

[0 seconds][Customer] : Hello. Hello.

[3 seconds][Agent] : Hello, Good afternoon, Wayne, it's Isaiah calling from Australian Seniors. I'm giving you a call as we receive your expression of interest online with your regards to our funeral insurance.

[14 seconds][Customer] : Yeah, it's actually Julie is his wife.

[16 seconds][Agent] : Sorry.

[18 seconds][Customer] : I'm Julie. I'm his wife.

[20 seconds][Agent] : Oh, did you put through the like expression online?

[24 seconds][Customer] : Yeah.

[23 seconds][Agent] : Was that from your end?

[25 seconds][Customer] : He he doesn't, he doesn't do this thing.

[25 seconds][Agent] : OK oh OK no problem. Just so I can assist you further, may I have your full name and date of birth please? OK sorry your voice cut out a bit.

[35 seconds][Customer] : Julian Wilson 20th 3862, 20th of August 1962.

[42 seconds][Agent] : Could I re could you repeat the date of birth 1962? And could you just confirm Wayne's full name and date of birth as well, please?

[53 seconds][Customer] : Wayne James Olson, 23rd of the 663.

[57 seconds][Agent] : OK, no problem. Please note all of our calls are recorded. Any advice you providers general in nature and may not be suitable to your situation. Can I confirm that you are an Australian residence? OK. And a Wayne as well.

[1 minutes 7 seconds][Customer] : Yes, yes he is.

[1 minutes 11 seconds][Agent] : OK OK. And so thank you for that, Julian, just so I can have a better understanding of why you're looking into the funeral insurance today. Are you new to or do you currently have some cover in place?

[1 minutes 26 seconds][Customer] : No, we don't have anything here.

[1 minutes 29 seconds][Agent] : Oh, OK. No, sorry.

[1 minutes 27 seconds][Customer] : So we just said yesterday maybe we should look at, maybe we

should look at few, sorry, life insurance. He just said yesterday, maybe you should look at getting me life insurance.

[1 minutes 39 seconds][Agent] : Yeah.

[1 minutes 37 seconds][Customer] : And I went, OK, that was it. That was the whole conversation.

[1 minutes 40 seconds][Agent] : So yeah, life insurance, it was a wibbly correct. So I was inquired through, well, our website. So what I'll do is clean the main features and benefits and run through some pricing with you. Does that sound alright?

[1 minutes 56 seconds][Customer] : Yeah, I'm just driving to work at the moment.

[1 minutes 57 seconds][Agent] : OK, OK. Do you want me to give you a call back or just just now?

[2 minutes 2 seconds][Customer] : No, no, it's right. It's right at my.

[2 minutes 5 seconds][Agent] : OK, no problem. So our cover is designed to provide a cash benefit of up to \$15,000. And oh, sorry, my bad. So we're looking at life insurance.

[2 minutes 16 seconds][Customer] : Yeah.

[2 minutes 17 seconds][Agent] : OK, so Senior's life insurance is designed to provide financial protection for your loved ones for a lump sum payment if you were to pass away before your 85th birthday. When the policy ends now you can choose cover between 10,000 up to 200,000 and nominate up to five beneficiaries to receive their nominated benefit. Sorry, benefit amount. If this is due to an accident, your chosen benefit will triple and we will also include an advance paying of 20% of the benefit amount to help with funeral costs or any other final expenses at that time. It's easy to apply, we just ask you 80 yes or no questions relating to the health over the phone to see if you are approved. If you are accepted and once you commit the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payments included on the cover. If you were first, sorry, If you were diagnosed with 24 months or less by specialized medical practitioner, we can pay your benefit amount in full to help you with medical costs to ensure you received the best care possible. Do you have any questions for me so far? OK. And Julian, I apologize, I did did not go over this prior.

[3 minutes 22 seconds][Customer] : No, Yes.

[3 minutes 30 seconds][Agent] : And so I will just confirm you are a female Australian residence and then Wayne is a male Australian residence. Yeah.

[3 minutes 37 seconds][Customer] : Yes.

[3 minutes 38 seconds][Agent] : OK. Thank you. OK. So this life insurance would be for you specifically? Yeah, after him.

[3 minutes 45 seconds][Customer] : No, for him, if he if he dies, yeah.

[3 minutes 47 seconds][Agent] : OK, OK. I'm sorry, did you say he's already passed? Oh, OK.

[3 minutes 58 seconds][Customer] : No, I wouldn't be able to get life insurance on everything he's already get.

[4 minutes 1 seconds][Agent] : Yeah, that's yeah. No, that's why I was confused. It's it's just the audio quality is not that correct, Mother.

[4 minutes 5 seconds][Customer] : Yeah, no, no, I'm enquiring about taking life insurance out on him.

[4 minutes 12 seconds][Agent] : OK, OK, no problem. OK And just to be clear, has you had a cigarette in the last 12 months?

[4 minutes 20 seconds][Customer] : He hasn't had a cigarette for 30 years.

[4 minutes 22 seconds][Agent] : OK, that's that's a good choice. No problem. So keeping in mind the level of cover ranges from 10,000 and up to 200,000, we can look at different amounts until we find the right level of cover. What amount would you like me to look at 1st?

[4 minutes 38 seconds][Customer] : At least 100,000.

[4 minutes 36 seconds][Agent] : At least 100.

[4 minutes 40 seconds][Customer] : I did enquire. I did enquire about 200,000 India when I put the thing online.

[4 minutes 41 seconds][Agent] : OK, OK, I'll receive 200,000 and then we can skip down to 100,000 as well just so we can have an idea of both. Yeah.

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

[4 minutes 54 seconds][Agent] : OK. So Wayne Wilson for \$200,000 of cover you are looking at a

premium of \$222.43 per fortnight. In addition, we provide you with a free online legal will valued at \$160.00 with each policy and a complimentary subscription of Australian Senior's Day magazine with each policy. And I will just bring up the 100,000 as well. So for 100,000, it'll be \$111.21 per fortnight. OK, So how's that sounding in terms of suitability like compared to the 200,000 or the 100,000? OK.

[5 minutes 25 seconds][Customer] : OK, yes, definitely at least 100,000, maybe not as much as 200,000, but I'll talk to Wayne about it and see what he wants to do, which way he wants to go.

[5 minutes 44 seconds][Agent] : Do you want me to look at maybe like in the middle like 150?

[5 minutes 50 seconds][Customer] : Yeah, I presume it would be somewhere in the middle, like 165 or something.

[5 minutes 55 seconds][Agent] : Yeah, correct.

[5 minutes 57 seconds][Customer] : There you go. Yep. No, that sounds right.

[5 minutes 55 seconds][Agent] : So 166.82 per fortnight, OK.

[6 minutes 7 seconds][Customer] : Probably the 1:50.

[6 minutes 2 seconds][Agent] : And so which, well, which amount would you think would be the most suitable 150? OK, no problem. So your premium is stepped, which means it will increase each year. Just to give you an idea for say for example, if we went with the 150,000 next year, we're looking at 178.50 per fortnight. So that is an indication if you make your changes to the policy, your premium next year would be that amount. Now you can also find more information about our premium structure on our website. The next step is just to take you to through the health questions to confirm if you are eligible to cover. But since this was for when I may request just to call, well like to call him or you guys can call together. How did you want to go about it? Do you want me to give you a call later on at the week or?

[6 minutes 38 seconds][Customer] : OK, Yes, yeah, but not tomorrow is our wedding anniversary.

[6 minutes 59 seconds][Agent] : OK. Yeah, no, no problem. Happy anniversary in advance.

[7 minutes 4 seconds][Customer] : Thank you.

[7 minutes 5 seconds][Agent] : No problem. And So what day or what time would work for you best?

[7 minutes 11 seconds][Customer] : Probably Friday afternoon about this time.

[7 minutes 13 seconds][Agent] : Friday afternoon? OK, sounds good. So Friday, although no problem. So I'll give you a call at about 3:00 on Friday afternoon.

[7 minutes 23 seconds][Customer] : OK. Sounds good.

[7 minutes 22 seconds][Agent] : Yeah, no problem. Thank you for your time, Julie. You have a great day.

[7 minutes 28 seconds][Customer] : OK, you too. Thank you.

[7 minutes 29 seconds][Agent] : Bye.

[7 minutes 29 seconds][Customer] : Bye.