

[13 seconds][Customer] : Sharon Sloan.

[14 seconds][Agent] : Hi Terence, it's Chris calling from one Choice. I was calling regarding the, the life insurance you just inquired about a moment ago. And thank you very much for for taking the time to put through that enquiry with us. Just before I can assist you further, can I consider I'm speaking with Terence Marshall. Thank you. And your date of birth is the 24th of September 1983.

[21 seconds][Customer] : Yep, correct, correct.

[37 seconds][Agent] : And can I confirm that you are a male New Zealand resident currently residing in New Zealand? Thank you. Please now all our calls are recorded. Any advice or provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK, so before we go through the, the life insurance and the features and the pricing together, can I ask, do you have some life insurance in place at this stage? Not currently. OK.

[1 minutes 6 seconds][Customer] : Not currently, no. Potentially getting older.

[1 minutes 9 seconds][Agent] : And umm, was the reason you decided to look into the life insurance again, umm, recently potentially getting older. OK, OK, thank you. Thank you. And, umm, what we'll do is we'll go through the features and the benefits and run through some pricing together. Umm, if you have any questions at all, you can let me know and then, umm, you can let me know how that sounds. All right.

[1 minutes 32 seconds][Customer] : All good. Thank you.

[1 minutes 33 seconds][Agent] : OK, so our life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away. And you can nominate up to five beneficiaries to receive this benefit amount. And they can also request an advanced pair of \$10,000 to help with funeral costs or any other final expenses at the time. Now, we keep it nice and simple for you as everything is done over the phone with no forms to fill in medical checks or blood tests to complete. We simply take you through health and lifestyle questions as this will determine the pricing in terms of the policy. OK, so now for the pricing for you, the first question is have you had a cigarette in the last 12 months? No OK perfect. And is your current annual income \$50,000 or

more? OK, Thank you. So you can choose between a minimum of \$100,000 of cover and a maximum of \$2,000,000 of cover. And I can see online you put that you're interested in 150,000. So is that where you'd like me to start off for you?

[2 minutes 17 seconds][Customer] : No, yes, yeah, I'm good.

[2 minutes 45 seconds][Agent] : OK, perfect. So for \$150,000 of cover, you'd be looking at an indicative amount of \$8.63 per fortnight. OK, Now what we can do, Terence, is we can go through those health and lifestyle questions together, OK, To see if there's any.

[3 minutes][Customer] : If you, if you don't mind if I'm up there to half a million is my four month payment.

[3 minutes 5 seconds][Agent] : Yeah, yeah, I'll get that for you. Yeah. So for 500,000, that would be an indicative amount of \$26.98 per fortnight. OK, cool.

[3 minutes 15 seconds][Customer] : OK, cool. Let's work on that one.

[3 minutes 16 seconds][Agent] : Let's work on that one. OK, perfect, perfect. Now, umm, what we'll do now is to go through this health and lifestyle questions to see what the final price of the policy is as well as, umm, see if you are eligible for the cover. Now before we go through this questions, can I just grab your home address so I can add that to your profile here please?

[3 minutes 36 seconds][Customer] : Sure. It's 30 Peter Hall Drive Drive Calvin Grove, Plummiston, N New Zealand.

[3 minutes 43 seconds][Agent] : 30 Peter Hall Yep, perfect.

[3 minutes 56 seconds][Customer] : Correct. Yep.

[3 minutes 53 seconds][Agent] : And that's 4414 is the post code and that was 30 as in 30.

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

[4 minutes 1 seconds][Agent] : And is that also your postal address?

[4 minutes 4 seconds][Customer] : Correct. Yes.

[4 minutes 5 seconds][Agent] : Thank you. Next thing for me to do is read you something called the pre underwriting disclosure. It basically tells you why we asked these questions and what answers we are expecting from you. So that reads. Please be aware all calls are recorded for quality and

monitoring purposes. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct and less complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you, and on what terms. You do not tell us things that you already know or should know as an insurer or which reduces the risk. We ensure you have this duty into the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you. Thank you. OK, so most of these questions for you are just clear yes or no responses. But if you need me to clarify anything, just let me know. OK.

[5 minutes 17 seconds][Customer] : Yes, Yep.

[5 minutes 28 seconds][Agent] : So the first question is, are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand?

[5 minutes 36 seconds][Customer] : Yes.

[5 minutes 37 seconds][Agent] : Thank you. Thank you. So you're permanent resident of New Zealand and you're currently residing in New Zealand.

[5 minutes 36 seconds][Customer] : Permanent resident, correct. Yes.

[5 minutes 43 seconds][Agent] : Thank you. Next one is have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina?

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

[5 minutes 59 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia, excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[6 minutes 16 seconds][Customer] : Unfortunately yes, but very defined. Just just anxiety.

[6 minutes 23 seconds][Agent] : OK, OK, just anxiety. OK. And I, I thought it seems like I heard something in the background there.

[6 minutes 33 seconds][Customer] : Oh, it's what?

[6 minutes 31 seconds][Agent] : Was there someone there helping you with that question or was it Yeah, OK, OK. So umm, just umm, for, for the rest of the call, umm, if you need to clarify something, umm let me know. Umm, please. Umm, also, so it's on speaker phone as well.

[6 minutes 35 seconds][Customer] : Sorry, yes it is.

[6 minutes 48 seconds][Agent] : Yeah, it's fine. Umm, it can be on speaker, that's fine. Umm, I'm not sure if she heard what I said in the beginning, which was umm. Please note all our calls are recorded. Any advice I provide is limited to the products we offered and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK. So yeah, so just in future if there's anything you need to clarify on or you're not sure about, just just let me know. Umm, but for that question I'll answer yes for for that. Umm and you mentioned there was anxiety.

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

[7 minutes 18 seconds][Agent] : Umm But I will have some follow up questions re relating to mental health. Umm now. So the first follow up question is in the last 10 years, have you attempted suicide or been hospitalized for a mental health condition? Is your condition a form of schizophrenia, bipolar, or psychotic disorder?

[7 minutes 29 seconds][Customer] : No, no.

[7 minutes 38 seconds][Agent] : OK is your condition and I understand you've told me what it is. Umm I have multiple choice here. I just need to read all of them out to you in full and then you let me know which one yours fits under. Umm but the first option was depression, anxiety, post Natal depression, or stress including post traumatic stress disorder. The second option is anorexia, universal or bulimia. The third option is ADHD or ADD, and the fourth option is other mental illness not listed here.

[8 minutes 6 seconds][Customer] : Fourth option.

[8 minutes 8 seconds][Agent] : I'm sorry, the fourth option. OK, so you, you told me it was anxiety before. Umm, and anxiety was in the, it was as part of the first option. Umm, So was it anxiety you had or was it something else?

[8 minutes 10 seconds][Customer] : Fourth option, Sorry.

[8 minutes 23 seconds][Agent] : Oh, sorry, I can't repeat that.

[8 minutes 25 seconds][Customer] : OK, I repeat that from the beginning.

[8 minutes 27 seconds][Agent] : Yeah, sorry. So the first option we had was depression, anxiety, post Natal depression or stress including post traumatic stress disorder.

[8 minutes 37 seconds][Customer] : OK.

[8 minutes 40 seconds][Agent] : Yeah. OK. Thank you. So the next question is how many episodes have you had which required treatment?

[8 minutes 37 seconds][Customer] : Number one, just level of anxiety 1:00 to 2:00.

[8 minutes 46 seconds][Agent] : So we've got here one to 2/3 to 4/5 to six or seven plus episodes one to two. OK, thank you. And have you had symptoms or treatment for this condition within the last six months? And have you ever seriously contemplated or attempted suicide? Perfect, perfect. OK, so that's all for those mental health questions. Next question is, have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years have you used illegal drugs, abuse prescription medication or receive treatment or counselling for drug or alcohol consumption?

[9 minutes 3 seconds][Customer] : No, no, no, no.

[9 minutes 37 seconds][Agent] : Thank you. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height please? Thank you. So 6 foot one inch. Thank you. And what is your exact weight, please?

[9 minutes 55 seconds][Customer] : 6 foot one, Yep, various days today, but probably 83.

[10 minutes 8 seconds][Agent] : OK, so probably 83. So when you said varies day-to-day, would you say that it was was the 83 kilos the last time you weighed yourself? OK. So would you say you're confident for me to put 83 kilos for you? Yeah, I've made it myself.

[10 minutes 16 seconds][Customer] : Yeah, yeah, I measured myself yesterday, so 83 is good.

[10 minutes 24 seconds][Agent] : OK, perfect, perfect. And then have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Thank you. The next question is regarding the occupation. And that reads, does your work require you to go underground worker heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[10 minutes 31 seconds][Customer] : No, no, definitely not.

[10 minutes 59 seconds][Agent] : Thank you. Do you have definite plans to travel or reside outside of New Zealand, IE booked or the booking travel within the next 12 months?

[10 minutes 58 seconds][Customer] : No, no.

[11 minutes 8 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Thank you. Next question is have you ever had symptoms of and 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. Tumour, mole or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal PSA test on an enlarged prostate, Thyroid condition or neurological symptoms such as dizziness or fainting, Disorder of the stomach, bowel or pancreas, Hepatitis or any disorder of the liver.

[11 minutes 15 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[12 minutes 8 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, bladder or urinary tract disorder, kidney disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

[12 minutes 14 seconds][Customer] : No, no, no, no, no.

[12 minutes 31 seconds][Agent] : Thank you. OK, so this next question is regarding the past three years. So 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 slash investigations?

[12 minutes 49 seconds][Customer] : Did you say besides what we discussed?

[12 minutes 52 seconds][Agent] : Yes.

[12 minutes 54 seconds][Customer] : Yep, Yep.

[12 minutes 52 seconds][Agent] : So umm, what we've put in the application was umm, was related to the anxiety and, and the mental health umm, but umm, other than what you've already told me about, umm, was there was there anything? OK, perfect. And then the second part of that was are you awaiting the results of any medical tests as fast investigations?

[13 minutes 3 seconds][Customer] : No, no.

[13 minutes 12 seconds][Agent] : OK, thank you. 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? Thank you. Next question is regarding your immediate family, such a mother, father, brother or sister. So, to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adomatis polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[13 minutes 41 seconds][Customer] : No, yes.

[13 minutes 52 seconds][Agent] : OK, thank you. So now how many of your immediate family suffered from cancer? 01, two or three or more. OK, thank you. Heart condition and or stroke?

[14 minutes][Customer] : 1 Was that prior 60 or after 60?

[14 minutes 4 seconds][Agent] : 01, two or three or more that that's prior to age 60. Thank you. And then other hereditary disease?

[14 minutes 12 seconds][Customer] : 0 I know. Sorry, sorry.

[14 minutes 15 seconds][Agent] : Sorry, sorry one. OK, OK, OK, so that was for heart condition and or strength.

[14 minutes 16 seconds][Customer] : 1 He my father suffered up below 60 so but he but he SU hard condition.

[14 minutes 26 seconds][Agent] : Yeah.

[14 minutes 26 seconds][Customer] : But he survived and he he lived over 60.

[14 minutes 29 seconds][Agent] : Oh yeah, that that's fine. Yeah. OK thank you. Umm So what this questions asking is if they were just diagnosed, umm, before the age of 60.

[14 minutes 37 seconds][Customer] : Yeah, yeah. So yeah.

[14 minutes 37 seconds][Agent] : Umm so for cancer, we've got one of your immediate family is that that's correct. Yeah.

[14 minutes 43 seconds][Customer] : And then one for hard condition. Yeah.

[14 minutes 43 seconds][Agent] : Harkin one for heart condition and then was there anyone for shroke or to?

[14 minutes 51 seconds][Customer] : No, it's a difficult one because my mother had a stroke curing her cancer battle, but she was on a deathbed. So do we classify that as a yes? She the only reason she had a stroke is because she lung removed and all sorts of other things.

[15 minutes 12 seconds][Agent] : And the medication she went through.

[15 minutes 13 seconds][Customer] : I think the stroke was resulting to the medication that she was taking or the procedure that she went through. So in general, it wasn't a straight out stroke.

[15 minutes 19 seconds][Agent] : So in general, straight strike, she just.

[15 minutes 23 seconds][Customer] : She just, she was just in a hard place and then she ended up having a stroke and I think that was just the strain on her body. So I don't know if that includes an actual stroke.

[15 minutes 34 seconds][Agent] : OK, OK. I will start off with Sam. I'm sorry to sorry to hear that there. Terence, regarding you, what we put down for that question is, oh, I'll ask. This was when you said she was on a death bench, she had the stroke. Was that before the age of 60? OK, So what I'll

do is I'll put you on a brief hold and I'll just check that for you because I'm not too sure if you put that down as that or not and I'll be right back.

[15 minutes 53 seconds][Customer] : Headwise, yes, yeah, yeah. It was a direct result of the treatment. It was not a direct result of the strike. That was what she was going through.

[16 minutes 11 seconds][Agent] : So the strike was a direct result from from treatment.

[16 minutes 14 seconds][Customer] : Well, from to operations in the treatment, yeah. She wouldn't have had a strike if it wasn't met.

[16 minutes 21 seconds][Agent] : OK. OK. Uh, thank you. Thank you. I will be right back and I will let you know. Thank you. Just one minute. Thank you very much for holding there. I've, I've just checked for you and for that question, since you mentioned that with this question, it's, it's pretty black and white in regards to what we put down and what we don't put down. And since.

[18 minutes 7 seconds][Customer] : It makes sorry if it makes any difference sorry my mother and father are skipped a generation. They were actually my grandparents but they they adopted me so I called them my mother and father.

[18 minutes 14 seconds][Agent] : Oh, oh, sorry.

[18 minutes 18 seconds][Customer] : So if that makes any difference I apologize. I'll just don't think of it about it.

[18 minutes 19 seconds][Agent] : Yeah, it No, no, no, no, no, no. I'm sorry. I'm sorry about that. Umm, it yeah, it does make a difference. And umm, for for this question, for people who are adopted, like umm, like you mentioned, there's a separate response for the initial for the initial question. Umm, so we have yes, no, and we also have don't know. Umm, so you say you adopted. So did you did you know your mother at your biological mother and father? Yeah, so.

[18 minutes 47 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. So I was just, I was just adopted legally by my grandparents. So I, I was answering on the basis of my parents, which I apologise, I didn't realise that I was answering because I, I didn't think of them not being my parents. So if, if it skips a generation in regards to the questioning, then the answer is no and no. Yeah. Then it's all not.

[18 minutes 56 seconds][Agent] : OK, OK, so, so for this then for your mother, father, brother or sister for, for your biological mother and your biological father, uh, OK. OK.

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

[19 minutes 21 seconds][Agent] : All right, All right, so we'll start from the beginning again, just because I want to make sure I get the right questions and then you'll answer directly after I ask the question.

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

[19 minutes 32 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial Adamantis polyposis? Thank you. And then to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Thank you. OK, OK. So thank you for for clarifying that and it's it was important that you did that as well.

[19 minutes 42 seconds][Customer] : No, no, yeah.

[20 minutes 2 seconds][Agent] : And I appreciate that. The last question for for you Terrance is other than one of events, gift certificates, slash vouchers, 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, cable wreck diving or any other hazardous activity?

[20 minutes 27 seconds][Customer] : I know.

[20 minutes 28 seconds][Agent] : Thank you. OK, so I'll submit those answers for you and thank you for for taking the time to to go through that with me. The outcome for your chance is congratulations. Your application has been approved and this policy will cover you for deaths 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 12 months or less to live by a medical practitioner, we will pay your claim in full. Now your beneficiaries will still be able to request a funeral advance power of \$10,000. Now, now that we've gone through those questions together, I can let you know what the

final price is. And the final price is actually I'm the same as what it was before we entered the questions. So that was \$26.98 per fortnight for the \$500,000 of cover. So there was there was no changes to that. And please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each of your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year. OK, how do we go around getting this model up?

[21 minutes 38 seconds][Customer] : Thank you and how do we go around getting this phone lost?

[21 minutes 42 seconds][Agent] : Yeah, so everything's done over the phone and I can get you just set up over the phone. This policy gives you a 30 day cooling off. So if you decide this policy is not suitable for you and cancel within the 30 days, then you'll receive a full refund of your premium unless the claim has been made. And I'll just confirm your e-mail I've got here as terrance.tyres@outlook.com.

[22 minutes 4 seconds][Customer] : Correct.

[22 minutes 5 seconds][Agent] : Thank you. And now you will be covered immediately from today. But you don't have to pay today, you can choose a day which is best suited for you. So when would you prefer the first payment date to be?

[22 minutes 17 seconds][Customer] : Well, is there a contract I have to sign or what would you like me to do from there?

[22 minutes 22 seconds][Agent] : Also, umm, what happens umm, would be is I ask you what day you'd like the first payment, then I collect what umm, details you were looking to pay with like your account or your card. Umm, there's some questions that ask you regarding the account to make sure that we're allowed to use it, the direct debit, umm request.

[22 minutes 49 seconds][Customer] : Yeah. OK.

[22 minutes 40 seconds][Agent] : And then there's a final declaration I read to you over the phone and I ask if you understand that and if you agree to that, go ahead.

[22 minutes 50 seconds][Customer] : Let's go ahead.

[22 minutes 51 seconds][Agent] : OK, perfect, perfect. So, umm, was there a day that you would

prefer the first payment come out?

[23 minutes 1 seconds][Customer] : The following, well, the next Monday and then the following not Monday thereafter.

[22 minutes 57 seconds][Agent] : Then it's every fortnight from that day moving forward, Uh, the following, well, the next Monday and then the following. OK, so, so Monday next week is the 27th. Is that, is that what you were referring to? Yes, correct. OK.

[23 minutes 12 seconds][Customer] : Yeah, correct. So is that at a specific time because I don't get paid at the same time every Monday or would should we do it on Tuesday?

[23 minutes 11 seconds][Agent] : Is that a specific time because I don't get paid at the same time every Monday or we should we do it on Tuesday?

[23 minutes 20 seconds][Customer] : Just let's just, let's just do Tuesday.

[23 minutes 22 seconds][Agent] : OK, we'll do it Tuesday to the 28th of May, which is Tuesday next week. OK, perfect. And it'll be every fortnight after that. And to answer your time question, it's usually earlier in the morning for the payments.

[23 minutes 27 seconds][Customer] : Yep, Yeah, let's search.

[23 minutes 37 seconds][Agent] : And now regarding the payment method where you're looking to pay the card or an account number.

[23 minutes 44 seconds][Customer] : I won't give you, I'll give you an account number.

[23 minutes 49 seconds][Agent] : OK, thank you. So, umm, whenever you have that ready, you can just provide me that account number please.

[23 minutes 54 seconds][Customer] : Yeah, just logging in, uh, while you're on the line, my wife is on my air here and she would also like to potentially move to you guys if that's OK.

[24 minutes 3 seconds][Agent] : Oh yeah, that's, that's perfectly fine. I can, I can speak with her afterwards and umm, uh, with the, with the speaker. Yes, Sir.

[24 minutes 10 seconds][Customer] : If you wanna, if you wanna, if you wanna log it in as a separate call and call her or if you wanna just give her a call. Yeah, we just about to eat dinner, so we'll do it separately.

[24 minutes 21 seconds][Agent] : OK, yeah, I'll speak to her tomorrow.

[24 minutes 24 seconds][Customer] : So what do you want?

[24 minutes 26 seconds][Agent] : Oh, yeah. Just the account number first, please. Yep, Yep, Yep, Yep. Thank you. And the account name please.

[24 minutes 25 seconds][Customer] : Account number uh 06 06290854417 00 ANZ and that's with Terrence Marshall.

[24 minutes 49 seconds][Agent] : OK, perfect. Now the questions I will ask regarding your account. The first question is, do you have authority to operate this bank account alone?

[24 minutes 48 seconds][Customer] : Obviously, yes.

[24 minutes 59 seconds][Agent] : Do you need to jointly authorise debits?

[25 minutes 2 seconds][Customer] : No.

[25 minutes 3 seconds][Agent] : Have you cancelled a direct debit authority for one choice of Pinnacle life as the initiator in the last nine months in the account you are providing? And are you happy to set up a Direct Debit authority without signing a form? Thank you. In order to proceed, I need to read the following declaration and I'll need your confirmation at the end. 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 authorise 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?

[25 minutes 11 seconds][Customer] : No, yes, yes.

[25 minutes 43 seconds][Agent] : Thank you. OK, so I'll read that final declaration for you now. If you have any questions you can let me know, but I'll ask at the end if you understand. OK, so that reads. Thank you. Terence Marshall, it is important to understand the following information. I will ask you 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. Pinnacle has an agreement with Greenstone Financial Services and AD Limited, whom I refer to as GFS, to issue and arrange this insurance on it's 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 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 whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no?

[27 minutes 3 seconds][Customer] : Yes, I understand.

[27 minutes 5 seconds][Agent] : Thank you. And do you also agree to it?

[27 minutes 7 seconds][Customer] : Yes, I agree.

[27 minutes 8 seconds][Agent] : OK, Thank you. Your answer to the application questions in any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of that questions in accordance with your duty of disclosure, yes or no? Thank you.

[27 minutes 29 seconds][Customer] : Yes, and I agree.

[27 minutes 31 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration you can send 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 unsubscribe facility on communications we send you. You have agreed to take out a single one choice life insurance policy with the following cover. Terence Marshall receives \$500,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$26.98 per fortnight. Your premium is a steps premium which means will be calculated that 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 between 24% and 71% of each premium to cover for the distribution cost for this policy, your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you by mail and if you have 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 other in 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 to be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS 10800005804 or e-mail [support@onechoice.co dot NZ](mailto:support@onechoice.co.nz). Do you understand and agree the declaration? I've just read you. Yes or no?

[29 minutes 32 seconds][Customer] : Yes, and I agree.

[29 minutes 34 seconds][Agent] : Thank you. And would you like any other information about the insurance now, or would you like me to read any part of the policy document to you, yes or no?

[29 minutes 45 seconds][Customer] : No, I just require you to e-mail it to me as required.

[29 minutes 49 seconds][Agent] : Yeah. So I'll send it in your e-mail. It'll arrive shortly and it will arrive in the post usually within 5 to 10 business days to 30. Peter Hall, Dr. Kelvin Grove, Palmerston North So what I'll do is I'll accept that declaration for you. I'm sorry, but just for just for the recording, sorry, I'll just ask that last question again. It was would you like any other information about the insurance now or would you like me to read any part of the policy document to you, yes or no?

[30 minutes 17 seconds][Customer] : No.

[30 minutes 18 seconds][Agent] : Thank you. Thank you. So I'll accept that for you. And if you have any questions throughout our policy, our support teams available 8:00 AM to 8:00 PM, Monday to

Friday, excluding public holidays. OK.

[30 minutes 48 seconds][Customer] : Oh, she agreed. She agreed.

[30 minutes 28 seconds][Agent] : And umm, regarding your, umm, wife's umm, situation, what I can do is I can either speak with her now and get her details and make a profile and then I can call her back, umm, at the time that you request or umm, what she can do is she can also put through the web lead when she supposed to be cooking me dinner.

[30 minutes 51 seconds][Customer] : She's supposed to be cooking me dinner, mate. Hardy, sorry to bother.

[30 minutes 55 seconds][Agent] : No, no, no, it's not a bother. I already told you before that call the calls are recorded.

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

[31 minutes][Agent] : Umm thing, but I'll let you know that my name is Chris. I'm from one choice.

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

[31 minutes 4 seconds][Agent] : Umm, what I can do is I'll get your details and I'll put it down in its own profile and I'll.

[31 minutes 13 seconds][Customer] : So I was going to try and think if we can do anything after 10, that would be great.

[31 minutes 10 seconds][Agent] : Was there a time that's best to reach you tomorrow so I can call you then after 10 in the morning?

[31 minutes 23 seconds][Customer] : Morning. Yeah.

[31 minutes 23 seconds][Agent] : Yeah. OK. That. That'll be fine. I'll give you a ring then. What I'll do is I just grab your first and last name, please.

[31 minutes 30 seconds][Customer] : Yeah, it's Donna Marshall.

[31 minutes 34 seconds][Agent] : Thank you.

[31 minutes 38 seconds][Customer] : That's right.

[31 minutes 34 seconds][Agent] : And that was Marshall and Donna is Donna.

[31 minutes 41 seconds][Customer] : That's right. Yeah.

[31 minutes 40 seconds][Agent] : And then your date of birth please.

[31 minutes 44 seconds][Customer] : That's 20th of the 6th, 1984.

[31 minutes 49 seconds][Agent] : Thank you. And can I confirm that you are a female New Zealand resident currently residing in New Zealand?

[31 minutes 55 seconds][Customer] : Yeah, that's correct.

[31 minutes 56 seconds][Agent] : Perfect. OK. So I'll jump into that. And you said you'd like to call back after 10. OK.

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

[32 minutes 4 seconds][Agent] : So the number that you'd like to call back on, is it the number that I'm speaking to you on now or is there another number?

[32 minutes 9 seconds][Customer] : No, no, no, no, no.

[32 minutes 12 seconds][Agent] : Yep, Yep.

[32 minutes 11 seconds][Customer] : My number's 02102457870.

[32 minutes 18 seconds][Agent] : Perfect.

[32 minutes 22 seconds][Customer] : Perfect.

[32 minutes 18 seconds][Agent] : OK, I'll give you a ring after 10 tomorrow and we can speak about your insurance then. Yeah.

[32 minutes 25 seconds][Customer] : Yeah, I'll just need to transfer, but I'll need some advice. But that's great. Thank you.

[32 minutes 29 seconds][Agent] : I'll just need to confirm the box with this. Correct. Thank you. No, it was a pleasure staying with you guys.

[32 minutes 34 seconds][Customer] : Yeah, thank you. You too. Take care.

[32 minutes 35 seconds][Agent] : And I have you have a great dinner.

[32 minutes 37 seconds][Customer] : Bye.

[32 minutes 37 seconds][Agent] : Thank you. You too.

[32 minutes 37 seconds][Customer] : Bye.

[32 minutes 37 seconds][Agent] : Bye. Bye. Bye.