Yep.

[30 minutes 17 seconds][Agent] : Now if you were to decline the indexation, the premium payable on the following year of cover would pay \$44.76 per fortnight and your benefit amount will remain at \$100,000, OK?

[30 minutes 32 seconds][Customer] : He, Yep. No, that's fine.

[30 minutes 34 seconds][Agent] : Perfect. And keep in mind as well. So if say for example, you set out on the \$100,000 worth of cover today and in the future you wanted to increase that level of



cover, all you need to do is give us a call and apply to increase subject to eligibility at at the time and same. So if you set out on a high level of cover and you want to decrease in the future, all you need to do is give us a call and apply to decrease the level as subject to eligibility at the time there.

[31 minutes 1 seconds][Customer] : Right.

[30 minutes 59 seconds][Agent] : OK, perfect. All right, So we'll save on the amount. Of course, I do still need to speak to your wife and take you through her one. But what I'm actually able to do for yourself on your cover and then we can go through and speak to your wife and do her one. But what I'm able to do for you as well is get yourself immediately covered over the phone today on that \$100,000 policy without any sort of upfront payments or upfront costs. What we actually do is we note down both a payment day and a payment method that is suitable for yourself in the near future. Now this policy here, it's actually give you what's called a 30 day calling off. So during that time we would have sent you out all your personalized policy documents for you to review.

[31 minutes 45 seconds][Customer] : Yep.

[31 minutes 45 seconds][Agent] : You're actually going to receive 2 copies. So you'd receive an e-mail copy today that'll be generally within the next hour and then you'll receive a postal copy within the next 5 to 10 business days.

[31 minutes 56 seconds][Customer] : Yeah.

[31 minutes 56 seconds][Agent] : Now should if you then decide to cancel within those 30 days, you would actually receive a full refund of any premiums you may have paid, of course, unless a claim has been made. So of course again, we're not going to take any payments off you today. However, as a business we do generally click payment within the next 7 days, so when in the next 7 days would be more suitable for you?

[32 minutes 21 seconds][Customer] : Well, we get paid on. Well, I get paid on a Monday. So I mean, if we were to have the payments come out on a Tuesday or Wednesday.

[32 minutes 33 seconds][Agent] : Yeah. Would that be this coming Tuesday the 22nd, Sorry, the 21st? Yeah, that would should be Tuesday the 21st and then every second Tuesday thereafter.

[32 minutes 41 seconds][Customer] : Yeah, that can be every second Tuesday. Yep.

[32 minutes 51 seconds][Agent] : Perfect. OK now with that one there, what we'll do now is note down that payment method, then we'll read you the declaration and we'll move on to getting your wife's ones done. But in terms of that one there, we we do it 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 direct debit. What one's more suitable for yourself?

[33 minutes 18 seconds][Customer] : It would be a direct debit.

[33 minutes 20 seconds][Agent] : Perfect. Is the name on the account? Is it just under your name, or is it under yourself and your wife's name?

[33 minutes 25 seconds][Customer] : No it's under myself and wife.

[33 minutes 27 seconds][Agent] : OK What's the name on that account, please? Yeah.

[33 minutes 30 seconds][Customer] : It is MW and M. Is it MEME, Oliver?

[33 minutes 41 seconds][Agent] : ME. Perfect.

[33 minutes 44 seconds][Customer] : Yep.

[33 minutes 42 seconds][Agent] : So MW and ME, Oliver, perfect. So let's go ahead and set that one up there for you now. So whenever you're ready, I'll enter in that account number, please.

[33 minutes 52 seconds][Customer] : Umm, we'll have to find the account number, do you know? No.

[33 minutes 56 seconds][Agent] : So take your time.

[33 minutes 58 seconds][Customer] : Hang on a minute.

[33 minutes 59 seconds][Agent] : That's all right.

[33 minutes 59 seconds][Customer] : And how much does that cost now? And so we're not getting sent from anywhere else? Yep. Are you there?

[34 minutes 22 seconds][Agent] : Yep, I'm still here.

[34 minutes 30 seconds][Customer] : I'm just waiting for it to log.

[34 minutes 32 seconds][Agent] : That's all right. Take your time. Yep. Yep, Yep, Yep. Perfect. So I'll just read that back to you.

[34 minutes 46 seconds][Customer] : 01/07, 07/07 082374800 Yeah, yeah, yeah. Yep. ANZ correct.

[35 minutes 4 seconds][Agent] : So I've got O1 O 707-0823 seven 48 suffix 00 and that's just ANZ perfect. Thank you so much for that. So in order to set up this payment with you now I do need to ask you 3 quick questions and read your short declaration. And I just need a clear yes or no at the end of H. So question #1 asks, do you have authority to operate this bank accounts alone and do not need to jointly authorized debits?

[35 minutes 38 seconds][Customer] : No, we don't do it.

[35 minutes 41 seconds][Agent] : Perfect.

[35 minutes 39 seconds][Customer] : You need to authorise debits that way. It's just a joint account.

[35 minutes 41 seconds][Agent] : So you have a perfect, but you have authority to operate it alone, is that correct?

[35 minutes 46 seconds][Customer] : Yes, yes.

[35 minutes 47 seconds][Agent] : Perfect. OK, now the next one is have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months? Perfect. Question #3 are you happy to set up a direct debit authority without signing a form?

[35 minutes 57 seconds][Customer] : No, without signing a form.

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

[36 minutes 7 seconds][Customer] : I thought that's what we've just done.

[36 minutes 9 seconds][Agent] : Yes, Sir. That's why, that's why I ask you, that's why I ask you the questions because we don't actually send out the direct debit forms for you to fill out. We ask you these series of questions on the phone so that we can gain your authority to add direct debit, the 4126 out of your account each fortnight.

[36 minutes 10 seconds][Customer] : Oh, alright, gotcha.

[36 minutes 27 seconds][Agent] : Perfect. So I'll just confirm again. Are you happy to set up a direct debit authority without signing a form? Yes or no?

[36 minutes 33 seconds][Customer] : Yep.

[36 minutes 34 seconds][Agent] : Perfect. Thank you so much for that. So in order to proceed, I need to read the following declaration and I'll need your confirmation at the end. So this is just a

short one paragraph declaration in regards to the direct debit and it reads, you agree. 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 account in accordance with these terms and conditions. Yes or no?

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

[37 minutes 9 seconds][Agent] : Perfect. So Mark, that's the payment all set up for you, One. So \$41.26 is going to come out on Tuesday the 21st and it'll be every second Tuesday thereafter. So all that's there for me to do now before I speak to your wife is read you your final declaration. So you'll want to take it's a couple of paragraphs on. I will check it through as quick as possible for you there. But all I need at the start halfway through and it that ends been prompted. It's just your agreeance with the click yes or no. Now for any part you would like me to stop to reread over any parts. If you have any questions about anything I'm reading, please do not hesitate to interrupt me. I'll be more than happy to do so, but question it starts off by saying thank you Mark Oliver. It is important you understand the following information. I will ask for your agreement to these terms of the aims 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 Clinical, has an agreement with Greenstone Financial Services NZ Limited, whom I referred to as GFS as should 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, so 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. 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 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 to detect on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Perfect. Now Mark, the

next part here says your answer to the application questions and any related documents from the basis of your contract of insurance and political relies upon the information you've provided when assisting 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?

[39 minutes 6 seconds][Customer] : Yes, yes.

[39 minutes 32 seconds][Agent] : Perfect. Now the last part here, Max, is we 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 allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time, by contacting us or by using any unsubscribed facility on communications. You have agreed to take out a single one choice life insurance policy with the following cover. Mark Oliver receives \$100,000 in the abusive life insurance. A benefit is not paid in the events of suicide in the 1st 13 months of the policy. Your total premium for the first year of coverage \$41.26 per fortnight. Your premium is a set premium which means it will be calculated of each policy anniversary and will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority you have provided to us. I am basis Rachel Pinnacle with a Bay Financial Strength with an outlook affair and a Baby Plus credit rating with an outlook of positive. You can read more about these ratings on our website and then your policy documentation. The policy documentation will be sent to you via mail and if you've provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your cover and plain language. 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 have lodged a claim. Finally, if you have any questions about your policy or wish to lodge a complaint, please contact

GSS on 0800 Zero 05804 or e-mail support at One Choice dot Co dot NZ. Now, Mark, two final questions here for you. Now question number one, do you understand and agree with the declaration? I've just read you yes or no question #2 would you like any other information about the insurance now, or would you like me to read any part of the policy document for you?

[41 minutes 49 seconds][Customer] : Yes, I think. No, I think it's. Yeah, it's clear.

[42 minutes 8 seconds][Agent] : I'm going to go ahead and accept that declaration there for you now, Mark. So congratulations that you'll cover all set up and done for you now and welcome to the One Choice family. So your documents are going to be with you very shortly via post and via e-mail. All you need to do once you're finished reviewing those documents is fill out the second or last page, which is our beneficiaries form and place that one back to us so that we can nominate down your beneficiaries. But is there anything else for your site that I can do for you today?

[42 minutes 39 seconds][Customer] : Not for me, no.

[42 minutes 41 seconds][Agent] : Perfect. Well, now it is a case of chatting to your wife there and getting her some, getting her some cover and face there. So just bear with me. I need to come out of your lead and also go into one for your wife. So just bear with me. I'm just going to do that now. OK, so you see, so you said that your your wife put a request in for the two of you.

[43 minutes 18 seconds][Customer] : Well, she put a request in, but yeah, we were talking about it for one for me and one for her. But you can. OK, but, but you can talk to her. And if she is interested in any way, that's entirely up to her.

[43 minutes 35 seconds][Agent] : Perfect. Well, whenever you're ready you can pop around. I'm more than happy to run it through everything as well.

[43 minutes 41 seconds][Customer] : Alright then, thank you.

[43 minutes 42 seconds][Agent] : You're welcome.

[43 minutes 49 seconds][Customer] : Hello.

[43 minutes 49 seconds][Agent] : Hi, it's Danielle here from one size life Insurance. How are you today?

[43 minutes 54 seconds][Customer] : Thank you.

[43 minutes 55 seconds][Agent] : That's good to hear. So I believe you're looking at some life insurance as well as as Mark Walls.

[44 minutes 2 seconds][Customer] : Yeah, well, I thought, I thought we were just getting quotes, but it sounds like we've just signed up.

[44 minutes 9 seconds][Agent] : Look, I did look, it's definitely, I can just give you some information and pricing for yourself as that's what you're after as well. I, I just took Mark through all the options for himself. I know you, you were, were you the one that put that request on the website for Mark as well?

[44 minutes 26 seconds][Customer] : Yeah, I was the one that put the request on for a quote.

[44 minutes 29 seconds][Agent] : Yep, that that's OK. Did you put a request in for yourself as well?

[44 minutes 34 seconds][Customer] : No, I didn't.

[44 minutes 36 seconds][Agent] : That's OK. So are you looking at information and pricing for yourself or was it just solely for Mark?

[44 minutes 41 seconds][Customer] : No, it was for both of us. And what I wanted was a quote for both of us. But I was I wasn't going to put both names and then get two different phone calls when I could just put one name and then get one phone calls.

[44 minutes 55 seconds][Agent] : Look, that's perfectly fine. Yeah, well, I do need to because we don't actually offer joint policies there. It is based on a number of different factors there. So look, I can definitely go through and provide you with some pricing. I I just confirm Mark gave me a date of birth of the 1st of October 1979, Is that correct?

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

[45 minutes 15 seconds][Agent] : Perfect.

[45 minutes 18 seconds][Customer] : Moana.

[45 minutes 16 seconds][Agent] : What was your first name please MRANA? And all of that is just your name as well, correct? R double LIVER.

[45 minutes 22 seconds][Customer] : Yep, Yep, Yep.

[45 minutes 31 seconds][Agent] : Perfect. Thank you so much for that. Can I please confirm that you

are effective course a female New Zealand resident.

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

[45 minutes 40 seconds][Agent] : Perfect. Thank you so much for that. I'm just doing that one there for you now. So I put that on the I'm just writing that one up. I'm just popping your the number over. Perfect. I do need to ask if you had a cigarette in the last 12 months. Perfect. Thank you so much for that. OK, so the level of cover you can actually apply from being that Bing that you are a little bit younger than Mark is \$100,000 all the way up to 2,000,000. Now that is depends on your age and pre tax and common. I quoted Mark on the \$100,000 for himself. And are you looking at the 100,000 as well? Yeah. What amount would you like to look at?

[46 minutes 7 seconds][Customer] : No, no, I would rather look at 250,000.

[46 minutes 39 seconds][Agent] : 250,000? Absolutely. We can look at the 250,000 for yourself. For that one, you'd be looking at an indicative fortnightly payment of \$14.32. How does that one sound for you?

[46 minutes 53 seconds][Customer] : Yeah, that's fine.

[46 minutes 58 seconds][Agent] : Perfect. So in terms of that coverage there we also include what's called a funeral advance. So how that funeral advance works is at the time that you'll beneficiaries, your loved ones such as Mark and the kids, they're making a claim. They can actually request an advance payout of \$10,000 to help with some of those more immediate and upfront expenses such as funeral calls or anything else that needs to be taken care of straight away. Uh, and the money is paid out as a cash benefit. So it can be used for your loved ones to help them maintain their lifestyle, help them take care of mortgages, loans or any other costs involved in raising your family. That choice is entirely up to your loved ones. Number one.

[47 minutes 38 seconds][Customer] : OK.

[47 minutes 38 seconds][Agent] : I, so I wanna remind you as well that 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. So what's with this one here? Again, the final premiums in terms of our policy, it is dependent on the outcome



of the health and lifestyle application. Umm. So from there we're able to let you know if there's gonna be any changes to that \$14.32 I've quoted you on and also exactly what type of cover that I'm able to offer you. So what's that one there? I do need to pop your address in. I just want to confirm your, I know these questions. I'm I'm pretty much know the answer. I still have to confirm you reside with Market 68 Lisa St. in white Tata, is that correct? Fair. Thanks. I already knew that would be the case. I just had to reconfirm that one now. Do you have your own e-mail address that you wanted to put down on file? OK, what was I'm just because I'm not in Max profile. What is the e-mail again?

[48 minutes 27 seconds][Customer] : Yes, the e-mail address that you have on file is mine, quickstickcustoms@gmail.com.

[48 minutes 47 seconds][Agent] : Sorry, quick stick customs at gmail.com, correct? Perfect. And the number that I've called on today, is that your phone number?

[48 minutes 58 seconds][Customer] : Yeah, no, that's smart.

[49 minutes 4 seconds][Agent] : OK, Did you want to put your own mobile number in as well? What's your mobile number there please? Yep, Yep. Perfect. So that's 0275512193. Perfect. Did you want me to leave umm on your profile, Max phone number as well or just have your one?

[49 minutes 7 seconds][Customer] : Yep, 027, 5512193 yeah, no, at least there's one on there.

[49 minutes 31 seconds][Agent] : Perfect. OK, thank you so much for that. All right, so I'm just signing up this one here for you now. So just very quickly before I go through these questions with you, I do need to read you what's called a pre underwriting disclosure. So what that pre underwriting disclosure is, is it just tells you what we do with your personal details and what you actually have a duty to disclose to us. So it says here. 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. We will share this with your insurer and then 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 collect your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you insert your life insurance contract. You have a legal duty to to provide twice in the information you know. All could reasonably

be expected tonight, 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 file to disclosure 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. Do you understand this? Yes or no? Perfect. OK, well now most of these questions are used for my questions unless I prompt you otherwise. But if there's any question that you're unsure of or you have questions for me or you want me to rewrite a question, I'm more than happy to do so. Just interrupt me. The question number one is are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand.

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

[51 minutes 28 seconds][Agent] : Perfect. Now the next six questions here are in relation to your medical history with the main question here being have you ever had symptoms of been diagnosed with or treated for intend to seek medical advice for any of the following. So the first is stroke or heart conditions such as but not limited to heart Luna, heart attack and angina. Perfect lung disorder excluding asthma, sleep apnea or pneumonia? Cancer or leukemia excluding skin cancer? Oh sorry, no one. Are you still there? Oh perfect. Sorry the line cut out so I didn't quite catch that answer so I'll just confirm. Cancer or leukemia, excluding skin cancer? Perfect. Anxiety, depression, or stress requiring medical treatments or any other mental health disorder.

[51 minutes 49 seconds][Customer] : No, no, yeah, no, not for years. Like years ago I was diagnosed with depression. Like when I was like a thing.

[52 minutes 28 seconds][Agent] : That's that's OK. We'll capture that one and they are there for you because again, the question is if you've ever had symptoms of but we can they, they does as a question, as you know, if you've had any treatment or symptoms within a time frame, so we can capture that one on there. So in the last 10 years, have you attempted suicidal, been hospitalized for mental health condition? Perfect.

[52 minutes 49 seconds][Customer] : No, no.

[52 minutes 50 seconds][Agent] : Is your condition of form of schizophrenia, bipolar or psychotic disorder beautiful as your condition? I know you've already told me it's depression. I do need to read each Spanish so it'll be as quick as possible. So is your condition A depression, anxiety, post Natal depression or stress including post traumatic stress disorder B Anorexia novosa or bulimia, C ADHD or ADD or Z other mental illness not listed here.

[53 minutes 18 seconds][Customer] : What was depression?

[53 minutes 19 seconds][Agent] : Perfect, thank you so much for that. How many episodes have you had that that required treatment?

[53 minutes 28 seconds][Customer] : Only hell one, I think.

[53 minutes 29 seconds][Agent] : Perfect.

[53 minutes 30 seconds][Customer] : I don't know.

[53 minutes 30 seconds][Agent] : Thanks.

[53 minutes 30 seconds][Customer] : It was a long time ago.

[53 minutes 32 seconds][Agent] : Look, I completely understand that one there. It's, it's hard enough to think back to last month alone, back to when we're in our teenage years. So. So are you confident that you've just had the one episode that required treatment?

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

[53 minutes 49 seconds][Agent] : Perfect? Have you had symptoms or treatments for this condition within the last six months? Perfect. Thank you so much for that. Have you ever seriously contemplated or attempted suicide?

[53 minutes 55 seconds][Customer] : No, no.

[54 minutes 2 seconds][Agent] : Beautiful. That's all for that question. Yeah. So back to the main question again is have you ever had symptoms of being diagnosed with or treated for, intended to seek medical advice for any of the following? So have you been diagnosed with a terminal illness, mud and neuron disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy? No. Perfect. And the last 10 years have you used illegal drugs, abuse prescription medication or received treatment or

counseling for drug or alcohol consumption? Perfect. The next section here is in relation to your height and weight. Please be aware that I'm. Yeah.

[54 minutes 28 seconds][Customer] : No, no, just go back, just go back at like Full disclosure, I do have an order on the end of it.

[54 minutes 51 seconds][Agent] : That's OK. What type of autoimmune disease do you have?

[54 minutes 55 seconds][Customer] : I have grades of. It's just 'cause that that question wasn't asked.

[55 minutes][Agent] : Yep, that's, that's OK. Let me just say whether it needs to be captured.

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

[55 minutes 5 seconds][Agent] : So it's, it's due to your thyroid, is it OK? Perfect. There's an actually a question further along in the application of that. We do ask about your thyroid, but has the doctor told you that that condition will reduce your life expectancy? Perfect. OK, so I'll just confirm, umm, you haven't been diagnosed with a terminal illness, mud and urine disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy. Perfect. OK, so there there's a question further along in thyroid condition that we can capture that one for you. So what's that one there? The next section here is in relation to your height and weight. Please be aware that I, please be aware that I'm required to obtain a competent single flicker 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. So First off, what is your exact heights, please?

[56 minutes 5 seconds][Customer] : 156 centimeters.

[56 minutes 7 seconds][Agent] : 156 perfect. So what is your exact weight please?

[56 minutes 16 seconds][Customer] : I'm gonna go with 49 kilos because I range between 48 and 50.

[56 minutes 21 seconds][Agent] : Do you know what it was last time you weighed yourself?

[56 minutes 26 seconds][Customer] : I haven't been away for a long time.

[56 minutes 29 seconds][Agent] : That's OK. It's just because we need to make sure that we're

getting an accurate, accurate measurement. But you range, did you say you fluctuate between 48 and 50? OK, what we do in that instance then because it's within our certain limit, I'll we put down the higher weight.

[56 minutes 38 seconds][Customer] : Yeah, Yep, that's fine.

[56 minutes 45 seconds][Agent] : So we'll put down 50 kilos and 156 centimeters. Now the next question is, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Perfect. Thank you so much for that. OK, so the next question here is in relation to occupation. So if you see it, does your work require you to go underground? So look at heights above 20 meters, drive to depths below 40 meters, use explosives or travel to areas experiencing more civil unrest or work offshore. Perfect. To the best of your knowledge, are you infected or so you're in a high risk category for contracting HIV which causes AIDS? Do you have different plans to travel or reside outside of New Zealand? I booked or will be booking travel within the next 12 months. Perfect. Do you have existing life insurance policies with other life insurance companies with the combined title sum assured of more than \$5 million?

[56 minutes 59 seconds][Customer] : No, no, no, no, no, no.

[57 minutes 48 seconds][Agent] : Perfect. OK, I'm just setting up the next question here for you now. So the next sort of questions are in relation to your medical history again. So the main question again being have you ever had symptoms of things like missed with or treated for or intend to seek medical advice or any of the following? So the first is diabetes, raised blood sugar and peak glucose tolerance or implied fasting glucose.

[58 minutes 14 seconds][Customer] : No.

[58 minutes 15 seconds][Agent] : Perfect, thank you so much for that. The next one is chest pain, high cholesterol or high blood pressure.

[58 minutes 25 seconds][Customer] : Well, so the doctors tell. Well, no, because the doctors tell me my cholesterol normal, even though it's not quite a little bit high. But I'm not on medication.

[58 minutes 35 seconds][Agent] : OK, but the have the doctors ever told you you've suffered from high cholesterol or have they said it's always within normal range?

[58 minutes 44 seconds][Customer] : No, they tell me it's a little bit high. Yeah.

[58 minutes 46 seconds][Agent] : So they've told you it's a little that's OK, but we'll answer yes because then ask, I can understand you can have slightly elevated cholesterol without having to go on medication. So that's why we've been disclosed. The high cholesterol will ask you if the ratings ever been over a certain amount. So based on your response, please answer your so no say to the following. So chest pain high cholesterol will answer yes Sir, with the cholesterol. Have you ever had a cholesterol blood test with the result greater than or equal to 7.0 millimoles per liter? Nice, perfect. That's all for the blood high cholesterol. The next one is high blood pressure. Now this excludes during pregnancy where the blood pressure returns to normal after the birth.

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

[59 minutes 32 seconds][Agent] : Perfect. So that's all for that one. So back to my main question again is 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 next is tumor, molar cyst, including skin cancer, sunspots or Melanoma.

[59 minutes 51 seconds][Customer] : I had a back when I was 27.

[59 minutes 55 seconds][Agent] : OK. And and that was removed, was that OK? Perfect. So we'll capture that one again. So based on your response, please answer yes or no for each of the following.

[1 hours 8 seconds][Customer] : No, sorry.

[1 hours 5 seconds][Agent] : So tumor mole, that's OK.

[1 hours 9 seconds][Customer] : No Sir.

[1 hours 10 seconds][Agent] : Molar cyst, perfect. And has the molar cyst been confirmed benign?

[1 hours 18 seconds][Customer] : Yes.

[1 hours 16 seconds][Agent] : So noncancerous perfect. Do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? Perfect. The next one is Melanoma and any other form of skin cancer and or sunspots.

[1 hours 26 seconds][Customer] : No, no, no.

[1 hours 36 seconds][Agent] : Perfect. So that's also that one there. So back to that main question again is have you ever had symptoms of pains diagnosed with or treated for or intend to seek medical advice for any of the following? So the next is have you ever had an abnormal pap or cervical smear? Now this one is thyroid condition or neurological symptoms such as dizziness or fainting.

[1 hours 53 seconds][Customer] : No, Yes.

[1 hours 1 minutes 2 seconds][Agent] : OK, so based on your response, please answer yes or no for each of the following. So thyroid condition, is it an overactive or under active condition?

[1 hours 1 minutes 8 seconds][Customer] : Yes, over. It does.

[1 hours 1 minutes 15 seconds][Agent] : Overactive, but it's but it's basically called, but it's due to the Graves' disease, correct?

[1 hours 1 minutes 21 seconds][Customer] : Yes.

[1 hours 1 minutes 22 seconds][Agent] : OK, so I'm going to answer no to that one there. And I'm actually going to capture the fact that you've got what's called Graves' disease. OK? So just bear with me for a second. That's Graves as in GRAVES, correct?

[1 hours 1 minutes 36 seconds][Customer] : Yeah.

[1 hours 1 minutes 37 seconds][Agent] : Perfect. How long have you suffered for that one?

[1 hours 1 minutes 43 seconds][Customer] : Eight years.

[1 hours 1 minutes 54 seconds][Agent] : Sorry. Just bear with me. I just have to type this one in. Are you currently being treated for this condition? OK. What type of treatment do you have?

[1 hours 2 minutes 3 seconds][Customer] : Yes, I take medication.

[1 hours 2 minutes 9 seconds][Agent] : What's the name of the medication? Do you know the spelling, please? Yeah.

[1 hours 2 minutes 12 seconds][Customer] : Boroxane PHYROROXINA.

[1 hours 2 minutes 25 seconds][Agent] : Perfect. OK. And do you know what milligram it is by any chance? 100 milligrams? Are you taking it once a day or? Perfect? What sort of symptoms do you experience with the Graves' disease?

[1 hours 2 minutes 32 seconds][Customer] : After milligrams once a day, look, I take my medication. I don't If I don't take my medication, I get very tired, very tired. That and drop white. I can go into like Thunder ages.

[1 hours 3 minutes 11 seconds][Agent] : OK. Let me just put that one in, OK? When was the last time you had any of those symptoms? Do you remember? It doesn't need to be exact date, just a sort of rough, rough guess.

[1 hours 3 minutes 45 seconds][Customer] : Yep, 19th of August last year and that was the type in the budget.

[1 hours 3 minutes 49 seconds][Agent] : OK, perfect. But apart from that, it doesn't affect your day-to-day life. So when you're on your medication does not affect day-to-day life. OK, well, I was just about, I was just about to say makes a little bit overactive. I'm thinking of myself there. Perfect. OK, that's all for the liver, for the thyroid condition. The next question is neurological symptoms such as dizziness or fainting. Perfect disorder of the stomach, bowel or pancreas. This hepatitis or any disorder of the liver and epilepsy, Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, blood or urinary tract disorder, Kidney disorder, blood disorder or disease. Sorry, sleep apnea or asthma excluding childhood asthma.

[1 hours 4 minutes 24 seconds][Customer] : No, no, no, no, no, no, no, no, not, not, not.

[1 hours 5 minutes 31 seconds][Agent] : Perfect. Thank you so much for that. OK, the next question here is in relation to the last three years only. So other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you awaiting the results of any medical test investigations? AG undergoing any surgery have medical test investigations, for example xrays, scans, blood tests or biopsy or waiting results.

[1 hours 6 minutes 3 seconds][Customer] : I've only had like my normal thyroid blood test and iron blood test.

[1 hours 6 minutes 9 seconds][Agent] : Perfect. Is the iron blood test, is that part of your thyroid or have you suffered from iron levels before?



[1 hours 6 minutes 15 seconds][Customer] : I've suffered from iron levels before.

[1 hours 6 minutes 17 seconds][Agent] : OK, let me go back and capture the iron and the blood question then and then we won't need to capture it there. So when I say blood disorder or disease, we're going to can't answer yes to that one. So what's up on there? Do you suffer from iron deficiency anemia or hemochromatosis? Perfect. OK. And then ask again, have you been diagnosed? So iron deficiency is what you've been diagnosed with. OK. Do you, do they know what the cause of the iron deficiency is? OK, so that's all right. So there's just going to be a number of drop down questions. So what was the cause of your iron deficiency?

[1 hours 6 minutes 35 seconds][Customer] : I'm deficient in the last three years, Yeah, no, none of that.

[1 hours 6 minutes 59 seconds][Agent] : So gastritis, hemorrhoids, esophageal varices or ulcers, heavy menstrual fly.

[1 hours 7 minutes 9 seconds][Customer] : They never even found out what was what caused that. They they just said I had low iron and then I needed to have an infusion.

[1 hours 7 minutes 18 seconds][Agent] : OK, that that's alright. I can capture it in the section where it says other causes where they can just say you had low iron and gave you an iron of fusion. OK, so the next one is so with heavy menstrual fly, is that a yes or a no?

[1 hours 7 minutes 27 seconds][Customer] : Yeah, yes. But I've never said that.

[1 hours 7 minutes 35 seconds][Agent] : OK, but that's what you believe it could be true to have have a menstrual fly.

[1 hours 7 minutes 40 seconds][Customer] : Yep.

[1 hours 7 minutes 41 seconds][Agent] : OK, so I'm going to pop it still isn't no because the doctors haven't said that, but I can pop down when we capture about the infusion that that's what you've believed it to be.

[1 hours 7 minutes 54 seconds][Customer] : No, no.

[1 hours 7 minutes 50 seconds][Agent] : And now the next one is blood loss due to trauma and medication such as aspirin and other causes will answer yes too. So what's up on the IT? So just

bear with me. When were you diagnosed with the iron deficiency? Sorry, how many times has it happened? Have you had the transfusions now?

[1 hours 8 minutes 11 seconds][Customer] : Which time why Oh hit?

[1 hours 8 minutes 18 seconds][Agent] : Twice the OK the first time it doesn't need to be around, it doesn't need to be exact date. Even if it's you know, you know it's around June, say 2018, we can pop that down. I don't expect you to remember exact date.

[1 hours 8 minutes 33 seconds][Customer] : OK, so the first one was what was last year 22. So I think the first one was maybe June 21.

[1 hours 8 minutes 33 seconds][Agent] : Sometimes perfect I can put down was around June of 2021.

[1 hours 8 minutes 56 seconds][Customer] : August 22.

[1 hours 8 minutes 51 seconds][Agent] : And when was the second time perfect? So it was just iron deficiency. So that was the type of. So they didn't say it was a name yet. They said it was iron deficiency, was it?

[1 hours 10 minutes 3 seconds][Customer] : They feel like I know.

[1 hours 10 minutes 4 seconds][Agent] : That's OK, I can put down here. Are you on any treatment currently or do it just the two transfusions that you had in June, in August, perfect. So you don't have to worry about taking Xyl iron tablets or anything like that.

[1 hours 10 minutes 43 seconds][Customer] : Just for two transfusions, no.

[1 hours 10 minutes 51 seconds][Agent] : Perfect. Have you had your iron levels checked recently? OK. When was the last time you had your iron levels checked?

[1 hours 11 minutes 15 seconds][Customer] : Not August last year.

[1 hours 11 minutes 23 seconds][Agent] : OK, so you so you're you're not sure if your blood, your iron levels have returned to within normal range? No. OK, that's all right. Oh.

[1 hours 11 minutes 33 seconds][Customer] : Oh no, they did. They returned into normal range after my drink season. I don't know.

[1 hours 11 minutes 40 seconds][Agent] : OK, so how long after the how long after the transfusion

did you have that blood test? Do you mind me asking?

[1 hours 11 minutes 52 seconds][Customer] : I can't remember 4-6 weeks maybe?

[1 hours 11 minutes 55 seconds][Agent] : OK, so I can put down roughly four to six weeks after last transfusion. Umm. Perfect, I've popped that one in there. And do you currently suffer any symptoms of anemia such as tiredness, headaches, dizziness, or fainting?

[1 hours 12 minutes 25 seconds][Customer] : Bye.

[1 hours 12 minutes 26 seconds][Agent] : Perfect. Thank you so much for that. OK, now that's all for that one. So we don't need to capture the regular thyroid blood test or the iron blood test. But apart from what you've already told me for that question, umm, in the last three years, have you saw any other medical advice or treatment by medical practitioner specialists? Or you're waiting the results of any medical tests, investigations AT undergoing any surgery had medical tests, investigations for example, X-rays, scans, blood tests or biopsy or waiting the results Perfect. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[1 hours 12 minutes 58 seconds][Customer] : No, no.

[1 hours 13 minutes 9 seconds][Agent] : Beautiful. Thank you so much for that. And the next three question, well, the next two questions are relation to your family history. And then one last question left to go. So to the best of your knowledge of any of your immediate family, the immediate family being mom, dead brother or sister, only living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial epsomatous polyposis. Perfect. Thank you so much for that. Now to the best of your knowledge again, have any of your immediate family, being mum, said brother or sister only suffered from cancer, heart condition, stroke or any other hereditary disease prior to the age of 60? Perfect. Now last question here for you, other than one of events in the form of birth certificate or vouchers, do you engage in or intend to engage in any of the following for aviation other than as a fare paying passenger on a recognized airline, motor racing, cashewsing, mountaineering and sailing, scuba diving, scuba diving, diaper in 14 meters, cable wreck diving or any other hazardous activity.

[1 hours 13 minutes 36 seconds][Customer] : No, no, Nope.

[1 hours 14 minutes 25 seconds][Agent] : Perfect. Thank you so much for that, you and me. Bye now Moana. Sorry.

[1 hours 14 minutes 34 seconds][Customer] : Not a hope and hell.

[1 hours 14 minutes 35 seconds][Agent] : No, you. You and me both. My husband has gone skydiving a few times and he's tried to drag me on. I'm like, no, I'm more than happy to drive you there and watch you try and dive to your dear. Thank you.

[1 hours 14 minutes 46 seconds][Customer] : Burning up?

[1 hours 14 minutes 47 seconds][Agent] : Yeah, exactly. I'll. I'll keep both of my things family planted on the ground. Perfect. So I wanted that's all the questions that I do need to ask you. I, I do need to let you know in reference to some of those questions that I have asked, I do need to refer your application to underwriter for a further assessment. Now, the only reason for that one is just because I had to answer manually about the Graves' disease plus, umm, the two iron transfusions that you have had. So I thought there's been no changes to the level of cover or the pricing that we're able to offer you. So we're still able to offer you the two \$150,000 with the cover at \$14.32 per fortnight. Now as this policy is approved, it will cover you immediately for these two to any cause except for suicide in the 1st 13 months and we still include that. Similarly, I'll advance payment. So I touched with nothing horrible like that one was to happen. But how that one works is if you unfortunately diagnosed with 12 months a list to live by a medical practitioner, we're going to pay your claim out on full and you'd be able to use that on whatever you need to. OK. Now Mona, I do also need to let you know that please be aware that your premium is set. So what that means is that would generally increase each year. In addition, this policy has what's called an automatic indexation. So each year around your each year your benefit amount will increase by 5% with associated increases in premium and you can opt out of this indexation each year. So each year around your policy anniversary, we're going to send you out a letter saying this is what your new sum insured is going to be with associated increases and premium. And of course you can opt out of the indexation each year.

[1 hours 15 minutes 56 seconds][Customer] : OK, OK.

[1 hours 16 minutes 30 seconds][Agent] : OK, so Moana, there's a couple of ways that I can refer this one off to the underwriter. So First off and foremost, option 1 is what we can say is note down a payment site payment we set and get this one assessed by the underwriter. And then whilst your application is being assessed, you'll be covered for accidental this which case, if this was due to direct results with an accident, Now cover under this license until the insurer makes the decision on your application or 30 days from today, which if the one is earlier. Now the commencement of your cover would be subject to final assessment by the insurer. If the insurer offers cover without any alterations on your or your application is unsuccessful. Are you happy for me to record your acceptance of these outcomes now? And I'll leave you a voicemail to confirm the outcome.

[1 hours 17 minutes 20 seconds][Customer] : Yes.

[1 hours 17 minutes 21 seconds][Agent] : Perfect. OK, so with this one here, we wouldn't actually take any payments off you today. However, as a business, we do generally click payment within the next 7 days. One in the next 7 days will be more suitable for you.

[1 hours 17 minutes 35 seconds][Customer] : So the same day as Max?

[1 hours 17 minutes 37 seconds][Agent] : Perfect. Which was Tuesday the 21st and then every second Tuesday they're after.

[1 hours 17 minutes 36 seconds][Customer] : That's fine, yeah.

[1 hours 17 minutes 43 seconds][Agent] : Perfect OK now with this one here, we'll note down that payment method now. So I do this very securely over the phone by one of two simple options. So the first is either via a Visa debit, Visa MasterCard or credit card or the second is by bank account number for direct debit. What one's more suitable for you? Perfect. Is that the same bank account that marks yours? Perfect. OK, I'll need to grab those details again so I'll just confirm. Was it MW and ME?

[1 hours 18 minutes 2 seconds][Customer] : Bank account sure is, yeah.

[1 hours 18 minutes 17 seconds][Agent] : Perfect. OK and when, if you are ready, we'll start with that account number again please. Yep, Yep, Yep. Perfect. So that's O1 O 707-0823 seven 48 suffix 00

perfect. So I do need to ask you the same directive questions that I did ask Mark. There was a clear yes or no at the end of eight. So question number one, are you happy to set up a directive authority without signing a form? Question #3 do you have authority to operate this bank accounts online and do not need to jointly authorize debits? Question #3 have you cancelled a direct debit authority for one choice was a pinnacle life as initiated in the last nine months. Perfect. And in order to proceed, I need to read the following declaration and I'll need your confirmation at the end. I'll just confirm that bank account is with ANZ, correct?

[1 hours 18 minutes 24 seconds][Customer] : 01 07/07 08237 4/8 00 yeah, yeah, yeah, no, yeah.

[1 hours 19 minutes 34 seconds][Agent] : Perfect. So in order to proceed, I'll read that declaration. So it seems you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct to the terms and conditions that relate to this authority. You'll authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct you the first account in accordance with these terms and conditions, Yes or no?

[1 hours 19 minutes 58 seconds][Customer] : Yes.

[1 hours 19 minutes 59 seconds][Agent] : Perfect. Thank you so much for that. OK, so that's that payment set up for you now. So \$14.32 will come out on Tuesday the 22nd and every second Tuesday thereafter. Now that is of course subject to approval by the underwriter. So all that's there for me to do now to get this one sent off to the underwriter now is read your our final declaration. Uh, so please bear with me, it is a couple of paragraphs long. I will track it Sir as quick as possible for you, but all I need at the start, halfway Sir and at the end again is just your grades with a clear yes or no. If you need me to stop, to reread over any parts or again any questions, please do not hesitate to interrupt me. But it starts off by saying thank you Moana Oliver, 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 Limited, whom I will refer to as Pinnacle Clinical, has an agreement with Brainstorm Financial Services NZ Limited, whom I refer to as GFS, to issue an 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. 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 wanted to as sorry. We have verified that you understand the cover and that you considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure statement which states that more information which can assist you to decide with the check that any advice we provide. Can you please confirm that you understand and agree to this yes or no? Oh, sorry.

[1 hours 22 minutes 1 seconds][Customer] : Yes.

[1 hours 22 minutes 2 seconds][Agent] : Oh, perfect. Thank you so much for that. One of the next questions is your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle. Reliance upon the information you have provided when assisting your application, I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have an sorry, can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[1 hours 22 minutes 28 seconds][Customer] : Yes.

[1 hours 22 minutes 29 seconds][Agent] : Perfect. Now last thing here is we 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 granting this declaration, you can seem to allow us to contact you for this purpose until you opt out. You can update this now by informing me or at any time by contacting us or by using any unsubscribe facility on communications we send you. You have agreed to take out a single one choice life insurance policy with the following cover. Moana Oliver received \$250,000 in the events of life insurance. A benefit is not paid in the events of suicide in the 1st 33 months of the policy. Your total premium for the first year of cover is \$14.32 per fortnight. Your premium is a stepped premium, which means they'll be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you

can opt out of this each year. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority you have provided to us. I am just write your pinnacle with a base financial strengths with an outlook of fear and a baby plus credit rating with an outlook of positive. You can reach more about these writings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you've provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key section which outlines key aspects of your cover and plain language. You should carefully consider these documents to ensure the product meets your needs. 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 lodged a claim. Finally, if you have any questions about your policy or wish to lodge a complaint, please contact GSS on 0800 Zero 05804 or e-mail support at One Choice dot car dot NZ. Number one. I've got two final questions here for you now. Question number number one, do you understand and agree with the declaration?

[1 hours 24 minutes 43 seconds][Customer] : Yes.

[1 hours 24 minutes 41 seconds][Agent] : I've just read you yes or no question #2 would you like any other information about the insurance now or would you like me to read any part of the policy document today?

[1 hours 24 minutes 53 seconds][Customer] : No.

[1 hours 24 minutes 53 seconds][Agent] : Perfect. OK, so I've gone ahead and sent that one off to the underwriter there for you. Now, I'm notably not going to get an answer back tonight. I am only here for the next half an hour. Uh, but I'd start at 12:00 tomorrow. So I should have the answer back by the time I get in at 12:00 tomorrow. Uh, once I have got that answer back, I'll give you a call to advise you of the outcome. If it's been fully approved without any changes, I'll leave you a voicemail. However, if they require further information or there's been any changes, I will get in contact with you before we go ahead and finalize that one. But Moana, is there anything else I can do for you this evening?



[1 hours 25 minutes 31 seconds][Customer] : No, thank you.

[1 hours 25 minutes 32 seconds][Agent] : Perfect. Well, look, it's been an absolute pleasure. If you do have any questions or concerns, please do not hesitate on giving me a call. I'll be more than happy to help you. OK.

[1 hours 25 minutes 43 seconds][Customer] : OK then thank you.

[1 hours 25 minutes 44 seconds][Agent] : You're most welcome. Is there anything else I can do for the two of you guys?

[1 hours 25 minutes 51 seconds][Customer] : No, it's something to.

[1 hours 25 minutes 52 seconds][Agent] : Perfect for the time if you enjoy the rest of your evening. And we'll talk again soon.

[1 hours 25 minutes 57 seconds][Customer] : OK, thank you.

[1 hours 25 minutes 58 seconds][Agent] : Alright, thanks.

[1 hours 25 minutes 59 seconds][Customer] : Bye.

[1 hours 25 minutes 58 seconds][Agent] : Bye bye.