

[3 seconds][Agent] : Good afternoon there. It's Bella giving you a call back from one choice. How are you today?

[1 seconds][Customer] : Hello, I'm Gordon here.

[10 seconds][Agent] : I'm good, Thank you so much for asking. We did previously speak regarding the life insurance that we were looking at there for yourself and I was calling you back to assist you with the cover along and answer any questions you may have just so I can do that one there. Am I able to please confirm your first name, last name and date of birth? Again please? Beautiful and can I confirm that you are male? New Zealand resident, partly residing in New Zealand.

[30 seconds][Customer] : Chambers with the band at State 1 Oak at 1978 right.

[41 seconds][Agent] : Thank you 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 suited before your needs. We do not consider your personal circumstances now in regards to this one here for yourself. I know we were looking at the \$500,000 AH and that was the \$47.55 a fortnight there. Just in regards to the application that we did go through there, has anything changed in regards to any previous health and lifestyle questions we asked?

[1 minutes 14 seconds][Customer] : No. The only thing that I want to change now is to go down from 500,000. I want to reduce the monthly payments.

[1 minutes 25 seconds][Agent] : Yeah, look and that's not a worry at all there. So no question not so nothing is changing regards to any of the previous health and last hour questions we asked. It's just the amount you will exchange. Yeah, beautiful.

[1 minutes 26 seconds][Customer] : Yeah, No, no changing 200,000.

[1 minutes 37 seconds][Agent] : So looking at that one there for yourself, the benefit amount, what were you wanting to bring it down to for yourself there 200,000 viewed.

[1 minutes 46 seconds][Customer] : How much is 200,000? Yeah.

[1 minutes 47 seconds][Agent] : Yeah, and I'll check for yourself now. Bear with me. It's just loading up. OK, Lovely. OK, So with this one here for yourself, for the \$200,000 worth of life cover, we would be looking at a fortnightly premium of \$21.33.

[2 minutes 14 seconds][Customer] : OK.

[2 minutes 14 seconds][Agent] : How was that one standing for yourself?

[2 minutes 14 seconds][Customer] : No, it's the right second and that is OK. The right second.

[2 minutes 18 seconds][Agent] : Yeah, yeah, beautiful. That's lovely. Well, look, in regards to this one that I know what we left off for yourself was, uh, in regards to just this little bit of information here, but I do just need to let you know, please be aware that your premium is stepped, which means it will generally increase each year. In addition, uh, this policy has automatic indexation.

[2 minutes 50 seconds][Customer] : OK.

[2 minutes 38 seconds][Agent] : So what that means there is that each year benefit and that will increase by 5% with associated increases in premium and you can opt out of this indexation each year there now in Yeah, beautiful. Now in regards to this one there, umm, I know that we did speak in regards to this one a couple of times. Now we are bringing that a benefit amount there for yourself down and that one is feeling more affordable there. I know you mentioned original we spoke you were just wanting umm, e-mail out to yourself there for yourself. But now that you have actually been approved for the cover is all there, umm, another option that I'm able to do for yourself there is I can actually get you immediately covered over the phone here today. And what that allows you to do is send out all your tailored policy documents to you to sit down and review it. We send it out by your first copy being back to your e-mail and the second copy by your postal address there and with this one as well here for yourself uh, in regards to that one, of course, uh, we don't actually take any upfront cost or payments from yourself today. So what we actually do here today is that I can put down the preferred payment uh date in the near future. So if there's any pay cycles or bill cycles you're wanting to link that up to, we can certainly arrange to get that one organized for yourself and then as well as the preferred payment methods. So whether it be over a visa or MasterCard or even from a direct debit from a bank account. Uh, we can certainly arrange to get that one organized for yourself there. And then I read you out one final declaration and that one would all be in place for yourself there. Does that option sound better for you?

[4 minutes 16 seconds][Customer] : Yeah. No, it's OK.

[4 minutes 17 seconds][Agent] : Yeah.

[4 minutes 18 seconds][Customer] : It's OK.

[4 minutes 18 seconds][Agent] : Beautiful.

[4 minutes 19 seconds][Customer] : OK.

[4 minutes 19 seconds][Agent] : Yeah, lovely. Well, look, in regards to that one there. What was your address beginning with your post code?

[4 minutes 27 seconds][Customer] : My address is #34 Cornerstone Ave.

[4 minutes 30 seconds][Agent] : Yeah. How did you spell the The Ave.

[4 minutes 36 seconds][Customer] : 34, Cornerstone Coniston, then Ave. AZENUE.

[4 minutes 44 seconds][Agent] : Beautiful, but with me Cornerstone. Cornerstone.

[5 minutes 1 seconds][Customer] : Yes, Coniston, Coniston, Coniston.

[4 minutes 56 seconds][Agent] : So you said CORNISTON Cornerstone OK, Beautiful Ave. And was that one in Tia Ottawa South Beautiful? Bear with me while I pop that one in there for yourself, Beautiful. And was that the same as your postal address? So where all your documentation will be mailed to?

[5 minutes 14 seconds][Customer] : Yes, yes, correct.

[5 minutes 27 seconds][Agent] : Beautiful And in regards to that one there for yourself? And would you want that first payment date to be for yourself? Was there any pay cycles or those cycles you wanted to link it up to?

[5 minutes 39 seconds][Customer] : Yeah, I'll do monthly cycle. I'll set it up on my account.

[5 minutes 47 seconds][Agent] : Yes. So you're, so were you wanting this one, when were you wanting that one to come out for the first payment? So the fortnightly payment, when did you want the 1st to come out?

[5 minutes 55 seconds][Customer] : Oh, oh, the first payment. OK, I know the first payment. It's gonna be for January.

[5 minutes 59 seconds][Agent] : Yeah, January or what day in January?

[6 minutes 6 seconds][Customer] : Let me see. Let me just get my calendar.

[6 minutes 8 seconds][Agent] : Yeah, that's not a worry at all. The furthest I can push it back to is the 17th of January. So anywhere before then I can do for yourself.

[6 minutes 22 seconds][Customer] : OK, 21, OK.

[6 minutes 25 seconds][Agent] : OK, So in regards to that one there, if you just, if you want to get on a Tuesday, the furthest I can do at this point is the 14th. Was that one OK there?

[6 minutes 36 seconds][Customer] : I'm looking at the wrong calendar year.

[6 minutes 33 seconds][Agent] : The 14th of January for the first one, No worries.

[6 minutes 41 seconds][Customer] : Yeah, very sorry. Sorry for that. OK, this is December, January 1, so the 17th is on on a on a Friday. I'm still looking at the wrong card. OK, Yeah, Alright.

[6 minutes 52 seconds][Agent] : Friday, yes, January 2025.

[7 minutes 2 seconds][Customer] : OK. 1716, Yeah. 15 January.

[7 minutes 9 seconds][Agent] : They seem beautiful.

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

[7 minutes 10 seconds][Agent] : Not a worry at all there and I will just confirm that's savannah@yahoo.com.

[7 minutes 12 seconds][Customer] : Yeah, that's correct.

[7 minutes 16 seconds][Agent] : Is your e-mail address beautiful? 102108909537 is your best contact number.

[7 minutes 25 seconds][Customer] : Yes, correct.

[7 minutes 26 seconds][Agent] : Beautiful. And you said you wanted to direct over from a bank account. Was that how you're wanting to do that one?

[7 minutes 32 seconds][Customer] : Yes, yes, I would just.

[7 minutes 34 seconds][Agent] : Yes.

[7 minutes 33 seconds][Customer] : Yeah, I would take it myself, Yeah.

[7 minutes 34 seconds][Agent] : So just so, so just for this one here, I just need the bank account name and account number when you're ready there to pop that one in there for yourself. Yep. So what was?

[7 minutes 45 seconds][Customer] : OK, you want it now, the bank account number?

[7 minutes 52 seconds][Agent] : Yeah, yeah. So just the bank account number and then the account name.

[7 minutes 55 seconds][Customer] : Oh yeah, of course the account number I don't have is, but my my account is my full name is intended to the bank and then the it's gonna be from the BNZ. But the account number, I don't have it with me right now.

[7 minutes 55 seconds][Agent] : So it's under your full name or a yeah. Do you have it on your phone or any statements there that you can pop on to and have a look there for that one? Because that'd be the last thing that we do have to pop in for yourself there before I could read that final declaration. Yeah.

[8 minutes 23 seconds][Customer] : Let me see if I can get it.

[8 minutes 26 seconds][Agent] : Take your time.

[8 minutes 53 seconds][Customer] : Oh, yes, I got it now.

[8 minutes 55 seconds][Agent] : Beautiful. What was that account number?

[8 minutes 57 seconds][Customer] : Yeah, yeah.

[9 minutes 2 seconds][Agent] : Yeah, the account number. Yep, Yep, Yep.

[8 minutes 58 seconds][Customer] : There are two account numbers 021285 0048 03600 yes.

[9 minutes 16 seconds][Agent] : 03600 beautiful. And just with this one here, because the account name you said it was Mr.

[9 minutes 27 seconds][Customer] : Bye.

[9 minutes 24 seconds][Agent] : Basia Sabanda, the account name was Mr.

[9 minutes 33 seconds][Customer] : Yes, Correct.

[9 minutes 30 seconds][Agent] : Basia Sabanda Beautiful. And just because it is a direct debit there, I do just have to ask you a few authorization questions. So it just says here, do you have authority to operate this bank account alone?

[9 minutes 46 seconds][Customer] : Yes.

[9 minutes 46 seconds][Agent] : Yes.

[9 minutes 51 seconds][Customer] : Do you need what?

[9 minutes 47 seconds][Agent] : Do you need to jointly authorized debits, jointly authorized debits. So does somebody else have to Co sign or allow permission for you to authorize debits in this account?

[10 minutes 2 seconds][Customer] : I did not. Yeah, I don't understand exactly the question.

[10 minutes 4 seconds][Agent] : Yes. So with this one here, it's asking do you need to jointly authorize debits?

[10 minutes 11 seconds][Customer] : Oh, oh, OK.

[10 minutes 10 seconds][Agent] : So in regards to this one here, it's just asking, bear with me one moment. Hold on, beautiful. So with this one here, just asking, do you need someone else to help you with payments on the account or are you the one that does payments yourself? Yes, so you so you don't need to join the authorized debits. The next one here is have you canceled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? And are you happy to set up a direct debit authority without signing a form?

[10 minutes 29 seconds][Customer] : I'm the one doing the payment, so no, no, no, yes.

[10 minutes 54 seconds][Agent] : Thank you. And now just this 2 short sentences here that require a yes or no at the end before I can read that final declaration, it just says here you agreed 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 authorize your bank to allow technical life to ease the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no. Thank you so much. Now, just with this one here, I do just have to read you out your final declaration.

[11 minutes 22 seconds][Customer] : Yes, yeah.

[11 minutes 27 seconds][Agent] : There are a couple of questions along the way there, umm, that require a yes or no response and then we can complete that one there for yourself, but it just says here, thank you, thank you, just says here, thank you. Uh, Mr. Basia Svanda, it is important you understand the following information. I will ask for your 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 NZ Limited, whom I refer to as GFS, to issue an arrangement insurance on its 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 have on based on the 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 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 that you understand and agree to this Yes or no? Thank you. Your answer to the application question and 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 our questions in accordance with your duty of disclosure?

[12 minutes 51 seconds][Customer] : Yes, yes.

[13 minutes 11 seconds][Agent] : Yes or no Thank you. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You cannot send this at any time. By contacting us, we accept that Cover has a lump sum benefit amount of Mr. Bassanda. Savanda receives \$200,000. In the event of life insurance in addition to the standard exclusions contained within the policy document, the following the following exclusions apply from Mr. Bassam. Uh, this you see the Savanda life insurance. It is hereby understood on the grade that Cover will face under this policy if the life insurance sees us to reside in New Zealand. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. The total premium for the first year of cover is \$21.33 per fortnight. Your premium is stepped which means it will be calculated each policy anniversary and

will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Including your premium is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in 1/4 with the authority have provided to us. AM Best is rated Pinnacle. The B plus financial strength would and triple B minus issue a credit rating with an outlook of stable. You could read 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 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 there are just two final questions. So thank you so much for being so patient. But the first one here is do you understand and agree with the declaration, yes or no?

[15 minutes][Customer] : Yes.

[15 minutes 1 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? No, Beautiful. I'm going to go through and accept that one there for yourself. Bear with me. That one is just loading while you still are here on the phone with me today there. Is there anything else I can assist you with today?

[15 minutes 10 seconds][Customer] : No, no, I don't do that.

[15 minutes 25 seconds][Agent] : No, beautiful, not a worry, I will look. I can also let you know as well. We do have a funeral insurance policy here at One Choice. If you're interested in wanting to have a look into our funeral insurance here, I can look at some information and pricing for yourself.

[15 minutes 40 seconds][Customer] : Yeah, I'll look at it myself.

[15 minutes 42 seconds][Agent] : Yep, beautiful, not a worry at all. We'll look in regards to our funeral insurance. The way that this one works here for yourself is that with this one here, it provides a cash benefit of up to \$30,000. So of course, with this one, what it's designed to do is provide you that Peace of Mind that if you were to pass away, we would pay that money to your loved ones to help not only for things like funeral expenses, but any other final expenses such as unpaid bills

there. Now with this one as well with this policy, you can also as well nominate up to five beneficiaries to receive this benefit amount there for yourself. Uh, in regards to that one. Now I know that you did mention that you do have two beautiful kids, so you can certainly pop them both down as the beneficiaries for the funeral insurance as well, to leave the money behind to them. But for yourself here as well. I will let you know there is going to be two instances where your chosen benefit amount is going to triple. And this is in the event, Touchwood, that your death was due to an accident. So that's the first instance. So say we look at \$10,000 worth of funeral cover here today. In the event that you passed away due to an accident, we would actually pay the benefit amount out to your beneficiaries as triple the benefit amount. So \$30,000 out of a lump sum.

[16 minutes 59 seconds][Customer] : And.

[17 minutes][Agent] : And now the second instance for yourself is if you were to suffer an accidental serious injuries such as quadraplegia or paraplegia before the policy anniversary following your 75th birthday, then the benefit amount will also triple in this instance for yourself. Now for yourself here was, well, I will let you know for the 1st 12 months, you will be covered to accidental death and accidental serious injury. Only after the first 12 months, you will be covered for death due to any cause. So whether it be of a natural cause or an accident, you are going to be completely covered there.

[17 minutes 36 seconds][Customer] : Yeah.

[17 minutes 36 seconds][Agent] : And now in addition as well, uh, this is, there is a terminal illness benefit. Uh, which what that means there for yourself is that after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we would actually pay the benefit amount out to yourself in full. That's what we like to call our living benefit here at One Choice. So with that money there for yourself, you can actually deal with what you see fit with the money. So whether it be to go on one last holiday or ticket for bucket with bucket list with your children, or even if you just want to get yourself the best care possible at that time, the choice would be entirely up to yourself. And we're not gonna tell you how to spend a single cent of that money. Now, just keep in mind here for yourself, the minimum benefit

amount we can look at is \$3000, up to the maximum benefit amount of \$30,000. Now, of course, we can bring this one up or down to suit any needs or budgets you may have in place there. Now, do you know what benefit in that you'd like me to quote you on 1st?

[18 minutes 42 seconds][Customer] : I think for now with funeral insurance, we can just wait. Yeah, I know.

[18 minutes 49 seconds][Agent] : Yep, Yep, Yep.

[18 minutes 51 seconds][Customer] : We can just wait for it at the moment.

[18 minutes 52 seconds][Agent] : Look, and that's not a worry.

[18 minutes 53 seconds][Customer] : Yeah, that's what that is.

[18 minutes 54 seconds][Agent] : Yeah, beautiful. And look, that's still no worry at all there in regards to that one. Look, if anything does change there, you're wanting to look back into some funeral insurance there, Please feel free to give us a call at any time there. We'd be more than happy to assist you further in regards to that one.

[19 minutes 9 seconds][Customer] : OK.

[19 minutes 8 seconds][Agent] : But the last one is all done and set for yourself there. But is there anything else I can assist you with further today while you're still on the phone here? No.

[19 minutes 16 seconds][Customer] : No, nothing at at at the moment.

[19 minutes 17 seconds][Agent] : Well beautiful look, happy Merry Christmas and Happy New Year there and best of luck for the new year. Hopefully you get to have a bit of a break there and enjoy that time.

[19 minutes 27 seconds][Customer] : OK. Thank you very much.

[19 minutes 28 seconds][Agent] : Beautiful.

[19 minutes 28 seconds][Customer] : Thank you.

[19 minutes 28 seconds][Agent] : Not a worry at all. You have a lovely rest of your day. Thank you. Bye. Bye.

[19 minutes 32 seconds][Customer] : OK, bye.

[19 minutes 33 seconds][Agent] : Bye.