

[5 seconds][Agent] : Hi there, It's an Australian series. I'm just giving you a call because of interest online with regards to our life insurance and just like this, just you. Further, can I just get you to confirm your full name and date of birth please?

[2 seconds][Customer] : Peter speaking, Peter doing April the 12th, 1957.

[24 seconds][Agent] : OK, thank you for that. Peter, Please note all of our calls are recorded. Any advice providers general in nature and may not be suitable to your situation. Can I just also confirm you're a male Australian resident? Hello.

[42 seconds][Customer] : Sorry, you broke up a bit then what did you ask for?

[44 seconds][Agent] : Oh, sorry, just to confirm that you're a male Australian resident.

[49 seconds][Customer] : Yes, yes, certainly AM.

[50 seconds][Agent] : Thank you for your. SO just so I can have a better understanding of what sparked your interest, are you new to life insurance or do you currently have some cover in place?

[59 seconds][Customer] : No, I don't have any. I'm like I'm 67 years old. I just thought I have my House of contents with see with you guys and I've got a I've got a landlord insurance. I think that you guys as well. I just thought I'd and I just was reading something. I just asked a question. It was more curiosity.

[1 minutes 8 seconds][Agent] : Yeah, yeah, that's fair enough. So, well, the purpose of my call today is just funny through all the features and benefits. And we can get some pricing for you as well. And you can just stop me at any point in time to let me know if you have any questions. That's no problem at all. And so Senior's Life Insurance is designed to provide financial protect ones, sorry, final financial protection, protection for your loved ones for a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between \$10,000 and up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit amount. If a death is due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount to help you with funeral costs or any other final expenses at the time. It's easy to apply, we just ask you 8 yes or no questions relating to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you'll be covered

immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. If you were diagnosed with 24 months or less to live by specialized medical practice, Krishna, we can pay your benefit amount in full to help you with variable costs to ensure you receive the best care possible. Do you have any questions for me so far?

[2 minutes 43 seconds][Customer] : Yeah.

[2 minutes 45 seconds][Agent] : OK, no problem at all. So let's go through a quote together. So just to begin with, have you had the cigarettes in the last 12 months? All right, good to hear, Peter. No problem at all. And now just as an example, so you can choose anywhere between \$10,000 and up to \$200,000. And we can look at different amounts, but say for example, \$50,000 in the instance of accidental death, it will triple. So that would be 150 K. And yeah, so that that would give you some idea on what kind of benefits you could get a different amount. So what amount would you like me to quote you on?

[3 minutes 25 seconds][Customer] : Oh, let's just go in the middle first. Let's just go 100,000.

[3 minutes 27 seconds][Agent] : Umm, OK, sounds good, no problem. OK, Peter, so for \$100,000 of cover you're looking at a payment of \$155.98 per fortnight. In addition, we do provide you with a free online legal will, which is valued at \$160.00 with each policy and a complimentary subscription of the Australian team's Bear magazine with each policy. How's that sounding in terms of affordability?

[4 minutes][Customer] : It's probably a bit up there, mate.

[4 minutes 6 seconds][Agent] : 50 yeah, that's fair enough. No problem. Match also for that it'll be \$77.99 per fortnight with the same free online legal will and the Australian Citizen magazine as well. Is that sounding affordable there, Peter?

[4 minutes 2 seconds][Customer] : Yeah, I'd probably have to come back and you know, say somewhere, what about 5050 thousand B somewhere. Yeah, probably, yeah, probably. Do that. You know, it's got the time being anyway, I've got yeah. Can you can you, can you e-mail me a copy of that quote, please?

[4 minutes 26 seconds][Agent] : OK, yeah, no, Oh yeah, of course you'll get that regardless. Umm,

we can go through the health questions though, if you do have the time. Uh, just because we need to, obviously. Have you approved to actually proceed with the policy? Because right now there's just nothing but a quotes. Umm, so we haven't already gone through the health questions at all?

[4 minutes 49 seconds][Customer] : Yeah, Yeah. No, I would probably do the whole thing another time driving at the moment. And if I can just get the quote and have a look at that and then I'll then, then I'll sit down with you if I wish to proceed and we'll sort that health side of things out if that's OK.

[5 minutes 3 seconds][Agent] : Yeah, of course, no problem at all. That's no problem. I'll send that through. And just to confirm, your e-mail is so P for pandanfornellydfordeltatripleh9@bigpond.com.

[5 minutes 15 seconds][Customer] : That's correct.

[5 minutes 16 seconds][Agent] : OK, no problem. I'll send that through. For the \$50,000. What time would work best for you for me to give you a call back giving you enough time to look up through the I quote as well?

[5 minutes 26 seconds][Customer] : Oh, it's, it's a bit hitting this. I'm on my way. I'm away till Monday, next Monday. I'm in Sydney. So I can probably have a look at that just yeah, probably next week, early next week, a week ago. I'm, I'm busy down in Sydney, India over the weekend. So I probably won't get to to sort of sit down and have a look at this correspondent.

[5 minutes 33 seconds][Agent] : OK, Yeah, no problem. That's all good. So like next Tuesday works for you?

[5 minutes 51 seconds][Customer] : Yeah, Yeah. See how we go. If you, if I don't pick up, you'll just have to persevere and I will get to I will pick up at some stage. So it's all good.

[5 minutes 59 seconds][Agent] : Yeah. No, that's all good. Peter. Thank you for letting me know. I'll, I'll give you a call sometime next week and we can just go from there.

[6 minutes 6 seconds][Customer] : Wonderful. Thank you so much. Thanks for the call.

[6 minutes 8 seconds][Agent] : No problem. Have a good day.

[6 minutes 9 seconds][Customer] : OK, bye.

[6 minutes 9 seconds][Agent] : Bye.

[6 minutes 10 seconds][Customer] : Bye. Bye.