

[2 seconds][Agent] : Good morning. You've called Riddle Insurance. You're speaking with Jamie. How can I help out today? Sure. Yeah, not an issue. Were you looking at this for yourself?

[7 seconds][Customer] : It's only I'm inquiring about a funeral fun funeral insurance now for someone else.

[15 seconds][Agent] : For you, for someone else, Sure. No worries. Absolutely fine. Well, I appreciate you taking time out of your day to call in. Thank you. Is the insurance that you're looking to to to insure the the person you're looking to insure it for? Is this new standard they don't currently have cover themselves. Yeah, all good. No worries. Well, what I'll do then for you is I'll collect some basic information from you regarding the person you're looking to insure. I'll be able to work out some pricing and answer any questions that you have. OK.

[32 seconds][Customer] : No, you got that in just a minute.

[45 seconds][Agent] : Yeah, sure.

[48 seconds][Customer] : There's a lady like his sister. Well, on a ring. His sister's got a thing with real. Could she just put it on to her?

[1 minutes 1 seconds][Agent] : Is it a for funeral insurance?

[1 minutes 4 seconds][Customer] : Yeah, now, now, Sorry. We'll just do one, for example, for himself. Yes.

[1 minutes 7 seconds][Agent] : OK, no worries, all good.

[1 minutes 9 seconds][Customer] : It's just a funeral.

[1 minutes 10 seconds][Agent] : Just funeral.

[1 minutes 10 seconds][Customer] : It's just for a funeral.

[1 minutes 11 seconds][Agent] : Sure, no worries. What's the person's name and date of birth who you're looking to insure?

[1 minutes 11 seconds][Customer] : Yep, Lester.

[1 minutes 16 seconds][Agent] : Lester. Yeah. And surname.

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

[1 minutes 20 seconds][Agent] : Uh, Hopa. Thank you. And what's Lester's date of birth, please?

Yep.

[1 minutes 19 seconds][Customer] : OPA, OPA H Double O PR 19th of the 12th, 1950. Sixty.

[1 minutes 31 seconds][Agent] : No worries, 1960.

[1 minutes 32 seconds][Customer] : Sorry, 1960.

[1 minutes 34 seconds][Agent] : All good. No worries. Just confirming. Lester's, of course, a male and an Australian resident. He's 63. Is that right? Sure. No worries. Umm. And uh, one more thing I wanted to confirm, just in case the line cuts out the number you're calling on today, it's showing up here is 0487343631. Is that your best contact number?

[1 minutes 41 seconds][Customer] : Yes, yes.

[1 minutes 58 seconds][Agent] : Yeah, no worries. And what's your name, please?

[2 minutes 1 seconds][Customer] : My name. Just a minute. My name is. But I'll give you a sister's NI number too. Kim White.

[2 minutes 2 seconds][Agent] : Yes, 0497, 517.

[2 minutes 10 seconds][Customer] : Her number is 0497 55517 9928.

[2 minutes 25 seconds][Agent] : No worries. Awesome, Joanne, thank you. Are you Lester's Pennsylvania?

[2 minutes 28 seconds][Customer] : I'm helping him out now. Now I'm I'm his niece.

[2 minutes 30 seconds][Agent] : Are you Lester's partner or is nice? Sure. No worries. All good. Sorry about that trying. No, no worries. OK umm, well what I'll do then for you is I'll explain how it works, work out some pricing. If you have any questions let me know. Just keep in mind that all our calls here are recorded and then the advice are provided. Surely nature, I mean all pursuitable to your situation.

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

[2 minutes 52 seconds][Agent] : OK umm Now at the end of the day Joanne, if you are happy with what we discussed today for Lester is this are you going to be setting this up for him? No worries, all good. Umm and is this just to for that Peace of Mind and security that when the time comes and he does pass away that you and the family don't actually have to worry about the funeral expenses.

[3 minutes 1 seconds][Customer] : Yes, that's correct.

[3 minutes 13 seconds][Agent] : Good on you, well done Joanne, I appreciate you letting me know this. In fact, that's exactly what it's designed to do OK.

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

[3 minutes 18 seconds][Agent] : And we make a really simple and easy for Felicity to get this insurance umm since he is an Australian resident and well firstly keep in mind calls are recorded. Any advice provided. Certainly nature may not be suitable to your situation.

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

[3 minutes 30 seconds][Agent] : OK, now, since Lester is an Australian resident and he's aged between 40 and 79, we will accept him just the way he is. It's a guaranteed acceptance.

[3 minutes 42 seconds][Customer] : Yep. Yep.

[3 minutes 38 seconds][Agent] : He doesn't need to do any medical checks or visit a doctor, OK Umm, even if he has any medical conditions, you won't need to tell us about them either because once again, we will still accept him just the way he is.

[3 minutes 50 seconds][Customer] : Thank you.

[3 minutes 50 seconds][Agent] : Umm no worries, all good. But keep in mind because we're not looking at his medical history at all for the 1st 12 months of this insurance, he's only covered in that time for accidental death and accidental serious injury only. But after the first 12 months this will cover him for death due to any cause at all. OK. It also comes with what we call a terminal illness benefit, which of course I'm touching. I would hoping less than never get to use this, but it is still included for him just in case as a, as a backup.

[4 minutes 7 seconds][Customer] : OK, now we took on there.

[4 minutes 20 seconds][Agent] : And this means that after Leicester is, I'm sorry, OK, sure. Umm, So once again, this means that after Leicester has held the policy with us for, uh, the 1st 12 months, uh, if he was first diagnosed with a terminal illness with 12 months or less salute by medical practitioner. We will then pay out the full funeral insurance amount to him so he can use the money himself before he passes away. Take care of all of his medical expenses to make sure that he gets the best

care possible. OK, just checking in with you so far John, is that all pretty straightforward and clear? Very good, very good. Now you can choose how much you want to cover your uncle for umm, we can insure him anywhere from \$3000 up to a maximum of 15,000. But what I do want to make sure.

[4 minutes 55 seconds][Customer] : Yes, yes well I reckon 15 'cause funeral the you wouldn't get anywhere with 3000.

[5 minutes 14 seconds][Agent] : Well, you can go anywhere in between. The minimum is 3000 and then it goes up to a maximum of 15,000. OK, sure, sure.

[5 minutes 20 seconds][Customer] : Well that's the guy the 15 cause the funeral is giving deer up every day.

[5 minutes 26 seconds][Agent] : That's up to you. That's up to you. You can choose. I can sign up the 15,000 for you, that's no worries. But what I wanna make sure you understand though, is whichever amount you choose, the cost that I'll work out for you today is designed not to change as, umm, as less. It gets older. OK?

[5 minutes 42 seconds][Customer] : Yep.

[5 minutes 42 seconds][Agent] : So in fact, the premiums are levels, so this means they're designed to stay the same year on year from now until Lester turns 85 years old.

[5 minutes 52 seconds][Customer] : OK. Yep.

[5 minutes 52 seconds][Agent] : Once less. Once Lester turns 85 years old, you won't have to pay for it anymore. The payments will stop altogether. Less is still covered after the age of 85, but I just don't have to pay for anything anymore. OK.

[6 minutes 3 seconds][Customer] : OK then. Yep.

[6 minutes 4 seconds][Agent] : Yeah. And on top of this, as a reward for staying with us for so long at no extra cost to you, once Lester turns 85, he'll receive a bonus 25% cover. So this gets added on to the insurance amount as a thank you from us. So as an example there, if you went for \$10,000 as a hypothetical, once less it turns 85, that 10,000 will then convert automatically to 12,500 for you there, Joanne, that's no extra cost to you.

[6 minutes 34 seconds][Customer] : Alright then.

[6 minutes 33 seconds][Agent] : Alright, So if you did go for the 15,000, because that's the amount you'd mentioned to me earlier, umm, then that amount will convert automatically to \$18,750 once less it turns, uh, 85 years old. OK, understand how that works?

[6 minutes 50 seconds][Customer] : Oh yeah, yeah, Yep.

[6 minutes 53 seconds][Agent] : Very good. You can also find information about a premium instruction of website as well if you want to double check that yourself.

[6 minutes 59 seconds][Customer] : You're not pretty sure of that on the websites?

[6 minutes 59 seconds][Agent] : Umm, but finally, you're not sure how that works on the website.

[7 minutes 4 seconds][Customer] : Yeah, I'm out.

[7 minutes 6 seconds][Agent] : OK, all good, no worries. Uh, but that'll be still available for you. But that's fine, no worries. Thanks for letting me know. I'm pretty old school as well myself.

[7 minutes 4 seconds][Customer] : I'm out of school, yes.

[7 minutes 15 seconds][Agent] : Now last thing to consider as well here Joanne, obviously when Lester turns 85, that's a long time away. He's only 63. It's over 20 years, anything can happen. So you have an option with this insurance and this is up to you guys. Of course it's voluntary, but at any time after Lester turns 85 years old, he can choose to end the insurance early and cash out. This means we will stop the policy and we'll pay you 75% of your funeral insurance benefit if you wanted to cash out of the insurance. But if you don't cash out of it, remember, as I explained earlier, you're not going to be paying for it anymore after less it turns 85 years old, the payments will stop and you also get the bonus 25% cover as well.

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

[7 minutes 57 seconds][Agent] : OK, awesome. So that's all pretty straightforward and clear. If you have no questions for me at the moment, we can go ahead and bring up some quotes for you.

[8 minutes 5 seconds][Customer] : Yep.

[8 minutes 6 seconds][Agent] : So is that you mentioned earlier 15 is the amount you want me to sign of that, is that right?

[8 minutes 11 seconds][Customer] : Yes.

[8 minutes 12 seconds][Agent] : Let's have a look at the cost. I'll find it at the 15,000. If you feel that is affordable for you, great. If not, we can always bring it down a little bit, OK? Because I want to make sure it's suitable for you, Joanne.

[8 minutes 20 seconds][Customer] : OK, Yep.

[8 minutes 21 seconds][Agent] : It's up to you, of course.

[8 minutes 34 seconds][Customer] : No worries.

[8 minutes 23 seconds][Agent] : So if you go for 15,000 in total for this insurance each fortnight, you're looking at one payment of \$50.31 a fortnight, about \$25 a week.

[8 minutes 35 seconds][Customer] : Yeah, Yeah. Fortnightly, Yeah.

[8 minutes 37 seconds][Agent] : They're roughly, yeah.

[8 minutes 40 seconds][Customer] : Yeah. Yes. Yep.

[8 minutes 40 seconds][Agent] : So yeah, for \$9050.31, would that be comfortable and affordable for you?

[8 minutes 45 seconds][Customer] : Yes, yes.

[8 minutes 47 seconds][Agent] : Great. No worries. Now, if you're going to be paying for this for him, if you're setting this up, we'll actually give you back a refund next year. So once, once Lester has this policy with us for one year, as a thank you for staying with us for that time following his first whole month anniversary, we'll actually refund you back 10% of all the payments you paid into with this insurance. So based on that amount, Joanne, you'll get back from us next year a total refund of \$130.82 just as a thank you for staying with us for a year. OK, awesome. Now also do you know if let's has organized his will? Has he got one in place at the moment? No worries.

[9 minutes 19 seconds][Customer] : Yep, Yep, yes, I'll try them yet.

[9 minutes 30 seconds][Agent] : Well, we also include a brand new one for free with this insurance that gets posted out with this documents in the mail for you and umm, finally, keep this in mind yourself that Joanne is in the event that Lester was to pass away due to an accident. If that was accidental, we will pay three times the insurance so we'll triple it. So instead of getting 15,000, we'll actually end up paying out \$45,000 if Lester was the pathway due to an accident. OK, perfect. So

that is comfortable for you. And what we organize from here is we get Lester covered right away. All the documents will be posted out to you as well as sent to your e-mail address if you have an e-mail there. If not, we just post it out to your mailbox for you.

[9 minutes 58 seconds][Customer] : Yep, Yep.

[10 minutes 12 seconds][Agent] : OK, so does Lester live with you?

[10 minutes 17 seconds][Customer] : No, it is not far across the road.

[10 minutes 19 seconds][Agent] : Sure, sure, no worries. So what I'll do is I'll grab his address first and then if you like, I can organize, have the documents posted out to you. So I'll grab your address afterwards. OK, so starting with Lesters, what's the post code and suburb for Lester? Thank you. Uh, Gooduga. Gooduga. Yeah. What's the address?

[10 minutes 28 seconds][Customer] : Yep, the post code is 2838 suburb Yes I 1212 Hammond St.

[10 minutes 50 seconds][Agent] : 12 Hammond St. is that it? No worries. And so that is Lester's address? Yeah. Do you want me to organize, have the documents sent to his address or to yours?

[10 minutes 46 seconds][Customer] : HI Double MOND, yes, yes, seven to receive the King.

[11 minutes 4 seconds][Agent] : OK. What's the address? No, just the, the the post code and suburb. Thanks. Yeah. And what's her address? Yep.

[11 minutes 6 seconds][Customer] : King White, NSW 2838 #4 Reserve Road.

[11 minutes 21 seconds][Agent] : 4 Reserve road. No worries. OK, perfect. No worries then, Joanne, thanks for confirming all those details. Now just to finalize this for you, a couple more things I needed to confirm with you. Umm, with this insurance, you may pay more in total premiums of the life of the policy than the benefit amount. And finally, please be aware that this insurance does not have the savings or investment elements. So if you cancel outside of the 30 days, your cover will stop and you won't receive anything back. So I just need to make sure that you understand that. OK, Now if this is comfortable for you, what we do for you from here is we get lesser covered right away. So once we end this phone call today, lesser will be protected with the insurance.

[11 minutes 56 seconds][Customer] : Yes, thank you.

[12 minutes 8 seconds][Agent] : You're you're not required to make any payments today. Of course,

the way we organize the payment for you is we let you choose a day in the future that's suitable for you when you like us to debit out the first payment from your account. Umm, and then, uh, this will allow you enough time to obviously receive the documents because everything will be posted to you. Hopefully by the end of the week they'll be posted from Sydney. They should arrive in e-mail. So once you've had a good read over the documents, if you, umm, if you're happy with the insurance, then the first payment will only come out of your account on the day that you've chosen in the future, Joanne, and it'll come out each fortnight on the same day you've chosen.

[12 minutes 20 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 42 seconds][Agent] : OK, But if you change your mind, that's fine as well. There's no cancellation fees. You can just give us a call back and apply to cancel the insurance altogether. You won't be penalized in any way.

[12 minutes 52 seconds][Customer] : Yep.

[12 minutes 52 seconds][Agent] : OK, perfect. So can I confirm with you firstly, are you authorized to purchase this policy on behalf of the insured letter?

[13 minutes 1 seconds][Customer] : Yes.

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

[13 minutes 2 seconds][Customer] : Kim. Kim White. Sorry, Kim. White, yellow.

[13 minutes 6 seconds][Agent] : OK, so if, if, if.

[13 minutes 5 seconds][Customer] : I'm I'm speaking that Kim.

[13 minutes 9 seconds][Agent] : Oh, hey, Kim, good morning. How how are you going?

[13 minutes 12 seconds][Customer] : Yes, I'm good. Thank you.

[13 minutes 13 seconds][Agent] : Good to hear.

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

[13 minutes 14 seconds][Agent] : My name's Jamie from real insurance now, umm uh, so your list is sister, is that right?

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

[13 minutes 22 seconds][Agent] : Yeah, all good. No worries.

[13 minutes 24 seconds][Customer] : Yes. Is the next of kin. I'm in the next of kin.

[13 minutes 23 seconds][Agent] : So you're going to be SH OK sure. No worries.

[13 minutes 32 seconds][Customer] : May. May.

[13 minutes 28 seconds][Agent] : So whoever who who's going to be paying for this insurance policy, Kim? OK, so if you're going to be paying for this, then I'll need to go through everything with yourself.

[13 minutes 34 seconds][Customer] : Yep, I just, I just, I just said I was listening to you on the speaker, but there we go.

[13 minutes 39 seconds][Agent] : OK, so I understand that Kim, I appreciate you, you letting me know that I'll just, I'll just need to reconfirm just a couple things there with you then for since you're going to be setting this up and paying for it, I need to just discuss a few things with you.

[13 minutes 49 seconds][Customer] : Oh, OK then.

[13 minutes 53 seconds][Agent] : OK, Umm, but just keep in mind first you came that all our calls are recorded. Any advice provided? Certainly nature may not be suitable to your situation. Can I confirm your name and date of birth?

[14 minutes 3 seconds][Customer] : Oh, King Lorraine White.

[14 minutes 2 seconds][Agent] : That's OK Whites, did you say?

[14 minutes 4 seconds][Customer] : And what else did you want? Yeah, WARTES my day, the birth 16th of the 10th, 1970.

[14 minutes 13 seconds][Agent] : Perfect, thank you. You're of course a female and an Australian resident.

[14 minutes 17 seconds][Customer] : Yes.

[14 minutes 18 seconds][Agent] : Thanks a lot. No worries. Do you live at with Leicester? OK, the four reserve road, uh, Kuduga, is that your address?

[14 minutes 22 seconds][Customer] : Now I've got to live in in the reserve and he got his house up then I live at 4 reserve, that's my address and his address is 12 Diamond St.

[14 minutes 34 seconds][Agent] : Sure, no worries, all good. So just confirming that you're happy for

me to post all the documents to your address then?

[14 minutes 40 seconds][Customer] : Yes, please. Thank you.

[14 minutes 41 seconds][Agent] : No worries Kim, All good. No problem. OK, so I understand you've been listening into the phone call, but I just need to recap a few things with you. Even though you have been listening in, I just needed to get your authorization, that's all. OK Kim.

[14 minutes 53 seconds][Customer] : OK. Yep.

[14 minutes 53 seconds][Agent] : So I'm sorry to repeat myself, but I'll just umm, I'll be quick for you. So once again, with this insurance for the first four months less that will be covered for accidental death and accidental serious surgery. Only after the first four months. It covers that for any calls. There's also the terminal illness benefit that's included. This means that after less is held the policy for 12 months if he was first diagnosed with the terminal illness with 12 months or less to live by medical practitioner, we'll pay the full insurance amount to you. You can use the money yourself however you like. Now, you could have chosen anywhere from 3000 up to 15,000. When I spoke to Joanne, she chose the maximum amount. Are you still happy with that \$15,000 amount?

[15 minutes 26 seconds][Customer] : Yes, yes, thank you.

[15 minutes 28 seconds][Agent] : Sure, no worries. So that came to \$50.31 a fortnight.

[15 minutes 32 seconds][Customer] : Yeah. OK.

[15 minutes 33 seconds][Agent] : That is manageable for you.

[15 minutes 35 seconds][Customer] : Yep.

[15 minutes 36 seconds][Agent] : Perfect. Now a couple of things just to keep keep in mind is the premiums are level, so they're designed to stay the same as unless he gets older from now until he turns 85. And once he turns 85, you won't have to pay for anything anymore. Payments will stop and on top of that, you'll get a bonus 25% cover as well. You can also find information about our instructional website. And finally, once listed turns 85, he'll have an option to end the insurance and cash out 75% of his funeral insurance benefit. If you want to take advantage of that or not, it's your choice. OK, umm, you may pay more total premiums of the life of the policies than the benefit amount. And finally, can please be aware that this insurance does not have a savings or investment

elements. If you cancel outside of the 30 days, your cover will stop and you won't receive anything back.

[16 minutes 4 seconds][Customer] : OK, OK, yes.

[16 minutes 16 seconds][Agent] : So if that's all understood and you understand how it works and you're happy with it, can I please confirm, UMM, that you are the one that's authorized to purchase this policy on behalf of Lesser And are you happy to continue with everything?

[16 minutes 29 seconds][Customer] : Yep.

[16 minutes 30 seconds][Agent] : Sure, no worries.

[16 minutes 30 seconds][Customer] : Now this.

[16 minutes 31 seconds][Agent] : So we'll go ahead and let you choose a day in the future when you'd like for us to debit out the first payment from your account, OK, Allowing enough time to read over the documents, make sure you're happy with everything so you can pick a day in the future.

[16 minutes 42 seconds][Customer] : Yeah, this. This Thursday coming.

[16 minutes 44 seconds][Agent] : OK, Sure. Yeah. You're happy with this Thursday, the 18th of April.

[16 minutes 46 seconds][Customer] : Yep, Yep, Yep.

[16 minutes 48 seconds][Agent] : I'll arrange it within for you. So only on the 18th we'll take out \$50.31 from your account and then it'll come out each fortnight after that on the Thursday. Thank you. And what accounts you want to use? Have a BSP account number or Visa MasterCard? Yep, Yep, thank you. And the account number?

[16 minutes 54 seconds][Customer] : Yes, OK, now I've got a Commonwealth and I've got a pay card and and my account is 064433110779 5-10 nine.

[17 minutes 16 seconds][Agent] : Yep, 29529. Just just make sure I got it right.

[17 minutes 32 seconds][Customer] : Yes, that's correct.

[17 minutes 24 seconds][Agent] : 064433 10729529 No worries. And is that just under your name, Kim waits. Is that Kym or Kim? OK, I thanks. I got it right the first. I just wanted to make sure and waits again. WAITES. Thanks. Kim. Is it a savings or a check account? No worries. So that's all

done for you now. Finally, do you have an e-mail address?

[17 minutes 36 seconds][Customer] : Yep, no KKIA ITES a savings not at the moment.

[17 minutes 56 seconds][Agent] : Oh, good. No worries. OK, so if you're happy that we discussed today finally, all I need to do now is I just need to read out a declaration. This will only take me a minute. It'll be a confirmation of what we've spoken about today.

[18 minutes 7 seconds][Customer] : OK, Yep.

[18 minutes 7 seconds][Agent] : OK, Please listen. And it is important. At the end of the declaration, there'll just be two final questions I need to ask you. And then once we've answered those questions, I'll end the call. And then, umm, less will be covered from today, even though the first time will come out until Thursday.

[18 minutes 22 seconds][Customer] : OK, thank you.

[18 minutes 21 seconds][Agent] : All right, no worries, all good. Now obviously this declaration is going to be on the Lester's name, but because this whole time I spoke to you and you're the one who's going to be paying for it, then I can read this out to you.

[18 minutes 33 seconds][Customer] : OK, OK.

[18 minutes 32 seconds][Agent] : OK, OK, no worries. So, so right away it reads. Thank you. Lester Hooper, it is important you understand the following information. I will ask your agreement to these ends at the end and your policy will not be enforced unless you agree to these ends in full. Real funeral cover is issued by Hannibal I Free of Australasia Ltd Hanover has an arrangement with Green Sun Financial Services trading as Real Insurance to issue arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you're provided when assessing the application. Hanover has said a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can attend a copy on our website now. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of

administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lots of complaints about breaches of privacy. We may from time to time provide office you by the communication methods you are provided to us in relation to the products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time. By contacting us you have agreed that they got a single real funeral cover with the following cover. Lester Hooper is covered for \$15,000. In the event of tests in the case for death is accidental or if you suffered a fine accidental serious injury, the benefit amount will triple. Covers for accident to death only for the first two months of cover with death by any cause of diagnosis of a terminal illness cover thereafter accidental serious injury. Cover for each Life Insured Underage 75 starts immediately and ends on the policy anniversary following the Life Insured 75th birthday. Now, once the life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up to 30 cash that option, you'll no longer have a right to claim under the policy by life insured. This policy is an insurance policy does not have a savings or investment component. You can end your your cover at any time by contacting us. If you stop paying your premiums to me and you're covered, but we will give you notice before doing so. If cover ends Friday age 85, no benefit is payable and there is no refund. The premiums after the cooling of If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the licensure's 85th birthday. The bonus cover is not payable to take out your cash adoption cover for each life insurance On the day prior to their 100th birthday, we will pay the funeral benefit and bonus cover for the life insurance. At this point, your total premium for the first year of cover is \$50.31 per fortnight. Your premiums are level Kim, which means they are designed to stay. They are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. Insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums and the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance, so between 32% and 59%

calculate on the level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Kim Waits which are all tried to divide from and are provided to us. We may provide being communications to you by the e-mail address you provided to us and this will include any legal notices while required to provide to you in writing. If you would prefer to receive these only by mail, you cannot pay your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FEC by mail. If you have provided us with an e-mail address, your policy schedule 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 pay will be refunded in full unless you've lost a claim. Finally, Kim, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. All done for you, Kim. Thanks a lot.

[22 minutes 26 seconds][Customer] : Yeah.

[22 minutes 25 seconds][Agent] : So I just need to ask you those two final questions.

[22 minutes 26 seconds][Customer] : Thank you very much for that.

[22 minutes 28 seconds][Agent] : Yeah, no worries. Just two final questions I need to ask you and then I'll let you go. List will be covered once in the call and everything will be posted out to you. OK, so first question I have for you says here, Kim, do you understand and agree the declaration I've read you yes or no?

[22 minutes 40 seconds][Customer] : Yes.

[22 minutes 41 seconds][Agent] : And finally, would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[22 minutes 48 seconds][Customer] : No, no, no. It'll be all right. It'll be all right.

[22 minutes 51 seconds][Agent] : I sorry can OK, so sorry, just needed a clear yes or no from you before you transfer over. Sorry.

[22 minutes 52 seconds][Customer] : Alan, Darren, just want to speak to you, OK?

[22 minutes 58 seconds][Agent] : So so would you like any other information about the insurance?

Now would you like me to read any part of the PDS to you? Yes or no? No worries, all good. So I'll accept it then for you and Kim Umm.

[23 minutes 4 seconds][Customer] : No, thank you.

[23 minutes 8 seconds][Agent] : As of right now, Lester is covered with the insurance, so welcome him on board for us. Now just before you transfer over to Joanne, one last thing I want to check with you.

[23 minutes 23 seconds][Customer] : That's correct.

[23 minutes 17 seconds][Agent] : Your number is the 0497517928 number and the number we're calling on today, the 0487343631, Is that is that Lesters or Giants?

[23 minutes 32 seconds][Customer] : Go in.

[23 minutes 33 seconds][Agent] : So we need a number to contact Lester on just in case.

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

[23 minutes 35 seconds][Agent] : What's his contact number, please? Yours.

[23 minutes 36 seconds][Customer] : Well, my number is my number.

[23 minutes 39 seconds][Agent] : OK. Sure. All good. No worries. Yes. It's all done for you, for him. Kim, welcome him aboard. Anything else that you or join needed from me?

[23 minutes 42 seconds][Customer] : OK, Yeah, I need to.

[23 minutes 53 seconds][Agent] : OK.

[23 minutes 49 seconds][Customer] : I got to in there with real but I need to change my days with the money coming out.

[23 minutes 56 seconds][Agent] : OK. Yeah, sure. So you want to change your your payment date here? All good. No worries. Let me find your details. Just give me a SEC. I'm just finalizing Lester's policy and then I'll be able to look into yours and we can update your one for you. OK.

[24 minutes][Customer] : Yes, thank you.

[24 minutes 9 seconds][Agent] : No worries. All good. One second. I'll just just finalize this. It will only take a minute. Sorry to keep you waiting. OK, so let's as one is done. So let's find yours. Give me a second. Yep. So once again, what's your name and date of birth that Joanne so I can find

yours. Thank you. And also your address.

[24 minutes 54 seconds][Customer] : My name is Joanne Harper, date of birth 8th of the 10th 1969
58 Adam St. Lidosa, NSW 2838. Or maybe post office box 29.

[25 minutes 9 seconds][Agent] : We've got them both. Perfect.

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

[25 minutes 11 seconds][Agent] : Thanks for confirming everything. Yeah, it's all up to date. John,
thanks a lot. We'll just again keep in mind calls are recorded. Any advice? Providers generally in
HMA not be suitable to your situation. Now if you needed to change your payment date, it won't
allow me to do that. I'll just need to transfer over to the support team. Long take a SEC. They'll be
able to do that for you.

[25 minutes 27 seconds][Customer] : OK then.

[25 minutes 26 seconds][Agent] : OK, I'll transfer over to them now.

[25 minutes 27 seconds][Customer] : Thank you, Kim and Lester.

[25 minutes 29 seconds][Agent] : John have an awesome day and pass regards to obviously yes, all
good. We'll we'll only take a SEC.

[25 minutes 36 seconds][Customer] : OK, you have a lovely day too.

[25 minutes 38 seconds][Agent] : Thank you Cheers for that Joe.

[25 minutes 40 seconds][Customer] : Yeah.

[25 minutes 40 seconds][Agent] : What won't be long I'll pop in whole transfer, but now won't be
long.

[25 minutes 42 seconds][Customer] : Thank you.

[25 minutes 43 seconds][Agent] : Bye.

[26 minutes 3 seconds][Customer] : Hi. How are you?

[26 minutes 4 seconds][Agent] : Hey good thanks Lucas. Umm this lady wants to change her
payment date. Umm, I've confirmed name, date of birth, address and product type with her and I'm
not the lead.

[26 minutes 9 seconds][Customer] : Yeah, beautiful. All right, No problems. Do you want to pass it

through?

[26 minutes 19 seconds][Agent] : Sure. Thanks Joanne, I have got Lucas here, he will be able to help you out. OK, have a good one. See ya.

[26 minutes 26 seconds][Customer] : Yes, I am.

[26 minutes 27 seconds][Agent] : Bye.