

[1 seconds][Customer] : Hi, good afternoon.

[6 seconds][Agent] : Stella, giving you a call from One Choice. How are you today?

[10 seconds][Customer] : Good, good.

[11 seconds][Agent] : That's good to hear. I was giving you a call as you did receive your expression of interest online in regards to our life insurance here at One Choice.

[20 seconds][Customer] : Yeah, Cortez.

[19 seconds][Agent] : I do just want to confirm we're speaking to an annual courts Cortez. Thank you.

[25 seconds][Customer] : Yes, Yep, Yep. Speaking.

[27 seconds][Agent] : So Nathaniel Quarters beautiful and your date of birth is the 14th of the 5th 1994.

[36 seconds][Customer] : 14th of May 1994 correct?

[39 seconds][Agent] : Yes, beautiful. And can I confirm that you are a male New Zealand resident currently residing in New Zealand?

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

[46 seconds][Agent] : Beautiful and Please note all our calls are recorded. Any advice I 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 now in regards to looking into some life insurance there for yourself.

[1 minutes 8 seconds][Customer] : Umm. I have umm. I have one though like for from our company so I'm covered up to 131,000.

[1 minutes 4 seconds][Agent] : Nathaniel, did you currently have some cover in place or are you new to it all with your company that you're working with?

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

[1 minutes 22 seconds][Agent] : She's working with Beautiful, not a worry at all. And have you thought about who you're wanting to leave the money behind to? Is there any loved ones or any kids?

[1 minutes 32 seconds][Customer] : Yeah, yeah. For myself and future kids.

[1 minutes 34 seconds][Agent] : Oh, beautiful. It's lovely to hear. Planning ahead there. It's always lovely to hear. And in relation to this one here for yourself, I will just let you know as well in regards to if you are placing an existing cover, we recommend that you do not cancel until you have reviewed this policy in full as it may not be identical to your existing cover. Now you said you do have cover currently with work. What's what you're looking around for? Some other cover?

[2 minutes 2 seconds][Customer] : Umm, not much really, I just wanted to have some cover in case something happened though.

[2 minutes 9 seconds][Agent] : Yeah, no, of course, not a worry at all there. That's completely understandable. What I'll do here is I'll explain to yourself a bit about the main feature, the benefits of the policy and then I will take you through some pricing. Now if there's any chance, then, Nathaniel, you have any questions at all, please feel free to interrupt being asked and I'll be more than happy to answer these questions.

[2 minutes 29 seconds][Customer] : Umm, would you send me an e-mail at the end of our call on what we've talked about or what products One Choice Insurance provides?

[2 minutes 40 seconds][Agent] : Yeah, we're looking with, yes.

[2 minutes 40 seconds][Customer] : Umm, I tried searching it in the Internet though, but I couldn't really see how the a calculator in in. Yeah, yeah.

[2 minutes 49 seconds][Agent] : Well, look, what I'll do here for yourself is I'll take you through the cover. We'll look at some pricing and everything regarding the process of this one here for yourself and we'll try to find the right level of cover there for yourself.

[3 minutes 13 seconds][Customer] : Alright, cool.

[3 minutes 3 seconds][Agent] : In regards to emailing something out, I wouldn't be able to do any of the quotation of the policy itself without actually taking you through the whole process in that instance there. Anything I can send that by e-mail, some basic information which I will be able to take you through over the phone here today. And then if we do find some light level of cover there for yourself and we want to look into popping something to place, you can also review that there for

yourself.

[3 minutes 33 seconds][Customer] : Alright, cool. Cool.

[3 minutes 29 seconds][Agent] : But we can certainly go through the cover a bit and what we have to offer in terms of pricing and then look that one afterwards.

[3 minutes 36 seconds][Customer] : Mm Hmm. Mm. Hmm.

[3 minutes 37 seconds][Agent] : Beautiful. Now our life insurance here, it is designed to provide financial protection for your love phones through a lump sum payment if you were to pass away. Now this benefit here, I knew it could be used to help maintain their lifestyle. Didn't pay off any mortgage or loans there or any other cost initially involved in raising a family.

[4 minutes 3 seconds][Customer] : Yeah.

[3 minutes 57 seconds][Agent] : So basically, it is there to give you that Peace of Mind that touch wood, if something were to happen to yourself there, your family would have that financial security.

[4 minutes 6 seconds][Customer] : Mm hmm.

[4 minutes 7 seconds][Agent] : Now with the policy, you can actually nominate up to five beneficiaries to receive this benefit and that in the event of your passing. So any other two, one to five, you could certainly leave it behind to your spouse and any future kids you may have that choice. It is entirely up to yourself. And with that being said there as well, your beneficiaries, they can also request an advance payout of \$10,000 to help with any funeral costs or any other final expenses that may occur there at the time.

[4 minutes 23 seconds][Customer] : Alright, go ahead.

[4 minutes 37 seconds][Agent] : Now, there is also a terminally ill advanced payout that is included within the cover.

[4 minutes 42 seconds][Customer] : Yep. Does the insur?

[4 minutes 42 seconds][Agent] : Now, like I did mention in regards, Yeah.

[4 minutes 44 seconds][Customer] : Would the one choice insurance cover repatriation funeral cost?

[4 minutes 55 seconds][Agent] : Would you?

[4 minutes 51 seconds][Customer] : Like for example, if you die overseas, would the life insu would

life insurance would what?

[5 minutes 4 seconds][Agent] : Yes.

[4 minutes 59 seconds][Customer] : I mean, would one choice insurance still cover that one, the repatriation of dead body?

[5 minutes 4 seconds][Agent] : So so you're saying if you die in a different country?

[5 minutes 9 seconds][Customer] : Yeah, if they die to like for example, you travel to Fiji and for some reason you die there.

[5 minutes 16 seconds][Agent] : Yeah. So once, once the policy is in force, you are covered worldwide 24/7.

[5 minutes 16 seconds][Customer] : Let's say thank you. Ah, cool, cool, cool.

[5 minutes 23 seconds][Agent] : Yeah. Beautiful. Now in relation to that one there in terms of the process here, like I did mention, we do like to keep the process nice and simple for all our New Zealand customers where everything is done over the phone. So what that means they don't require you to fill in any forms or undergo any medical examinations or blood tests there.

[5 minutes 47 seconds][Customer] : Sure. Sure.

[5 minutes 41 seconds][Agent] : All I simply do with yourself here today is take you through a series of health and lifestyle questions as this will determine the pricing in terms of the policy there for yourself.

[5 minutes 52 seconds][Customer] : Got it. Sure.

[5 minutes 53 seconds][Agent] : Beautiful. Now just to begin though, we will go through a quote together there. Have you had a cigarette in the last 12 months?

[6 minutes 1 seconds][Customer] : Have you had a cigarette? No. No, I'm not.

[6 minutes 3 seconds][Agent] : Yeah, in the last 12 months, No.

[6 minutes 6 seconds][Customer] : I'm not a smoker.

[6 minutes 7 seconds][Agent] : Beautiful. Nice and healthy choice there. And is your current annual income \$50,000 or more?

[6 minutes 7 seconds][Customer] : Yeah, more.

[6 minutes 16 seconds][Agent] : Beautiful. Not a worry at all. Bear with me. Now just keep in mind there for yourself Nathaniel, the minimum benefit amount we can look at is \$100,000 up to the maximum benefit amount of \$2,000,000. Now I know you did pop the expression of interest in for \$300,000. Is that what you're wanting me to start the quoting at?

[6 minutes 26 seconds][Customer] : Yep, Yep, Yep, Yep.

[6 minutes 38 seconds][Agent] : Beautiful.

[6 minutes 37 seconds][Customer] : That's \$300,000.

[6 minutes 39 seconds][Agent] : Looking at \$300,000 there for yourself of life cover. You are looking at an indicative payment of \$14.39 a fortnight. Now how does that sound?

[6 minutes 52 seconds][Customer] : Could you share to me a month version because I'm paid on a monthly basis now on Fortnite?

[6 minutes 55 seconds][Agent] : Yep, beautiful, not a worry. Looking at that at a monthly basis there you would be looking at a indicative payment of \$31.17 a fortnight.

[6 minutes 58 seconds][Customer] : Yeah, month. You mean month?

[7 minutes 10 seconds][Agent] : Yep, a month. Yes, sorry, a monthly. How does that one sound?

[7 minutes 14 seconds][Customer] : Alright, great. Thanks for that. Umm, yeah. Could you send to me that code after our call?

[7 minutes 28 seconds][Agent] : Yes.

[7 minutes 23 seconds][Customer] : I'm currently comparing One Choice and AA insurance because I also have a discount.

[7 minutes 29 seconds][Agent] : How was that one sounding for yourself?

[7 minutes 32 seconds][Customer] : Yeah, pardon.

[7 minutes 34 seconds][Agent] : Sorry. How was that one sounding for yourself?

[7 minutes 39 seconds][Customer] : It's similar to that range but a little bit cheaper, like 30 flat for a 400K coverage. I was quoted \$30.00 per month, 30 point something for 300K cover. Yeah, 300 K coverage. It's yeah, with a that's less 5% of the membership discount I have with them.

[7 minutes 52 seconds][Agent] : Sorry with a a OK, so we're we're we're comparing pretty similar

and you but you also have that 5% discount with them yes, no, of course that's completely understandable. Well with this one here for yourself, was that one sounding affordable there for yourself?

[8 minutes 24 seconds][Customer] : Yep, Yep, Yep, Yep, Yep. I'm just now comparing the terms though. What's the terms with a? A against one choice? Yep, because yeah, and the terms because. It's not just about the figures, though.

[8 minutes 40 seconds][Agent] : Yeah, of course, A and that is why I'm asking just to ensure that that level of cover is affordable there for yourself.

[8 minutes 54 seconds][Customer] : Oh, yeah, yeah, it's affordable.

[8 minutes 54 seconds][Agent] : So yeah, look, not a worry at all there.

[9 minutes 7 seconds][Customer] : Yeah, yeah.

[8 minutes 58 seconds][Agent] : But like I did mention as well there, I would have to take you further to health and lifestyle questions as the final premium in terms of the policy, it is dependent on the outcome of your application which we will go through together now.

[9 minutes 11 seconds][Customer] : Alright. Sure, sure. Sorry if I sorry if I, if I'm going ahead. Sorry about that.

[9 minutes 12 seconds][Agent] : Beautiful but just with that's OK Look not a worry at all day in relation to that one but it just states here for yourself. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[9 minutes 28 seconds][Customer] : Sure, sure.

[9 minutes 34 seconds][Agent] : We will share this with your insurer and may share it with other service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect your information and lodge complaints about breaches of privacy.

[9 minutes 42 seconds][Customer] : Got it, got it.

[9 minutes 49 seconds][Agent] : I also need to inform you about your duty of disclosure before you

enter into a life insurance contract. Do 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 either tell us things that we already know or should know as an insurer or which reduces the risk.

[10 minutes 5 seconds][Customer] : Got it, Got it.

[10 minutes 9 seconds][Agent] : We insure you have this studio until 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. Now, Nathaniel, do you understand this? Yes or no?

[10 minutes 27 seconds][Customer] : Yeah, I got it.

[10 minutes 28 seconds][Agent] : Thank you. Thank you. Now the first, the majority of the questions here are yes or no in response unless I do prompt you otherwise. But the first question here just ask, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yeah.

[10 minutes 28 seconds][Customer] : I understand the first option of permanent invested in.

[10 minutes 50 seconds][Agent] : So the, it's a, it's a question as a whole.

[10 minutes 55 seconds][Customer] : Yeah. Yep. Yep.

[10 minutes 52 seconds][Agent] : So you're a permanent resident of New Zealand, beautiful. And you're currently residing in New Zealand.

[10 minutes 56 seconds][Customer] : Yes, Yes, Yes, yes.

[11 minutes][Agent] : Thank you. The next few questions here in regards to your pre qualifying medical history. So I'd ask, have you ever had symptoms of being 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 palpitations, heart murmur, heart attack and angina?

[11 minutes 15 seconds][Customer] : No, no, no, I haven't.

[11 minutes 27 seconds][Agent] : Yeah, lovely. Lung disorder excluding asthma, sleep apnea or pneumonia?

[11 minutes 33 seconds][Customer] : No, None.

[11 minutes 35 seconds][Agent] : No, thank you. Cancer or leukemia? Excluding skin cancer?

[11 minutes 41 seconds][Customer] : No, no, none.

[11 minutes 43 seconds][Agent] : No. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[11 minutes 50 seconds][Customer] : None so far. None. Hopefully none.

[11 minutes 52 seconds][Agent] : No. So it's no right now.

[11 minutes 56 seconds][Customer] : Yeah. No, right now.

[11 minutes 57 seconds][Agent] : Yeah, of course that would. Have you been diagnosed with a terminal illness, motor neurone 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? No. In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counselling for drug or alcohol consumption?

[12 minutes 15 seconds][Customer] : No, no, no. No. None.

[12 minutes 27 seconds][Agent] : No thank you. Now this next section here Nathaniel, it is in relation to your height and weight. Please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with the application.

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

[12 minutes 41 seconds][Agent] : The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height in either centimeters or stay images 165 centimeters? And what is your exact weight in either kilograms, pounds or spoons?

[12 minutes 51 seconds][Customer] : 165 megameters, 82 kilograms.

[13 minutes][Agent] : Beautiful. Take care. Lovely. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[13 minutes 12 seconds][Customer] : None. None.

[13 minutes 13 seconds][Agent] : No. Beautiful. Thank you. Just loading up the next set of questions. Bear with me. Oh, bear with me one moment. There we go. The next question here is in

regards to your occupation. So does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[13 minutes 38 seconds][Customer] : No, no, none.

[13 minutes 40 seconds][Agent] : No, to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? No. Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months?

[13 minutes 49 seconds][Customer] : No, no, I know.

[14 minutes][Agent] : No, do you have existing life insurance policies with other life insurance companies with the combined total sum are short of more than \$5,000,000.

[14 minutes][Customer] : Not the next month, No, no.

[14 minutes 12 seconds][Agent] : No thank you. They're worth me to sort out the next set of questions. Beautiful. There we go. So these next question here is have you ever had symptoms of being 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? No chest pain, high cholesterol or high blood pressure? Tumor, mole or cysts, including skin cancer, sunspots and Melanoma? No Have you ever had an abnormal PSA test or an enlarged prostate? No thyroid condition or neurological symptoms such as dizziness or fainting. My disorder of the stomach, bowel, gallbladder, or pancreas. My hepatitis or any disorder of the liver.

[14 minutes 30 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no, no, no.

[15 minutes 12 seconds][Agent] : Epilepsy. Multiple sclerosis. Muscular dystrophy. 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?

[15 minutes 21 seconds][Customer] : No, no, no, no, no, no, no, no.

[15 minutes 37 seconds][Agent] : No, almost there. We do just have a few final questions here. So the first one here is in relation to 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 results of any health of any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests or biopsy? No, 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?

[16 minutes 6 seconds][Customer] : No, no, no, no.

[16 minutes 17 seconds][Agent] : No thank you. Now this next question here is in relation to say, your family history and it's going to be asking in relation to your immediate family. Now your immediate family there Nathaniel, we do classify as your mum, dad, brother or sister. So to the best of your knowledge of any of your immediate family living or deceased, ever been diagnosed with polysis to kidney disease, Huntington's disease or familiar ecdemeris polyposis?

[16 minutes 26 seconds][Customer] : Alright, no, none.

[16 minutes 46 seconds][Agent] : No thank you. To the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[16 minutes 57 seconds][Customer] : No, no.

[16 minutes 58 seconds][Agent] : No nice and healthy family. There's always lovely to hear. Now this last final question I have for you here Nathaniel is other than one off events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than at the fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, add sailing, scuba diving deeper than 40 meters, cable Rep diving or any other hazardous activity.

[17 minutes 29 seconds][Customer] : Oh, no, no, I'm not the best.

[17 minutes 30 seconds][Agent] : No, no, that's completely understandable. You like your feet smile on the floor, that's not a worry. Well, look Natalie that was the last question I did have there for yourself and I can let you know congratulations, your application has been approved and the and now that it has been approved there for yourself, I can let you know a little bit more about the cover and what it actually will cover you for. Now with the policy here, you will be covered for death or due

to any cause except suicide in the 1st 13 months.

[17 minutes 37 seconds][Customer] : Yeah, got it.

[18 minutes 6 seconds][Agent] : So whether be of a natural cause or an accident then offend you, you are going to be completely covered except for the suicide in the 1st 13 months.

[18 minutes 11 seconds][Customer] : Yeah, got it.

[18 minutes 14 seconds][Agent] : Now in addition there for yourself, Nathan, you're touching base back on that terminally ill advanced payment that I did mention that is included within your cover. What it means there for yourself is if you were diagnosed with 12 months or less to live by a medical practitioner, we would actually pay the benefit amount out to yourself in full. And so we like to call our living benefit here at One Choice. So with that money then, Nathaniel, this is where you can actually do with what you see fit with the money. So whether there'll be a go on one last holiday or tick up a bucket list, or even just to get the best kit possible while you do go through what you go through that choice then Nathaniel, it would be entirely up to yourself and we wouldn't tell you how to spend a single cent of it.

[18 minutes 30 seconds][Customer] : Yeah, yeah, yeah, yeah. That's for Terminal Sixes, right?

[19 minutes][Agent] : Yes.

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

[19 minutes][Agent] : So terminally you would diseases, yes. And with this one here, please be aware that your premium is stepped which means it will generally increase each year. In addition, this policy has automatic indexation. So what that means there for yourself, each year benefit amount will increase by 5% with associated increases in premium and you can opt out of this indexation each year. Beautiful. So with that being said, there for yourself Nathaniel, as you were approved there, there were no changes and that premium did remain at the \$31.17 a four month, sorry there for yourself and that one is all completed and approved there for yourself. So that was the best case that you could have gotten. I know that you certainly were wanting something emailed out to yourself and that's certainly something that I can provide for yourself there.

[19 minutes 25 seconds][Customer] : Alright, Yeah, yeah, yeah.

[19 minutes 51 seconds][Agent] : I do just wanna let you know of both the options that you do have there in that instance there as I know that you don't you don't currently have. You were wanting to get some cover in place there for yourself.

[20 minutes 7 seconds][Customer] : Mm, hmm, yeah.

[20 minutes 1 seconds][Agent] : Umm, while you still are looking around at comparing, and I know that you're comparing us with AA, what I'm still also able to offer yourself then Nathaniel for yourself is to still get you some cover up popped in place there to provide that with a bit of Peace of Mind. Umm and financial security while you all comparing there and what that allows me to do there for yourself. Nathaniel is pop in. Umm, actually set these out to yourself by your e-mail and your address there. So you have two copies to see and review in full.

[20 minutes 29 seconds][Customer] : Mm hmm.

[20 minutes 29 seconds][Agent] : So they will be a tailored policy documents for yourself. And with that one there, we don't actually require any upfront cost or payments from yourself. You pay. So what I'm able to do there for yourself is I can actually pop down a preferred payment day in the near future if there's any pay cycles or bill cycles you're wanting to link it up to, as well as taking down that preferred payment method. We pop those two in there for yourself and I'll send all the policy documents out for yourself there. And while you are sitting down and reviewing that one there for yourself. Miss annual comparing with a A, If you do find that the comparison that you're like in the sounds of A A more, you're simply just unhappy. You don't know what to proceed with our cover there. You can actually simply call us and apply to have that one cancelled or we don't have any locked in contracts or any cancellation fees that you would be subject to. Does that option sound better for you there?

[21 minutes 8 seconds][Customer] : Yes, Yeah. Yes. Yes, Sir. Thanks for that.

[21 minutes 20 seconds][Agent] : Yeah, yeah, that's not a worry at all there in relation to this one there. I will just confirm, nathanielcortez22@gmail.com is your best contact number.

[21 minutes 30 seconds][Customer] : Yep. Yep. That's my e-mail.

[21 minutes 31 seconds][Agent] : Yeah, and 0273707881 is your best contact number.

[21 minutes 36 seconds][Customer] : Yep. Yep.

[21 minutes 38 seconds][Agent] : Beautiful.

[21 minutes 50 seconds][Customer] : My postal code is 3010.

[21 minutes 39 seconds][Agent] : Now just with this one here for yourself there in relation to this one here as well, what was your address there beginning with your post code 3010? Bear with me.

[21 minutes 54 seconds][Customer] : Yeah, 3010.

[21 minutes 55 seconds][Agent] : Yeah.

[21 minutes 57 seconds][Customer] : Yeah, It's a suburb.

[21 minutes 55 seconds][Agent] : And what was the suburb Fenton Park? Beautiful. And what was your address sign?

[21 minutes 58 seconds][Customer] : It's a phantom park, Utorua, 24B Deer Ave. The spelling of the deer is D Deere.

[22 minutes 11 seconds][Agent] : OK, so yeah, beautiful. SO20 4BD Ave.

[22 minutes 15 seconds][Customer] : Yeah, that's correct.

[22 minutes 16 seconds][Agent] : and we got the same as a poster address where all your documents go to.

[22 minutes 21 seconds][Customer] : Yep, Yep.

[22 minutes 22 seconds][Agent] : Beautiful. Not a worry at all there. And with that one there for yourself, Nathaniel, when will be best suited for a first payment date for yourself?

[22 minutes 31 seconds][Customer] : Maybe. Anyway, any date this month though would suit.

[22 minutes 39 seconds][Agent] : Yeah. So what, what day this month suits you best?

[22 minutes 39 seconds][Customer] : But yeah, anyway, maybe on the 15th, every 16th.

[22 minutes 47 seconds][Agent] : You're saying beautiful. So every month on the 15th, that's when that one will come out. And in terms of how you want the money to come out there for yourself and Daniel, would that be through a Visa or a MasterCard or a direct debit from a bank account?

[22 minutes 59 seconds][Customer] : Umm, to a vis uh, to a Visa card? Debit card?

[23 minutes 1 seconds][Agent] : Yeah. Did you have that one on you?

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

[23 minutes 5 seconds][Agent] : Yeah. Just bear with me while I pause the call recording for security purposes while obtaining your card details, the call recording will stop and we'll resume after we have collected your. And please be advised that the call recording has now resumed for quality and monitoring purposes. Now the last thing I do have to do for yourself, Nathaniel is just read you out your final declaration. There are a couple of questions along the way that just require a yes or no and response and then that won't be set for yourself there, but it just says here, thank you Nathaniel Cortez, it is important you understand the following information. I will ask your agreement to these terms at the end. And your policy will not be enforced unless you agree you unless you agree to these terms in full. One choice of life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenspan Financial Services NZ Limited is whom I refer to as GFS, to issue an arrangement insurance on this behalf. GFS is licensed by the Financial Markets Authority to provide our financial advice services. 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.

[24 minutes 40 seconds][Customer] : Got it, got it, got it.

[25 minutes 10 seconds][Agent] : Please when providing this advice we have not considered your specific financial needs or goals or consider any other insurance 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 ask any advice we provide. Can you please confirm the understand and agree to this Yes or no?

[25 minutes 33 seconds][Customer] : Yep, I understand.

[25 minutes 34 seconds][Agent] : Thank you and agree, Sorry. Thank you.

[25 minutes 38 seconds][Customer] : Yep, Yep, I understand.

[25 minutes 39 seconds][Agent] : Your answer to that. Yes, Sir, the question just asked, could you

please confirm that you understand and agree to this?

[25 minutes 46 seconds][Customer] : Yep, I confirm and agree.

[25 minutes 47 seconds][Agent] : 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 the application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure?

[26 minutes 7 seconds][Customer] : Yes, I can confirm.

[26 minutes 8 seconds][Agent] : Right? Beautiful. By agreeing to this declaration you could set to be contacted by us in relation to other products and services. You can offer this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Nathaniel Cortez received \$300,000. In the event of life insurance, a benefit is not paid in the event of suicide in the 1st 13 months of the policy. UMM, your total premium for the first year of cover is \$31.17 per month. Your premium is STEP, which means it will be calculated 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. Included in your premium is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance of the authority you have provided to us. A investors rated Pinnacle with the B plus financial strength good and triple B minus issue a credit rating with an outlook of stable.

[26 minutes 28 seconds][Customer] : Got it, Got it.

[27 minutes 1 seconds][Agent] : You could be more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have 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 your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Now I do just have two final questions to Nathaniel. The first one is do you understand and agree with the declaration, yes or no? Thank.

[27 minutes 30 seconds][Customer] : Yes, I agree with the declaration.

[27 minutes 32 seconds][Agent] : Yeah and understand.

[27 minutes 35 seconds][Customer] : Yep, I understand.

[27 minutes 36 seconds][Agent] : Thank you. And would you like any other information now or would you like me to read any part of the policy document to you? Yes or no?

[27 minutes 36 seconds][Customer] : Yep, I I'm good if you e-mail it. I prefer reading it.

[27 minutes 46 seconds][Agent] : Yeah, yeah. That's not a worry at all. There. That's not a worry. I'll go to and accept that one there for yourself. While you're still on the phone with me here today, Nathaniel, is there anything else I can assist you with further?

[28 minutes 1 seconds][Customer] : Yeah. Do you offer discount though?

[28 minutes 9 seconds][Agent] : Yeah.

[28 minutes 3 seconds][Customer] : Like for example if my spouse would also take one choice insurance like multiple accounts discount.

[28 minutes 9 seconds][Agent] : No, of course, I completely understand. Unfortunately in regards to that one there, we don't have any multiple, multiple policy discounts in relation to that one there for that one. But I'm be more than happy to have her speak, speak to your wife there and look into getting some cover in the place for herself there. But there wouldn't be any multiple policy discounts there for that one.

[28 minutes 31 seconds][Customer] : Alright, great. Thanks for that.

[28 minutes 32 seconds][Agent] : Yeah, that's not a worry at all there. I will say welcome to the One Choice family there. While you're still on the phone with me as well here today, Nathaniel, We do have some funeral insurance here as well. If you're wanting. I can give you some information and pricing around our funeral insurance.

[28 minutes 47 seconds][Customer] : Sure.

[28 minutes 48 seconds][Agent] : Yeah.

[28 minutes 48 seconds][Customer] : But could you e-mail those stuff? I prefer reading them though I could re I re pref. I retain those stuff better when I read them.

[28 minutes 57 seconds][Agent] : No, of course.

[29 minutes 4 seconds][Customer] : Yeah, yeah.

[28 minutes 58 seconds][Agent] : Well, look what I'm able to do there for yourself and Daniel is I can send out some basic information on the funeral product there so you can have a read of it. And then I'll give you a call back in relation to that funeral product there. And if you're liking the sounds of it or anything like that, we could look into some quoting and have a look into getting some funeral cover there for yourself.

[29 minutes 17 seconds][Customer] : Yeah, Yeah. I would appreciate that one.

[29 minutes 18 seconds][Agent] : Beautiful, not a wor. Not a worries at all there. I sent that one out to your e-mail there. But until then, I'll give you a call back and say maybe next week, mid next week there, that's best for you to look at our funeral cover.

[29 minutes 32 seconds][Customer] : Sure. Sure. That's enough.

[29 minutes 33 seconds][Agent] : Beautiful.

[29 minutes 33 seconds][Customer] : Bye.

[29 minutes 34 seconds][Agent] : Not a worry at all there. You have a lovely rest of your week there and a weekend. I'll speak to you next week.

[29 minutes 39 seconds][Customer] : Alright, see you. Thanks.

[29 minutes 41 seconds][Agent] : Not a worries. Bye bye.

[29 minutes 42 seconds][Customer] : Bye. Bye.