

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi sessioner, it's Jackie calling F back from One Choice Insurance. How you going today?

[8 seconds][Customer] : Good. Thank you. How are you?

[10 seconds][Agent] : I'm good, thank you so much for asking. So we've previously spoken regarding your enquiry into a live cover and I'm just giving you a call back today to follow up with you and also help you get that one completed. Just before we go through this, may I have you confirm your full name, date of birth for me please?

[22 seconds][Customer] : Yeah, Yep. Full name and associate Samani Chan. Date of birth is 21/07/2000.

[32 seconds][Agent] : Perfect And now sessional. We actually don't need your middle name for the application, so would you like me to leave it out?

[39 seconds][Customer] : Yeah, that's fine.

[40 seconds][Agent] : Perfect And can I confirm that you're a female New Zealand resident currently residing in New Zealand. Perfect Please note all our calls are recorded. Any advice to provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. So thank you so much for these details there, Sheshna. So you did mention to my colleague Nikita that you were L looking to leave this money behind to your son, was it? That's adorable. And how old is your son now? There's Sheshna.

[46 seconds][Customer] : Yes, yes, he's only one.

[1 minutes 17 seconds][Agent] : It's only one. Is he is he causing you any headaches around that age?

[1 minutes 21 seconds][Customer] : Yep, he is.

[1 minutes 23 seconds][Agent] : Keeping you up at night all the time, All the time. There is it? Yeah. Fair enough.

[1 minutes 27 seconds][Customer] : Yeah, typical.

[1 minutes 28 seconds][Agent] : I I actually, yeah.

[1 minutes 31 seconds][Customer] : Just a typical toddler.

[1 minutes 33 seconds][Agent] : Oh, that's understandable. I actually don't have any kids for myself and we're the same age. But hopefully one day I do have a boy just like Yous or Chestnut, because I've always wanted all boys. So fingers crossed by myself there.

[1 minutes 45 seconds][Customer] : Oh, night, girl.

[1 minutes 48 seconds][Agent] : So was. Yeah. What was that?

[1 minutes 52 seconds][Customer] : Oh, you do? I don't. You don't want any girls.

[1 minutes 54 seconds][Agent] : No, for some reason, I've always, I've always been a bit more interested in boys for some reason.

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

[2 minutes][Agent] : But they would you tell me that girls are much harder than boys. But from your experience so far, is it easy taking care of a boy?

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

[2 minutes 11 seconds][Agent] : Oh.

[2 minutes 9 seconds][Customer] : He's actually quite easy going compared to my cousins who have a girl.

[2 minutes 14 seconds][Agent] : Oh, that's nice to hear.

[2 minutes 14 seconds][Customer] : So boys are easier than girls.

[2 minutes 18 seconds][Agent] : Yeah, yeah, I've always wanted all boys, but other than that, as long as my chapter, my child, my future child's healthy and happy, then it's perfectly fine. I couldn't complain. But other than that, there's just now, was this to cover like a mortgage or is it just a bit of financial security for your lovely son?

[2 minutes 29 seconds][Customer] : Yes that's fine just for security.

[2 minutes 41 seconds][Agent] : For security, Yeah. So that's exactly what our life insurance is designed to do. Now, I understand that Nikita was going through a quilt with yourself there. So just to begin with, have you had a cigarette in the last 12 months?

[2 minutes 55 seconds][Customer] : No I don't smoke at all.

[2 minutes 57 seconds][Agent] : That's perfectly fine. I'm really glad you don't because I don't either. And it's such a a good healthy lifestyle choice as well.

[3 minutes 4 seconds][Customer] : It is.

[3 minutes 4 seconds][Agent] : So and also is your current annual income \$50,000 or more?

[3 minutes 12 seconds][Customer] : I currently don't work at the moment so I just stay at home and look after my son full time.

[3 minutes 18 seconds][Agent] : That is perfectly fine. So are you receiving any type of benefit for your subscription? OK.

[3 minutes 23 seconds][Customer] : Yes, I am below.

[3 minutes 25 seconds][Agent] : And so would you say would that benefit be more than \$50,000 or just below that below? That's perfectly fine. Then I'll put no for that question there. So understanding that you don't work Sheshna, but you do have that source of income, which is the benefit, Is it perfect? So you can choose cover between \$100,000 and order up to a maximum of \$1 million. What amount would you like me to quote you on 1st day, Sheshna?

[3 minutes 41 seconds][Customer] : Yes, I'm actually not so sure myself.

[3 minutes 58 seconds][Agent] : That's OK. So, so for example, do you know perhaps maybe how much you want to leave behind to your son? So we can get anywhere in between, in between by \$50,000 increment. So would you like me to start off at \$100,000? Then we can work our way up to find something that does fit into the budget. Perfect. No worries. So, so Shana, if we were to start off with \$100,000 of live cover, you are looking into getive payment of \$3.20 a fortnight.

[4 minutes 17 seconds][Customer] : Yeah, uh huh.

[4 minutes 29 seconds][Agent] : So that's roughly around \$1.60 a week. How does that one sound there?

[4 minutes 34 seconds][Customer] : Yeah, No, it sounds good. Yeah.

[4 minutes 38 seconds][Agent] : No worries. So did you want me to work our way, way up by \$50,000 increments or are you happy to stick with that \$100,000 just for now?

[4 minutes 47 seconds][Customer] : If I do \$500,000, how much would it be just in the middle?

[4 minutes 49 seconds][Agent] : Of of course, we can definitely look at that 500,000, of course, yeah. So for \$500,000, it would be \$15.99 a fortnight.

[5 minutes 4 seconds][Customer] : Yeah, that's good.

[5 minutes 1 seconds][Agent] : How does that one sound now, Seschner OK, no worries. I'm really glad we're able to find the right level of cover for yourself. So say for example, sessional or for example, in the future if you do resume work for yourself or perhaps in the future if you change your mind you just wanted a bit more cover or you wanted lower cover. You can actually just call us back and apply subject to eligibility at the time of application to increase that or decrease that, that level of cover with our support team.

[5 minutes 28 seconds][Customer] : Yeah, OK.

[5 minutes 32 seconds][Agent] : OK, perfect. Now sessional you also have the option to add in extra benefits with your life insurance. So these optional covers are the serious illness cover and the total and and permanent disability cover. So it's really entirely up to you if you want to add it in or not. So for a serious illness cover, the insured events are heart attack, cancer, stroke or coronary bypass surgery. So each of these events are defined within the policy and each claim is assessed against these definitions.

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

[6 minutes 8 seconds][Agent] : So you can apply from \$50,000 up to the less of \$500,000 or 50% of your chosen life insurance benefit. So just to give you an idea there sessional for \$50,000 of serious illness cover you will be paying \$2.50 a fortnight on top of your life insurance premium. So your total premium with the life insurance and the serious illness cover it would be \$18.49 a fortnight.

[6 minutes 48 seconds][Customer] : I think so, but is there is there an option where I can think about it and then later edit later on? Yeah. Uh huh.

[6 minutes 39 seconds][Agent] : So does this sound something like the optional cover sounds something like you wanted to add with your life insurance decisional of of course, that's perfectly fine session now to say for example, for both of these optional covers, say for example, if you just decide

to proceed with the life insurance only today, you can always call us back and apply subject to eligibility at the time application to have those options have it added on.

[7 minutes 15 seconds][Customer] : OK.

[7 minutes 13 seconds][Agent] : If you do change your mind, OK, perfect. No worries. So, so Chanel, I'll just leave it just for life insurance only there. So the next step is to go through the health and lifestyle questions as this will determine the pricing in terms of the policy.

[7 minutes 24 seconds][Customer] : Yeah, uh huh.

[7 minutes 27 seconds][Agent] : But before we do, I just need to read out this pre underlying disclosure and it says please be aware all calls are recorded for quality and monitoring purposes. We collected personal information to provide insurance points, issue cover and other related services. We will share this with the insurer and may share with other service providers for the purpose of administering your policy or handed in claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide us any information you know or could reasonably be expected to know, which may affect our decision to ensure you enter what terms you do not need to tell us things that already know or she knows unsure or which reduces the risk. We ensure you have this Judy until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to a question, we may be able to decline a claim, impose your conditions on your policy or avoid your policy entirely. Do you understand this yes or no Perfect.

[8 minutes 41 seconds][Customer] : Yes, yes, I do OK.

[8 minutes 43 seconds][Agent] : So sessional for this health and lifestyle questions, I just need a clear yes or no and the answers OK, so it is the application says yes or no only. So are you a citizen or permanent resident of New Zealand or citizen of Australia currently residing New Zealand, yes or no?

[9 minutes 2 seconds][Customer] : Yes, New Zealand citizen.

[9 minutes 3 seconds][Agent] : Perfect, perfect. And you're currently residing New Zealand.

[9 minutes 7 seconds][Customer] : Yes.

[9 minutes 8 seconds][Agent] : I'll put yes for that question. So have you ever had symptoms of, been diagnosed with or treated for or to seek medical advice for any of the following stroke or heart conditions such as an unlimited to palpitations, heart murmur, heart attack in angina, yes or no perfect 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?

[9 minutes 28 seconds][Customer] : No, no, no, no, no.

[9 minutes 48 seconds][Agent] : Have you been diagnosed with a terminal illness, murder, neuron disease or any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that would use your life expectancy in in the last 10 years? Have you used illegal drugs, abuse prescription medication or received treatment or counselling for drug or alcohol consumption? Perfect. The next section is a 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 sessional in centimetres or feet in inches. What is your exact height?

[10 minutes 12 seconds][Customer] : No, yeah, I think I'm 154 centimetres.

[10 minutes 40 seconds][Agent] : 154 so do you remember what it was the last time you had it checked? Perfect.

[10 minutes 45 seconds][Customer] : Yeah, was one 54153 when I when I got it last checked.

[10 minutes 50 seconds][Agent] : Do you know do you know which one you're more confident on there session now?

[10 minutes 54 seconds][Customer] : Let's make it 1:54 to make me a little taller.

[10 minutes 57 seconds][Agent] : Perfect No wait, that's OK. So are you happy for me? So I do have down here as 154 centimetres for your exact height, Yep. And for your exact weight in kilograms, pounds of stones. What is that? What is your exact weight, dear sessioner?

[11 minutes 4 seconds][Customer] : Yeah, yeah, I am 55 KGS.

[11 minutes 16 seconds][Agent] : Perfect. So do you have here so 55 kilograms? So I do have here, your exact height is 154 centimeters and your exact weight was 55 kilograms. And you're both, are you comfortable with both of those answers?

[11 minutes 29 seconds][Customer] : Yeah.

[11 minutes 30 seconds][Agent] : Perfect. The next question asked, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no?

[11 minutes 40 seconds][Customer] : Does pregnancy count?

[11 minutes 42 seconds][Agent] : So this one is unexplained.

[11 minutes 46 seconds][Customer] : Oh, no, no. Oh no.

[11 minutes 44 seconds][Agent] : So the reason why you don't know, So I understand that you lost weight because of pregnancy, but this one's just asking you Unexplained weight, No, Perfect. No, it's not a problem there. But we all wish to lose a bit of a couple kilos there.

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

[11 minutes 59 seconds][Agent] : The next question asked, does your work require you to go underground, Work heights above 20 meters, drive the depths by 40 meters, use explosives or travel to areas experiencing war or silver unrest, or work offshore? Yes or no? Perfect to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand? Are you booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5 million?

[12 minutes 16 seconds][Customer] : No, no, no, no, no.

[12 minutes 46 seconds][Agent] : Perfect? Have you ever had symptoms of, been so been diagnosed with or treated for, or intended 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 pap or cervical smear? TH thorough condition or

neurological symptoms such as dizziness or fainting. Disorders, the stomach, bowel, gallbladder or pancreas.

[13 minutes 2 seconds][Customer] : No, no, no, no, no, no.

[13 minutes 33 seconds][Agent] : Hepatitis or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder, disease, sleep apnea or asthma excluding childhood asthma.

[13 minutes 37 seconds][Customer] : No, no, no, no, no, no, no.

[14 minutes 1 seconds][Agent] : Perfect. Now this next question asked, other than what you already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialists? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Perfect. Now I understand that you did. Your son is one years old there. So this question does ask in the past three years. So did you ever go seek medical advice for your pregnancy? There, there. Sessional.

[14 minutes 23 seconds][Customer] : No, yes, I was with.

[14 minutes 38 seconds][Agent] : Yeah.

[14 minutes 40 seconds][Customer] : I had a midwife and she was just taking over everything with me.

[14 minutes 42 seconds][Agent] : OK, that's OK, not a problem there. I'll put down pregnancy down for yourself. So I'll put down here as pregnancy is no history of of complications with current or any PE previous pregnancies.

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

[14 minutes 55 seconds][Agent] : OK, perfect. Now, this next question asked, other than what you already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within TH within the next two weeks?

[15 minutes 10 seconds][Customer] : What do you mean yeah?

[15 minutes 12 seconds][Agent] : So this one is asking you, other than what you really told me about, are you contemplating seeking medical advice for any symptoms you're currently

experiencing within the next two weeks?

[15 minutes 23 seconds][Customer] : Oh, no, no, no.

[15 minutes 25 seconds][Agent] : No perfect. The next question asked to the best of your knowledge, have any immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial eidomitis, polyposis? Perfect. So the best of your knowledge, have any immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[15 minutes 40 seconds][Customer] : No, I don't think so. I'm not really sure.

[16 minutes 1 seconds][Agent] : That's OK.

[16 minutes 1 seconds][Customer] : Not with my immediate family, but maybe with my grandparents. I'm unsure.

[16 minutes 1 seconds][Agent] : So this question, that's OK. So immediate family would be your father, mother, father or sister.

[16 minutes 11 seconds][Customer] : Not yeah.

[16 minutes 11 seconds][Agent] : So would be a no if I question then perfect. No worries, I'll leave that as a no there. Perfect. So other than what you already told me about. So sorry. Other than one of the events gift certific, gift certificate vouchers. Do you engage in or intend to engage in any of the following aviation other than a fare paying passenger in a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cabaret diving or any other hazardous activity? No, perfect. I wouldn't want to do any of those things. I'm afraid of heights as well, so I'd rather keep my feet on the ground there. So let me, that's not the question session for the application and thank you so much for taking the time to get through it with myself there.

[16 minutes 44 seconds][Customer] : No, no worries.

[17 minutes][Agent] : So let me just get this one for you. Perfect. So congratulations session on your application has been approved and this policy will cover you for depth due to any cause except suicide in the 1st 13 months.

[17 minutes 8 seconds][Customer] : Yeah, yeah.

[17 minutes 16 seconds][Agent] : In addition, there is a terminally or advance payment included in the cover.

[17 minutes 28 seconds][Customer] : Mm, hmm.

[17 minutes 21 seconds][Agent] : So how this benefit works is if you were diagnosed with 12 months or less delivered by a medical practitioner, we will pay your claim in full and the money could be used for medical costs to ensure you receive the best care possible. But hopefully you don't have to use someone for yourself. So your beneficiaries will still be able to request a funeral. Vance payout of \$10,000. So it's just something to leave behind to you son to cover those funeral expenses. But like I mentioned before, Cessna where you're only 24 years old, so it's still a lot of life ahead of yourself there. So your premiums, so please be aware that your premium estates which means it will generate increase each year.

[17 minutes 38 seconds][Customer] : Yeah, yeah, yeah. Mm. Hmm.

[18 minutes 4 seconds][Agent] : In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year. Now sessional after going through those health and lifestyle questions, your premium has stayed the same. So for the \$500,000 of life cover, the premium will be \$15.99 a fortnight. So Seshna, since you told me that the benefit amount of \$500,000 did sound good for yourself, it's just something to leave behind to your son, a bit of financial security for him. What I will do for yourself is I'll get you immediately covered over the phone today and I will send you all the policy documents to review.

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

[18 minutes 52 seconds][Agent] : So Seshna, just to make sure that I do send out all these documentations out to the correct place. What was your home address starting with your post code? Yep, 2025. And what was the the suburb puppet perfect. Thank you so much for that. And what was your address there, Cessna?

[19 minutes 1 seconds][Customer] : One our post code 2025 Papa Toy Toy 158 Hillside Rd. Papa Toy Toy.

[19 minutes 19 seconds][Agent] : And how, how do Hillside Rd.

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

[19 minutes 21 seconds][Agent] : is that perfect?

[19 minutes 22 seconds][Customer] : So HILL and then side.

[19 minutes 27 seconds][Agent] : Perfect. Thank you so much for making my job so much easier.

And was this the same as your postal address where you received the mail?

[19 minutes 34 seconds][Customer] : Yes.

[19 minutes 35 seconds][Agent] : Perfect, Thank you so much for that, Sheshna. Now what we do now is enter your bank details. But you actually don't have to pay anything today. It's not a lock in contract. You get to choose a date that works best for you and in advance as well. Sheshna, maybe you want to line it up with your benefit as well. So do you know when would you like for the first payment to come out?

[20 minutes][Customer] : What's the date today?

[20 minutes 1 seconds][Agent] : Today's the 12th of December on a Thursday.

[20 minutes 7 seconds][Customer] : Can we do it like at the end of the month?

[20 minutes 10 seconds][Agent] : Of course, I'm more than happy to do.

[20 minutes 10 seconds][Customer] : Oh, it's fortnightly.

[20 minutes 12 seconds][Agent] : Yeah, it's four.

[20 minutes 12 seconds][Customer] : Oh, it's gonna be fortnightly.

[20 minutes 14 seconds][Agent] : Yeah, that's correct. Of course I'm more than happy to do it monthly for yourself there. So say for example, if we change it from fortnightly to monthly, the premium actually doesn't change itself. So the the monthly premium will be \$34.65 a month. And where would you like for the F? Which day of the month, every MO, every day would you W want it to come out?

[20 minutes 15 seconds][Customer] : Can I choose it to monthly instead of getting it done fortnightly like the 30th please?

[20 minutes 43 seconds][Agent] : The 30th. OK, so say for example, it will be the 30th of December

2024 and every month on the 30th. Perfect. Thank you so much for that session now. So now we take two types of payment. It's easier with a card or account number. Which one works best for you?

[20 minutes 44 seconds][Customer] : Yes, yes, account number please.

[21 minutes 2 seconds][Agent] : OK, perfect. So account number will be direct debit. So I know it does take a couple of minutes for you to get. I'm ready when you are there.

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

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

[21 minutes 10 seconds][Customer] : So it's 123032 0427, 838 and 00.

[21 minutes 25 seconds][Agent] : Perfect. And I do have the account name under as Seshna Chung. Perfect. And since it is a direct debit request, I do just have a couple questions for you there, Seshna.

[21 minutes 29 seconds][Customer] : Yes, Yeah.

[21 minutes 35 seconds][Agent] : So do you have authority to operate this bank account alone, yes or no?

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

[21 minutes 41 seconds][Agent] : Do you need to jointly authorize debits? Have you canceled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing?

[21 minutes 44 seconds][Customer] : No, no, yeah.

[21 minutes 55 seconds][Agent] : Are you happy to set up a Direct Debit Authority without signing a Form Perfect? 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. Here is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no Perfect. So Sheshna, before we do read out the declaration of the final step, I just want to make sure all these details I have these correct.

[22 minutes 21 seconds][Customer] : Yes, missus.

[22 minutes 29 seconds][Agent] : So do you go under the title as Miss Missus or Miss Missus Perfect. And your first and last name was Sheshna Chand?

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

[22 minutes 41 seconds][Agent] : Yep. And your date of birth was the 21st of July, 2 thou 2000.

[22 minutes 47 seconds][Customer] : Yes, that's right.

[22 minutes 48 seconds][Agent] : Perfect. And can I please once again confirm that you're a female New Zealand resident currently residing in New Zealand? Yep. And your address was 158 Hillside Rd. Papa TOWIE, Auckland, 2025.

[22 minutes 55 seconds][Customer] : Yeah, yes.

[23 minutes 4 seconds][Agent] : Yep. And your address? Oh, sorry, sorry. Your phone number was 0211809219.

[23 minutes 11 seconds][Customer] : Yes, that's correct.

[23 minutes 13 seconds][Agent] : Perfect. And your e-mail address wascessna.chan2@gmail.com.

[23 minutes 18 seconds][Customer] : Yes, that's right.

[23 minutes 19 seconds][Agent] : Perfect. Thank you so much for your patience there, Sessiona. I'm just going to read out the declaration now. It will take a couple of minutes and I do have a couple yes or no questions in it for you. So it says thank you. Sessiona. Chand, it is important you understand the following information. I will ask for your agreement to these terms at the end. And the policy would not be enforced unless you agree to these terms in full. One Choice Life insurance is issued by Pinnacle Life Insurance Limited here refer to as Pinnacle. Pinnacle has an agreement with Greenson Financial Services and that limited here. My first is GFS to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Market 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 consider any other insurers, products or services. We have verified that you understand the cover and that you considered that the

premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets up more information which can assist you to decide whether type on any advice we provide. Can you please confirm that you understand and agreed to this yes or no? Perfect. 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 provided when assessing the application. I need to remind you the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with the duty of disclosure?

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

[25 minutes 3 seconds][Agent] : Perfect. By agreeing to this declaration, you can tend to be contacted by us in relation to other products and services. You can opt out of this anytime by contacting us. Except the cover pays a lump sum. Benefit amount of Cheshna Chand receives \$500,000 in in of life insurance and 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 \$34.65 per month. Your premium is steps, which means it'll be calculated at each policy anniversary and will generate increase as your age. Your sum insurance will also increase automatically by 5% each year and you can opt out of this, including in premiums and not payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance to the authority you provided to us and invest has rated Pinnacle with the be past financial strength good and should probably minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website in your policy documentation. The policy. The documentation will be mailed to you and if you're 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 and needs. You have a 30 day calling off. During which you may come to your policy. So during which you may cancel your policy and any claim you may have paid will be refunded in full unless you have lodged a claim. So thank you so much for your patience this session. I do just have two final questions for you. Do you understand and agree with the declaration, yes or no? Would you like any other information now or would you like me to read any part of the policy document to you?

[26 minutes 35 seconds][Customer] : Yes, no, everything's OK.

[26 minutes 45 seconds][Agent] : Perfect. Thank you so much for your patience there, Sheshna. So I'm just gonna, I'll just go ahead, go ahead and accept that declaration for you now. So perfect. So that's all completed for you and your documents will be with you shortly. And welcome to the One Choice family, Sheshna.

[27 minutes 1 seconds][Customer] : Thank you so much.

[27 minutes 1 seconds][Agent] : Now that's OK. So you will receive those policy documentation through the e-mail, which is within 15 minutes time and also the post 5 to 10 business days. So Sheshna, we also, do you have funeral insurance here at One Choice? So it is a cash benefit of up to \$30,000. So the funeral insurance, it is a guaranteed acceptance. So we actually don't have to go through any of those health and life or questions just like the life insurance. So do you have anything in place to leave behind to perhaps your son to cover those funeral expenses? That's OK. So would that funeral insurance be something that you'd be interested in for yourself?

[27 minutes 12 seconds][Customer] : OK, no, not at the moment.

[27 minutes 43 seconds][Agent] : Not at the moment. That's perfectly fine. In terms of our test sessioner, if you ever do change your mind in regards to that funeral cover, you can always call us back or we'll be more than happy to help you out with the funeral cover.

[27 minutes 55 seconds][Customer] : OK, perfect.

[27 minutes 54 seconds][Agent] : OK, perfect noise other than that there. Chester, I understand that you do want to leave this money behind to your son. We California, I can actually help you with nominating your beneficiaries over the phone today. So I can transfer you to our support team. But what they need is the full name, date of birth, address, and percentage of benefit amount. So did you want me to transfer you to a support team? That way you can nominate it over the phone today. That's OK No worries. So Seshna, we actually send out those beneficiary forms to your through your with the policy document. So just at the back of the policy document, you will see the beneficiary form. So all you need to do is just fill it out, sign it, send it back to us and we'll have it noted in our system.

[28 minutes 19 seconds][Customer] : No, OK.

[28 minutes 37 seconds][Agent] : OK, perfect. Other than that there. Thank you so much for your time and have a wonderful day for yourself there. And Merry Christmas and a Happy New Year to yourself there, Seshna.

[28 minutes 48 seconds][Customer] : Oh, same to you.

[28 minutes 49 seconds][Agent] : No, it's not a problem. Have a wonderful day.

[28 minutes 52 seconds][Customer] : You too. Thank you.

[28 minutes 53 seconds][Agent] : OK, Bye, bye.

[28 minutes 55 seconds][Customer] : Bye.