

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, Good afternoon. Mauricio, it's Alfred here. You're calling back from Australian communities. How are you?

[7 seconds][Customer] : I'm good. How are you?

[9 seconds][Agent] : Very good.

[8 seconds][Customer] : Oh, yes. Yes.

[10 seconds][Agent] : I've spoken to Sean, your son, and gotten those details from him, which means that you and I can just complete this for you. And have everyone gone to you? OK, so first of all, Please note calls are recorded.

[20 seconds][Customer] : OK, yes.

[24 seconds][Agent] : Any advice I provide is general in nature and may not be suitable to your situation. Now, now can I confirm, can I have you confirm Marisha, your full name and date of birth again please? Yes, thank you. You have confirmed with me previously that you are a female and an Australian residence, is that correct? And you have given me your e-mail. Can I get you to confirm that e-mail again, please?

[36 seconds][Customer] : Brisha Bethida the 20th of the 8th, 1947 Yes.

[1 minutes 1 seconds][Agent] : Fantastic. I've got that here. And you have also given me a postal address. And could you confirm that address as well, please? Postal. That's the post code. Yes. And your postal address as in your address, Yeah, yeah, yeah.

[56 seconds][Customer] : ssrpwaska@gmail.co dot it's 3192 3/6 1416 Charlizon St.

[1 minutes 24 seconds][Agent] : Yep. Perfect. So as you said that it's units 614 slash 16 Jamison St. and that's Cheltenham you said.

[1 minutes 25 seconds][Customer] : Cheltenham Yes, yes, yes. That's what's the address where Elba Rail goes. Nile.

[1 minutes 36 seconds][Agent] : Alright, alright, that's and that's where you want all your money or your your mail to go, is that right?

[1 minutes 43 seconds][Customer] : Yes, yes. Correct.

[1 minutes 43 seconds][Agent] : OK, all right. Now I've organized payment details with your son, so that's for all. Fine.

[1 minutes 47 seconds][Customer] : Yes, yes, yes.

[1 minutes 49 seconds][Agent] : In regards to the health and lifestyle questions that you and I went through earlier today, has anything else changed to your answers or do your answers remain the same?

[1 minutes 58 seconds][Customer] : Everything's the same.

[1 minutes 59 seconds][Agent] : Everything's the same. OK, fantastic. And just remind me again, have you had a cigarette in the last 12 months?

[2 minutes][Customer] : Yes, yeah.

[2 minutes 6 seconds][Agent] : No OK, fantastic. So nothing changes there as well. So umm, quick rundown umm of what it is and what, what amount you'd be looking at covering yourself. And then we can certainly have that umm organized for yourself. So with the life insurance cover, as you know, Australian seniors, umm, it provides the lump sum payment that is paid out there to your loved ones when you pass away before you're ready for his birthday. When the policy ends. The options are that you can select between 10,000 200,000 and you can nominate up to five beneficiaries to receive your non benefit amount OK. Now remember again in regards to if death was due to an accident, then your chosen benefit will be paid as triple e-mail three times more OK.

[2 minutes 44 seconds][Customer] : Yes, OK, Yes.

[2 minutes 55 seconds][Agent] : It also does include an advanced payout of 20% of the benefit amount to help with funeral costs or, or any other funnel expenses at the time.

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

[3 minutes 5 seconds][Agent] : OK, Now we did ask you already 8 questions that you already answered, uh, uh, with either yes or No2 that's relating to your health. Uh, and we, as you know, we do this over the phone for you to see if you are approved.

[3 minutes 11 seconds][Customer] : Yes, yes, yes.

[3 minutes 18 seconds][Agent] : So your approval stands since you've answered those questions.

Umm, and if I did say to you earlier that if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months.

[3 minutes 34 seconds][Customer] : Thank you.

[3 minutes 34 seconds][Agent] : OK, you're welcome. In addition to that, there is a terminally ill advanced payment which is also included in your cover. And that means that if you were diagnosed with 24 months or less to live by, a specialized medical practitioner will pay out your claim in full into your own hands, money you could use for medical costs to ensure you receive best care possible.

[3 minutes 51 seconds][Customer] : Yes, thank you. Yes, yes.

[3 minutes 56 seconds][Agent] : OK you're welcome. Any questions so far.

[4 minutes][Customer] : Right. That's everything. That's exactly what I want.

[4 minutes][Agent] : All right, OK, perfect. Great to hear.

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

[4 minutes 5 seconds][Agent] : Now remember, although I did promise you, I'll let you know that we do provide you with a free online legal will to the value of \$160.00 at each policy. So that is complementary free of charge. You can utilize that and put one in place in future if you like.

[4 minutes 19 seconds][Customer] : OK, thank. Thank you.

[4 minutes 20 seconds][Agent] : All right, you're welcome again. So your premium, as you know, you had chosen 70,000. OK, the range is between 10,000 up to 200,000. And at this level, reminding you again, worked out to be \$159.04 every fortnight.

[4 minutes 29 seconds][Customer] : Yes, yes. Correct.

[4 minutes 39 seconds][Agent] : OK, OK, that's that. Umm, your premium is stepped, which means you'll increase each year.

[4 minutes 48 seconds][Customer] : Yes.

[4 minutes 48 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year will be \$170.17 a fortnight.

[4 minutes 57 seconds][Customer] : Yes.

[4 minutes 57 seconds][Agent] : You can also find information about our premium structure on a

website as well, by the way. OK OK, so now that's now let's finalize this for you since I've got those details. Umm, there we go.

[5 minutes 1 seconds][Customer] : OK, OK, OK.

[5 minutes 10 seconds][Agent] : So I'm just going to read out to you a declaration and then we're all set, OK?

[5 minutes 16 seconds][Customer] : Yes, yes.

[5 minutes 21 seconds][Agent] : OK, now H, how do I pronounce, sorry, your surname? Passina.

[5 minutes 24 seconds][Customer] : Pasiga Polish.

[5 minutes 27 seconds][Agent] : OK, so Polish is it OK, lovely.

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

[5 minutes 31 seconds][Agent] : All right, so it reads here. Thank you Marisha Pessina, it is important to understand the following information. I'll ask for your agreement this term with the end in your policy not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hanover life IRA of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as a strange seniors insurance agency to issue and arrange this insurance. This insurance on its behalf Handever relies upon the accuracy of the information you provided when assisting application that includes the information she collected from you to provide a quote. Handever has set of targets market determination for these products which describes the type of consumers this product is designed for. Now, distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered a lot of questions in a course accordance with your duty, yes or no? OK thank you. We may from time to time provide to achieve by the communication methods you provided to us in relation to other products and services by agreeing to this declaration, your consent to allow us to contact you for this purpose until you opt out. The accepted cover pay is a lump sum benefit amount of the following.

[6 minutes 31 seconds][Customer] : Yes, I have a shooter.

[6 minutes 50 seconds][Agent] : Mauricio Pasina receives Pasina Sorry receives \$70,000 in event of

death. If death is as a result of an accident, the benefit payment will include an accident with that benefit which will apply to total payment of triple benefit amounts. A benefit is not paid in the event of suicide in the 1st 13 months. The policy Your cover expires on 19/08/2032 12:00 AM. Your premium for your first year off cover is \$159.04 per fortnight. Your premium is stepped, which means we calculated this policy. Anniversary will generally increase each year. Included in your premiums. Amount payable to Australian seniors of between 14% and 46% of each premium, calculated on a level basis. As you like the policy, your premium will be debited from your credit card, which you are also debited from and have provided to us. We may provide winning communications to you by the e-mail address you provided to us. This will include any legal notices required to provide to you. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy policy documentation, PDS and FST will be mailed to you and if you have provided us an e-mail address, your policy documentation will also be emailed to you today. You should care to consider these documents to ensure the product mutual needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be funded in fullness. You've got to claim there are risks associated with placing policies and new policy may not be identical to resisting cover. We recommend that you do not cancel the existing policy until you've received are possible for we have the complaints process which can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Do you understand and agree with declaration yes or no? Thank you. Fantastic. So do you understand and agree with the declaration? So you only need to say yes or no to the question. So do you understand and agree with the declaration, yes or no? Thank you. Would you like any other information or would you like me to read any part of the PDS to yes or no?

[8 minutes 40 seconds][Customer] : Yes, yes, yes I agree, yes I understand, yes I understand yes, yes, yes, yes, no. You said please send to my son's address please so I can read out how I can hear everything in writing and you should make my e-mail so.

[9 minutes 5 seconds][Agent] : Yeah, yes. So I'll confirm. Can I get you to confirm that e-mail again, please? Yep, that's it. Yep.

[9 minutes 15 seconds][Customer] : Srtworchester@gmail.com.

[9 minutes 20 seconds][Agent] : Perfect. So that will be going, arriving to your e-mail shortly, usually within 15 minutes. Plus we're going to post them out to you to the postal address if you're concerned with me as well.

[9 minutes 29 seconds][Customer] : Thank you.

[9 minutes 29 seconds][Agent] : OK, Only forms you need to really sign there for yourself. Marisha is beneficiary forms, so make sure you do that, fill them out. So sign them back to us.

[9 minutes 35 seconds][Customer] : Yes, thank you.

[9 minutes 40 seconds][Agent] : You're welcome. For now, though, would you like any other information or would you like me to read any part of the PDS to you? Yes or no? Yes. That's fine. Yep.

[9 minutes 47 seconds][Customer] : Yeah, I'll be going through it with my son, with you together, and I will sign and I'll go through it all and send it in to you as soon as possible.

[9 minutes 55 seconds][Agent] : Yeah, that's fine. That's the beneficiary forms you're referring to. In regards to your son. Can I get you to confirm your son's full name? Yep. Thank you. His date of birth?

[9 minutes 57 seconds][Customer] : Yes, Sean Pashinda, 4th of July and 1980.

[10 minutes 12 seconds][Agent] : Yeah, perfect. Thank you. Just making sure I've got the right details here. I have. So thanks for that. And his address is the one you gave me for yourself.

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

[10 minutes 23 seconds][Agent] : So the same. OK. Perfect. All right, Well, congratulations and welcome aboard. Those documents are heading way shortly. OK, Well done.

[10 minutes 29 seconds][Customer] : Thank you. Thank you so much for your help. I really appreciate.

[10 minutes 34 seconds][Agent] : That's OK.

[10 minutes 32 seconds][Customer] : I'm sorry I was busy, but I I had to get medication.

[10 minutes 36 seconds][Agent] : No, I don't know. You finally told me that earlier.

[10 minutes 38 seconds][Customer] : Thank you.

[10 minutes 38 seconds][Agent] : That's fine, but like, like you said to me earlier, you do organize your own affairs, you know?

[10 minutes 43 seconds][Customer] : Yes, yes.

[10 minutes 45 seconds][Agent] : OK. Did you just have an arrangement with your son that he, like he, he pays the bills and, uh, and you pay him? That's how sort of you guys.

[10 minutes 50 seconds][Customer] : Yes, that's correct.

[10 minutes 54 seconds][Agent] : Yeah. All right, all good. That's all Fine. Have a nice day then.

[10 minutes 57 seconds][Customer] : Thank you very much.

[10 minutes 58 seconds][Agent] : OK, Take care. Bye. Bye.

[10 minutes 59 seconds][Customer] : Goodbye.

[11 minutes][Agent] : Bye.