

[2 seconds][Agent] : Hey, Courtney, it's been calling back from one choice, so it would be better bet. Sorry about that. No, I I thought it might be. I just, it's one of those things you've just got to try and try again, unfortunately. So I appreciate your patience with me. All right, just so I can jump back into it, can I have you reconfirm first and last name and date of birth, please?

[2 seconds][Customer] : Hello, Hi, yes, it was the reception in Seifton Courtney Miller antique the September 86.

[21 seconds][Agent] : Thank you so much Mind. Please note all calls are recorded. Any advice I provide is limited to the products we offer in assisting you to make a decision about whether they are suitable for your needs, which do not consider your personal circumstances. Alright, let me bring this back up for you. Okey dokey. Sorry, Courtney, you're just taking a moment to load up. Apologize for the wait technology, best friend in the works and enemies and it doesn't.

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

[1 minutes 23 seconds][Agent] : OK, there we go. Alrighty. There we go. All right, so the question was to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[1 minutes 54 seconds][Customer] : No.

[1 minutes 55 seconds][Agent] : Thank you. Do you have definite plans to travel or reside outside of New Zealand IE books or will be booking travel within the next 12 months? Yep. Anything outside of New Zealand? No. Perfect. And do you have existing income protection cover?

[2 minutes 7 seconds][Customer] : So Auckland in January, but that's about it, no?

[2 minutes 19 seconds][Agent] : Thank you. All right, can we go back through some further medical history questions the same as before? Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure? Tumor, mole or cyst including skin cancer, sunspots or Melanoma? Have you ever had an abnormal pap or cervical smear?

[2 minutes 40 seconds][Customer] : No, no, no, yes.

[3 minutes 1 seconds][Agent] : OK, and what was the abnormality described as by your doctor? A HPV or wart virus? SN1SN2, B syn 3C, abnormal cells, precancerous lesions, slash cells or cervical dysplasia or D you don't know. Oh, Courtney, you still there?

[3 minutes 42 seconds][Customer] : Can you hear me?

[3 minutes 43 seconds][Agent] : Oh, there we go.

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

[3 minutes 45 seconds][Agent] : Yeah. Did you recall what it was? If not, I can put that. No, I'll just ask you a couple of the extra questions, that's all.

[3 minutes 50 seconds][Customer] : It might have been, say it might have. I think it was abnormal cells and I had to go back and get retested a year later and then it was as normal from there.

[4 minutes][Agent] : OK, perfect. That's fine. So I'll pop it down and see abnormal cells.

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

[4 minutes 4 seconds][Agent] : And then was your treatment successful with normal follow-ups smears since yes or no?

[4 minutes 9 seconds][Customer] : Yeah. So because I never got a call back after the following year. Yeah.

[4 minutes 12 seconds][Agent] : No, of course no, that's absolutely fine. So all as long as everything's been normal since that's good. Good. And then the next one is thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel, gallbladder or pancreas, Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder.

[4 minutes 24 seconds][Customer] : No, no, no, no, no, no. No.

[4 minutes 45 seconds][Agent] : Kidney disorder, blood disorder or disease. Sorry, Courtney. Lost.

[4 minutes 58 seconds][Customer] : Yeah.

[4 minutes 58 seconds][Agent] : Yeah. There.

[4 minutes 58 seconds][Customer] : Are you there?

[4 minutes 59 seconds][Agent] : Blood disorder or disease? Thank you. Sleep apnea or asthma,

excluding childhood asthma. Back or neck pain or disorder.

[5 minutes 1 seconds][Customer] : No, no, no.

[5 minutes 11 seconds][Agent] : Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia and any defect of hearing or sights other than which is corrected by glasses or contact lenses.

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

[5 minutes 40 seconds][Agent] : Thank you. Last six questions. You're doing really well so far. Now the next questions are only about the past three years, OK. So other than what you have already told me about in the past three years, have you sought medical advice or treatments by a medical practitioner or specialist? Or are you awaiting the results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? 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? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[6 minutes 4 seconds][Customer] : No, no, no, no.

[6 minutes 33 seconds][Agent] : Thank you. All right. To the best of your knowledge, have any of your immediate family leaving or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Oh goodness, can imagine.

[6 minutes 50 seconds][Customer] : But I can tell you Huntington 's, yeah.

[6 minutes 56 seconds][Agent] : Yeah, it's not not fun at all. It's I've had clients, you know, in the past have had experience majority in the simple role to yourself and it's just it's horrible, horrible things. So you know, you don't have that in your your family history there. That's definitely A plus. Now the next question is, to the best of your knowledge, has any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Yep. As a result, Yep.

[7 minutes 24 seconds][Customer] : My dad had his rheumatic fever as a kid and he had had, he's

got an enlarged heart and, and he had, what else did he do? It wasn't a heart attack. He had a he had to go to hospital anyway or something.

[7 minutes 49 seconds][Agent] : OK, that's right. So just that there.

[7 minutes 48 seconds][Customer] : But when I was like 14, he went to hospital overnight.

[7 minutes 55 seconds][Agent] : OK, alright, well let's capture that here. He'll fall under the just himself anyway, so that's fine. I'm just going to ask you how many of your immediate family for each one? OK, so how many of your immediate family suffered from cancer before the age of 60? None. Heart condition and or stroke. Just that.

[7 minutes 54 seconds][Customer] : I think it was none put there.

[8 minutes 20 seconds][Agent] : Anyone else in the immediate family or is it just him? No thank you. And then other hereditary disease before the age of 60.

[8 minutes 23 seconds][Customer] : No, no, no.

[8 minutes 30 seconds][Agent] : Thank you. Alright, Courtney, the final question is other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity. No, wonderful. All right, that is all done. Thank you very much for your patience. I'm so sorry it took a little bit longer than expected, but I'm glad to get the result there that we did. The application has been approved. We're gonna go through the final terms and pricing with yourself there as well.

[9 minutes 16 seconds][Customer] : Mm hmm.

[9 minutes 12 seconds][Agent] : The only change that was made based on the umm, application we've just taken you through and based on what we initially spoke about was a slight change to the premium. So there's been a premium adjustment loading due to BMI 50% to health. Umm, So the new premium for the \$1400 monthly, uh, benefit amounts, umm, based on a 90 day waiting period and two year benefit. Would be \$25.68 for that one.

[9 minutes 41 seconds][Customer] : How? Yep. How much does that cover a month?

[9 minutes 39 seconds][Agent] : How's that sounding there, 1400? Yeah, yeah, \$1400 monthly.

[9 minutes 44 seconds][Customer] : I couldn't right. The mortgage payments and we'd have to. Yeah, yeah. Do that just in case.

[9 minutes 59 seconds][Agent] : Yeah, we can look at it.

[9 minutes 59 seconds][Customer] : Yeah, we'll have it. Oh, it was just like the power and this the thing like because me and my husband, they split every.

[10 minutes][Agent] : It's like higher level if you need more like we everything. Yeah, for sure.

[10 minutes 16 seconds][Customer] : I think for the Internet would be like 300 bucks. Yeah.

[10 minutes 10 seconds][Agent] : How much extra would you need 300 more, let's look at 17. So that gets us. Just do that. Alright, so the 1700 would be \$31.19 a fortnight.

[10 minutes 56 seconds][Customer] : OK. Yep.

[10 minutes 58 seconds][Agent] : All good, Sir.

[10 minutes 59 seconds][Customer] : Yeah, yeah, do it.

[10 minutes 59 seconds][Agent] : Yeah, perfect. Now I also need to advise that there is a rehabilitation benefit included in this cover. It's basically here to assist you to basically get back to work as quickly as possible. OK, So extra five days to do so. So the rehabilitation benefit which pays an additional reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs while claiming. OK, so it's extra money we actually provide you in that time. Now we can reimburse up to six times your income benefit towards cost of equipment. Umm, sorry. Or we can reimburse up to six times of your income benefit towards cost of equipment or modifications required to assist you to return to work as well in case there's extra options there as well. That's including your cover. So it doesn't cost you anything more and your premium is stepped, which means it will generally increase each year as you age. Now also in addition, this policy has automatic indexation, which means each year your sum insured will increase by 3% until you reach the maximum benefit of \$15,000 per month with associated increase in premium. Now you can opt out of this automatic indexation each year as well, just so you're aware. OK, now I want to confirm that the address that we have on file is still the same. Let me just bring that up. OK, Do that. emailstillcourts1986@outlook.co dot NZ.

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

[12 minutes 34 seconds][Agent] : Thank you. I've just got the pair box here. What was the home address for you?

[12 minutes 43 seconds][Customer] : Box 148 upper system. What is it? RV One 148 Sifton Rd.

[12 minutes 47 seconds][Agent] : Box 148RD7 the road delivery when you are 148 Sefton Rd.

[13 minutes 6 seconds][Customer] : Yeah, or the actual this is 7 Upper Sifton Rd.

[13 minutes 13 seconds][Agent] : So what was 7 upper Sefton Rd.

[13 minutes 16 seconds][Customer] : 537.

[13 minutes 15 seconds][Agent] : Was it 537? They're all good. So sorry this keeps coming out. The worst times of doing my best upper Sefton.

[13 minutes 19 seconds][Customer] : Yep, yeah, yeah. They're probably good out of the mailbox, so they sort out mail out.

[13 minutes 33 seconds][Agent] : OK. Yeah, yeah, of course that's fine.

[13 minutes 33 seconds][Customer] : But yeah, I usually just give the actual address and and in our box.

[13 minutes 40 seconds][Agent] : And is that, did you want me to list that as your home address as well? It doesn't matter. I just need to ask, that's all.

[13 minutes 44 seconds][Customer] : Yes.

[13 minutes 44 seconds][Agent] : OK, do that. And the PO Box post code is 7477, is that correct? Is that the right one? Oh, sorry, Courtney, did you say? Yes, that was the correct one. Thank you. Sorry. All good. That's all good to go. Now I'm going to need to reconfirm the payment details as well, just because we don't save your information, of course, for your privacy. What day, first and foremost, did you want it to come out of your fortnight? OK.

[14 minutes 21 seconds][Customer] : Oh yes, Yep, the same day as my life insurance if possible.

[14 minutes 40 seconds][Agent] : Yeah, of course. Let me just double check on the dates for that one.

[14 minutes 43 seconds][Customer] : I think it's next Thursday.

[14 minutes 47 seconds][Agent] : Regular payment, 31st, that is correct. Yes, Next Thursday, I'll do the same there for you, this one. And do you want to sort this one out through a Visa or MasterCard or account number?

[14 minutes 51 seconds][Customer] : Yeah, the SA, yeah, it's just, it's just automatic payment. I think it is.

[15 minutes 11 seconds][Agent] : Yeah.

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

[15 minutes 11 seconds][Agent] : Is it through your account or the Visa card?

[15 minutes 15 seconds][Customer] : Oh, my card.

[15 minutes 14 seconds][Agent] : Do you recall what you the card? OK, no worries.

[15 minutes 16 seconds][Customer] : Yep, Yep.

[15 minutes 17 seconds][Agent] : I'm just going to pause the call recording. I'm just going to reconfirm that card details with you. So for security purposes, while attending your card details, the call recording will stop and we'll recommence after we have collected your details.

[15 minutes 56 seconds][Customer] : None. None.

[16 minutes 32 seconds][Agent] : That's done, so please be advised that the call recording has now resumed for quality and monitoring purposes. The last thing I need to do is reach you the final declaration. It's a little bit longer, so if you need me to repeat myself, just let me know straight away. We'll get through nice and quickly for you. So read to you. Thank you. Courtney Miller, 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 in force unless you agree to these terms in full. One choice Income Protection insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and they're limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Income Protection 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 your specific financial needs or goals, or considered any other insurers, 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 its act on any advice we provide. Courtney, can you please confirm that you understand and agree to this yes or no?

[18 minutes 8 seconds][Customer] : Yep.

[18 minutes 9 seconds][Agent] : Thank you. Your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing the 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?

[18 minutes 30 seconds][Customer] : Yes.

[18 minutes 31 seconds][Agent] : Thank you so much. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single one choice Income Protection insurance policy with the following cover for Courtney Miller. A monthly insured amount of \$1700 with a waiting period of 90 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim may be less than a monthly insured amount as your income benefit is limited. 75% of your average monthly income over any 12 months. Sorry. 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or onsets from other sources.

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

[19 minutes 22 seconds][Agent] : So offsets from other sources for Courtney Miller Income Protection benefit. A loading was applied during the application process. Your cover expires on October 31st, 2051, 12:00 AM. Your premium for the first year of cover is \$31.19 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally



increase as your age. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out of this. Included in your premium is an amount payable to GFS between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I Invest is rated Pinnacle with AB plus financial strength good and triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation and the policy documentation will be sent to you. Sorry. The policy documentation will be sent to you by mail and if you have provided us with an e-mail address, will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 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, there is no refund of premiums after the cooling off period. Last two questions here. Courtney, do you understand and agree with the declaration? Yes or no? Thank you. And would you like any other information or would you like me to read any part of the policy document to you? So sorry I lost you there.

[20 minutes 58 seconds][Customer] : Yes, no, that's all.

[21 minutes 13 seconds][Agent] : Thank you so much. But I appreciate, I'm really, really do appreciate your patience with me. We've got there in the end. So I appreciate you understanding there. Alright, I'm just going to confirm all the details I have on my file here, make sure it's all correct. So the best contact number is this one here, 0279494658, Perfect. Confirm the addresses and e-mail. That's fine. That's perfect. Alright, first payment, 31st October 2024, every fortnight on the Thursday thereafter. Thank you so much. And then your date of birth is 10th September 86.

[21 minutes 50 seconds][Customer] : Yep.

[21 minutes 50 seconds][Agent] : Thank you so much. Wonderful. Alright, Courtney, it's been an absolute pleasure. Thank you for your time.

[21 minutes 54 seconds][Customer] : Cool.

[21 minutes 54 seconds][Agent] : And again, welcome to the bunch Rich family.

[21 minutes 56 seconds][Customer] : Thanks.

[21 minutes 57 seconds][Agent] : Awesome.

[21 minutes 57 seconds][Customer] : See ya.

[21 minutes 57 seconds][Agent] : Take care. Bye.