

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hey, good morning. It's Abraham calling back from One Choice Life Insurance.
How are you going today?

[7 seconds][Customer] : Good. Good.

[9 seconds][Agent] : That's all good to you. I was speaking to just a lady a a few weeks ago in regards to some life insurance and we're just giving a hand to help her do that enquiry again. I wish was she available right now.

[21 seconds][Customer] : Yeah, yeah.

[23 seconds][Agent] : Beautiful.

[35 seconds][Customer] : Hello.

[36 seconds][Agent] : Hello, SH.

[36 seconds][Customer] : Yep.

[38 seconds][Agent] : She's available right now.

[40 seconds][Customer] : Yeah. She's here with me. She's my wife.

[42 seconds][Agent] : Oh, beautiful, lovely. Hi.

[45 seconds][Customer] : Just one minute.

[46 seconds][Agent] : No rush. No rush at all.

[49 seconds][Customer] : Oh, hi. Good morning.

[52 seconds][Agent] : Hey, good morning. My name's Abraham. I'm calling back from One Choice Life Insurance. How are you going today?

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

[58 seconds][Agent] : That's very good to you.

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

[59 seconds][Agent] : I was just giving a call back just to help you with that life insurance inquiry we're speaking about a few weeks ago. Just so I can assist you again. What was your surname as well? Namah, beautiful and just date of birth.

[1 minutes 9 seconds][Customer] : Down then 16 to 69.

[1 minutes 15 seconds][Agent] : Perfect residency again. Can I confirm that you are a female New Zealand resident currently residing in New Zealand?

[1 minutes 21 seconds][Customer] : Yeah, yeah.

[1 minutes 22 seconds][Agent] : Beautiful. And with our calls, again, please know that 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, but lovely to speak to you again today. The mother. With our last conversation we had, you mentioned that you wanted to just have some further time there before looking at this coverage and also have that chat with your boys as well. For that, for the for the cover there. Would you get you approved for the \$250,000 of life cover at \$110.58 a fortnight for that amount of coverage? How, how, how did all that conversation go with them?

[1 minutes 57 seconds][Customer] : Yes like I had a chat with my boys but like they recommend that I should include my husband so like both of us. So I want to go for a hundred 100,001 so that it easy payment for us because it will be from my account so.

[2 minutes 14 seconds][Agent] : Yeah, yeah, that's definitely understandable. Well, we can definitely help do that. He he, he's available right now as well. I heard him before. That was right. Beautiful. Well, what we could do normally is we can get your \$100,000 all in place and then we can look at his one as well and go through those questions with him to get his outcome as well. But if we're lowering yours down to \$100,000, it's just gonna drop the premium to and I'm so sorry. The last time we went through our questions, were there any changes to those questions or was that still the same?

[2 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah. It's still the same like nothing. Nothing, yeah.

[2 minutes 56 seconds][Agent] : That's OK. I'll just leave it as no changes to those questions.

[3 minutes 1 seconds][Customer] : Yeah, yeah. Nothing except for like for a nomination.

[3 minutes 11 seconds][Agent] : Yep, Yep.

[3 minutes 7 seconds][Customer] : Like for mine one, it will be my husband if something happens to

me and for his one, like if something happens to me or him, it will be for me as a second person.

[3 minutes 17 seconds][Agent] : Gotcha.

[3 minutes 17 seconds][Customer] : But like if something happens to both of us after that, the kids are there like 4 of them.

[3 minutes 20 seconds][Agent] : Yep, that that's OK. We can help the beneficiary side for you as well.

[3 minutes 26 seconds][Customer] : Yeah.

[3 minutes 27 seconds][Agent] : I'll, I'll help through setting the policies up first and then we'll add the the boys and also each other onto the beneficiary side. But for 100,000 Mamala, So if you load it to that amount for yourself every fortnight, so every two weeks, it'd be coming in at \$50.69 a fortnight for your one 100,000.

[3 minutes 38 seconds][Customer] : Yeah, yeah, yeah, that's, that's fine. But the, the PO, the policy will be both like it will be like for life insurance.

[3 minutes 58 seconds][Agent] : Yeah.

[3 minutes 53 seconds][Customer] : It's that like after that and then the second thing, it's recovering the medical if anything.

[3 minutes 59 seconds][Agent] : So, so with the the three benefits, again, we were speaking about, so the death benefit, we also include a, a funeral advance payout, which is \$10,000 that gets paid out to your family to help for the funeral costs advance paid out.

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

[4 minutes 13 seconds][Agent] : And also a terminally ill advanced payout, which is if you were diagnosed with 12 months or less to live by a medical practitioner, that's when we pay that claim to in full whilst you're alive and it could help with any further medical costs or if you're wanting to use it on a last holiday. It's all entirely up to you there at that point.

[4 minutes 31 seconds][Customer] : OK. OK.

[4 minutes 32 seconds][Agent] : Wonderful.

[4 minutes 32 seconds][Customer] : So medical death and like after that one. OK.

[4 minutes 36 seconds][Agent] : Yeah, yeah. So the the funeral, the terminally ill and also the the funeral cost to Yeah.

[4 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 44 seconds][Agent] : But with that one, what we can do is the model we can get you covered with 100,000 from today, but you can choose a day in the future for any payments to come out but be covered from today. What day would suit you best for this one for you?

[4 minutes 51 seconds][Customer] : Yeah, yeah, I like my pace every fortnight. So next by much is next week Tuesday. So like I will be looking for like I think is it 27 or 28 on Friday next week?

[5 minutes 13 seconds][Agent] : OK, Next Friday is the 27th.

[5 minutes 13 seconds][Customer] : What, Friday 27th? So that will be OK for both of us, like for both of our payment from that day, should it start, please.

[5 minutes 19 seconds][Agent] : Yeah, TH that's OK. What I'll do is I'll select that day for you. No other. What I'm going to do is I'm going to set up your policy and then we're going to help set his one up because with the individual policies where I've got to do like 11 at a time for you, but I'll do I'll do your one first. So the 27th of the first payment, but we're going to get you covered from today. We're also going to send these to your home address as well. Was it 17 Patrick St.

[5 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[5 minutes 47 seconds][Agent] : in Gisborne manga Papa And. And is your post code there as well? The postal address?

[5 minutes 54 seconds][Customer] : Post code, I think. Is it the 4010?

[5 minutes 57 seconds][Agent] : Yep. Oh, the post code. But is that your like postal address or your post codes?

[6 minutes 1 seconds][Customer] : Yeah, yeah.

[6 minutes 2 seconds][Agent] : Yep.

[6 minutes 2 seconds][Customer] : That's the post code.

[6 minutes 4 seconds][Agent] : Perfect. And I'm assuming you best prefer Mrs. Gowden as a title.

[6 minutes 4 seconds][Customer] : Yeah, yeah, yeah, yeah. You know my last.

[6 minutes 11 seconds][Agent] : Yeah, beautiful. I'll I'll leave it as missus, but I've got Nirmala. NIRMALA and surname GOUNDAN, date of birth the 16th of February 1969.

[6 minutes 11 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 24 seconds][Agent] : And then best friend of contact. I've got oh, 210-298-7795 and was your e-mail gowndandevi@gmail.com beautiful. So I've got all those details right just on your profile. And what I'll do is I'll just grab some details of him as well just to quickly create his profile.

[6 minutes 30 seconds][Customer] : Yeah, yeah, yeah. But like, but like for full name, it's like Nirbhala Devi Grounded.

[6 minutes 54 seconds][Agent] : Oh, I'll put, I'll put that into Devi DDEVI.

[6 minutes 51 seconds][Customer] : Is it mentioned somewhere like Nirbhala Devi Garden Grounded? Yeah, in like in case. Yeah, yeah, yeah, yeah.

[7 minutes][Agent] : And was, was that like a space after Numola and then Devi beautiful.

[7 minutes 5 seconds][Customer] : It's a space after normal. Yeah.

[7 minutes 7 seconds][Agent] : That's OK. So I'll leave that at that for you and perfect.

[7 minutes 23 seconds][Customer] : Permal first November 1960.

[7 minutes 15 seconds][Agent] : So what I'll grab is what was his date of birth just to start off with 1st of November 1960s and just his first name.

[7 minutes 35 seconds][Customer] : Perumal.

[7 minutes 39 seconds][Agent] : How's that he? Yep, AL Pramod and same surname as well. Gandon. Yeah, Gandon. Beautiful. And with him. Can I confirm that he's a male New Zealand resident currently residing in New Zealand. No problem, Adam. And he was your husband? That was right. Perfect. And he best prefer Mr. Gandon as the title. Perfect. And I'm just going to add there.

[7 minutes 39 seconds][Customer] : PERPERUMAL Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[8 minutes 11 seconds][Agent] : So I'm going to select your one being next Friday for the first payment. But no matter, we have two ways that you can set up the payments for the policy. We

have both via direct debit, which is to like an account number and an account name. Or if you're wanting this to come out of like a Visa credit card, we also have an option if you'd like to use a card for the payments. But how would you like to set up your one for the?

[8 minutes 36 seconds][Customer] : It's like that, a deduction from my account bank account.

[8 minutes 40 seconds][Agent] : Yeah. So direct debit would be you provide which account you'd like the payments to come out of and then we just debit out of that account each each fortnight from the day that you choose, which would be from next Friday onwards.

[8 minutes 54 seconds][Customer] : Yeah, it's my from my Streamline 00.

[8 minutes 57 seconds][Agent] : The streamline. Yeah, we can definitely do that. So I'll just be a moment for you. I'm on the account. Would it have your full name or just ND Gowdon?

[9 minutes 7 seconds][Customer] : Yeah, I think it's Andy London or because it's a joint account, so it will be for both mine and.

[9 minutes 14 seconds][Agent] : Oh, so for both of you's. Yeah, that's OK.

[9 minutes 15 seconds][Customer] : Yeah, Yeah, it's a joint account, so it will come from there.

[9 minutes 17 seconds][Agent] : So I I'll just make sure that it's correct there for you. Perfect. So it's just loading up on my section only just be a moment. So would it then be like, umm, Mrs. ND Gowdon and Mr. Gou like gounding like that, that that'd be it. No problem. So I'll just put Mrs.

[9 minutes 19 seconds][Customer] : Yeah, yeah, yeah, yeah, Yeah, yeah, yeah.

[9 minutes 41 seconds][Agent] : ND Goundan and it was Mr.

[9 minutes 47 seconds][Customer] : He's better mild London.

[9 minutes 48 seconds][Agent] : P Goundan.

[9 minutes 51 seconds][Customer] : Yeah.

[9 minutes 51 seconds][Agent] : Does he have a, a middle name initial or would it just be P Goundan?

[9 minutes 53 seconds][Customer] : No, no, he's better. Mild London, Yeah.

[9 minutes 56 seconds][Agent] : No, that's OK. Lovely. And just as it is a joint account, I just want to make sure that you have authorisation to make debits out of this account yourself. Was was that

correct?

[10 minutes 9 seconds][Customer] : Yeah, Yeah, that's fine.

[10 minutes 10 seconds][Agent] : Yep. J hold on. And so it's just letting up right now for me.

[10 minutes 24 seconds][Customer] : Sorry. Yeah, it's Streamline 00, it's ND 00.

[10 minutes 16 seconds][Agent] : But which account number would you like it to come out of for, for the first one, which which account number was was I'm, I'm, I'm ready. When you are. We will be the account number. Yeah. I just require like which account you'd like it to come out of.

[10 minutes 36 seconds][Customer] : You want the account number from Streamline so I don't have to go check my bank account number number, is it right?

[10 minutes 51 seconds][Agent] : Yeah. So we would just need to know which account number you'd like it to come out of. But no, no rush at all. I can stay on the phone for you.

[10 minutes 58 seconds][Customer] : OK.

[11 minutes 1 seconds][Agent] : So this is in the garden, Mr. P Ganton. Lovely.

[11 minutes 57 seconds][Customer] : Saturday. Hi.

[12 minutes 38 seconds][Agent] : None. Hello. You can still hear me in a month. Yep. Beautiful. No problem. Yeah, yeah. I'm. I'm ready when you are. Yep, Yep, Yep, Yep, Yep, 00 and was that with ASB bank?

[13 minutes 32 seconds][Customer] : Yeah, yeah, yeah, you've got, you still need the number for this remote 1123049040618700 ISB.

[13 minutes 59 seconds][Agent] : No problem. And I've just got a couple of questions. Namala, just to make sure that you have authority to use this, it says with yes or no, do you have authority to operate this bank account alone, yes or no?

[13 minutes 59 seconds][Customer] : Yep, it's it's OK, like a 32.

[14 minutes 18 seconds][Agent] : It's OK, I I've just got to grab just for my call recording. So sorry, was that yes or no for that one? That's OK. The next was do you need to join the authorised debits, yes or no?

[14 minutes 17 seconds][Customer] : Yeah, yes, yes.

[14 minutes 34 seconds][Agent] : Well, I'll explain that one. That one's a bit tricky. So it's asking do you need someone else to authorise and do payments for this account to help you? Or are you the one that just does this yourself?

[14 minutes 43 seconds][Customer] : What about myself? Yeah.

[14 minutes 45 seconds][Agent] : That's OK. If you just do this yourself, you can answer no to this question. This is asking if you need someone else to help you with payments for that account, just answer again. Do you need to join the authorized debits?

[14 minutes 59 seconds][Customer] : For someone else to do it now?

[14 minutes 55 seconds][Agent] : Yes or no Yes, So it's asking that's OK.

[15 minutes 3 seconds][Customer] : Yeah, it's. Yeah. It's by myself. Yeah.

[15 minutes 3 seconds][Agent] : No to that, that's OK. So just answering is that is that no to that whole 1.

[15 minutes 6 seconds][Customer] : Yes, yeah.

[15 minutes 11 seconds][Agent] : It's OK. And the next was asking, have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you are providing now? So I'll go a bit. So, so it's asking have you cancelled a direct debit which is a payment for authority for one choice who is us with Pinnacle Life as initiator in the last nine months on the account you are providing That's OK. And the mother with direct debit, we do this through the phone with all our customers through verbal consent. It's just us. Are you happy to set up a direct debit authority without signing a form? Yes or no?

[15 minutes 25 seconds][Customer] : I can't get to that, No, Yes.

[16 minutes 2 seconds][Agent] : That's OK. And just in order to proceed, I just have to read the declaration just for the account you've provided to us. It just says you've 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 Pinnacle Life. It was initiated for one choice to direct debit this account in accordance with these terms and conditions. Yes or no, no problem at all. And Numola, so I'm just at the final stage for your

declaration. What I'm going to do is just read this through to you. There's a couple of yes or no questions throughout it. And once we've accepted this off, then I'll help him through his inquiry as well and go through those questions with him.

[16 minutes 27 seconds][Customer] : Yes, yes, yes.

[16 minutes 44 seconds][Agent] : It just reads to you. Thank you, Numola Devi Gandu. It is important you understand the following information. I will ask the 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 are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed for the Financial Markets Authority to provide a financial advice service. The advice you 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 considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice you provide just with a yes or no. Can you please confirm that you understand and agree to this? Lovely. Your answers to the application questions and any related documents form the basis of your contract of insurance and technical 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.

[17 minutes 49 seconds][Customer] : Yes, yes.

[18 minutes 3 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your duty of disclosure effect and by grain to this declaration. You can send to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays the lump sum benefit amount of the Mulla Devi Ganden received \$100,000 in the event of life insurance for the Mulla Devi Ganden Life Insurance, 100%

loading was applied during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for your first year of cover is \$50.60, \$0.59 per fortnight. Your premiums. Your premium is stepped which means it will be calculated each policy anniversary and will generally increase each year, so it generally increase as your 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 to between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to US. AM versus rated with the B plus financial strength good and triple B minus issue across that rating within Outlook is stable. You can 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 with an e-mail address, will also be emailed to you today. You should quickly 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. And I do appreciate your time for that declaration. It's just two questions to get it in place for you. This says with a yes or no. Do you understand and agree with the declaration? Lovely. And just while we're on the phone together for your one, 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 That's.

[19 minutes 43 seconds][Customer] : Yes, the information now it's only like for nomination, it's my husband like we didn't do that one, but yeah, so.

[20 minutes 5 seconds][Agent] : We'll do, we'll do that one, umm, just after he's done he's won and put that through our support team. They'll be able to help you with that one.

[20 minutes 11 seconds][Customer] : OK.

[20 minutes 11 seconds][Agent] : Umm, But other than the beneficiary side, umm, 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? That's OK, no problem. Again. So you're covered from today. The first one won't get umm taken out till next Friday and then every fortnight from then onwards. Umm, we're open from 8:00 AM to 8:00 PM Namala. So if you do have any questions about your policy, always feel free to

contact us and we can help you do that.

[20 minutes 20 seconds][Customer] : No, Yeah, OK.

[20 minutes 38 seconds][Agent] : Umm was, was he available right now? Because I've just got to speak to him just to get his answers through these questions.

[20 minutes 43 seconds][Customer] : Yeah, yeah, OK.

[20 minutes 43 seconds][Agent] : Umm, I'm I'm all ready to speak to him when ready. Thank.

[20 minutes 49 seconds][Customer] : Yeah, he's ready.

[20 minutes 51 seconds][Agent] : Thanks so much.

[20 minutes 55 seconds][Customer] : Hello.

[20 minutes 56 seconds][Agent] : Hello. How are you going today?

[20 minutes 58 seconds][Customer] : Yeah. Good. Good.

[20 minutes 59 seconds][Agent] : That's very good to hear. I'm just here to help with the life insurance of speaking to your lovely wife for the past two weeks. With this. I've just got to get you to confirm. So sorry. What was your first and your surname?

[21 minutes 6 seconds][Customer] : Yeah, yeah.

[21 minutes 14 seconds][Agent] : Yeah, beautiful. And just your date of birth, 1st of November 1960. Beautiful. And can I confirm that you are a male New Zealand resident currently residing in New Zealand? Beautiful. And with our calls, again, Please note that our calls are recorded. Any advice to provide is limited to the products we offer and this is you need to make a decision about whether they're suitable for your needs.

[21 minutes 13 seconds][Customer] : BRUMALGOU, MB AN 1st November 1960 Yeah, yeah, yeah, yeah.

[21 minutes 50 seconds][Agent] : We do not consider your personal circumstances and put them all. Just in terms of life insurance, do you have any cover in place at the moment or is this something new to you?

[22 minutes 1 seconds][Customer] : Sorry.

[22 minutes 2 seconds][Agent] : Do you have any life insurance in place at the moment or would this

be something new to you?

[22 minutes 7 seconds][Customer] : No, no, no.

[22 minutes 8 seconds][Agent] : No, that's OK. Well, with those benefits we include, we have where you can nominate up to five people as loved ones to be your beneficiary.

[22 minutes 19 seconds][Customer] : Yeah, yeah.

[22 minutes 16 seconds][Agent] : I know your lovely wife mentioned you have four children, so if you're wanting to leave it to all four of them, you have full control.

[22 minutes 23 seconds][Customer] : Yeah. Yeah. Yeah.

[22 minutes 22 seconds][Agent] : We also have an advance payout of \$10,000 that gets paid to your loved ones for the funeral costs and that helps with those final expenses at the time.

[22 minutes 40 seconds][Customer] : Yeah, yeah.

[22 minutes 32 seconds][Agent] : You also have a terminally in advance payout which God forbid if this was to happen to you, but if you're diagnosed with 12 months or less delivered by a medical practitioner, it's when we pay that claim to in full whilst you're alive and it could help with any further medical costs or just to ensure you receive that best care possible.

[22 minutes 48 seconds][Customer] : Yeah.

[22 minutes 48 seconds][Agent] : But nice simple process.

[22 minutes 53 seconds][Customer] : Yeah.

[22 minutes 50 seconds][Agent] : We only go through a couple of yes or no questions with your health to check the final pricing.

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

[22 minutes 54 seconds][Agent] : In the terms of the policies, there's no like medical checks or blood tests for you to have to complete.

[22 minutes 59 seconds][Customer] : Yep.

[22 minutes 59 seconds][Agent] : What we'll do is we'll go through an indicative quote together. I've just got to ask, have you had a cigarette in the last 12 months? Yes or no? That's OK, Very healthy choice and you can choose. It ranges from \$100,000 all the way up to \$500,000 for the life

insurance.

[23 minutes 8 seconds][Customer] : No 100,000.

[23 minutes 18 seconds][Agent] : What amount would you like me to look at first for you, 100,000, no problem.

[23 minutes 27 seconds][Customer] : Yep.

[23 minutes 23 seconds][Agent] : So if we're looking at \$100,000 of cover, put them all for you every fortnights. So every two weeks it's coming in into a premium of yes. So that one for 100,000 is \$77.03 a fortnight so far for the 100,000. Uh, but what we'll do together is we'll go through those questions to get you a final outcome and the final pricing. I've just got to read to you a paragraph that says, 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. We'll share this with your insurer. I just wanted to mention pretty much please, Please note, please be aware all that 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.

[23 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[24 minutes 17 seconds][Agent] : Umm, and then just going back into this, it says 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. We'll share this with your insurer and may share with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct change 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 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 need to tell us things that we already know or should know as an insurer, or which reduces the risk. We ensure we have this duty 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 you're able to decline a claim, impose new conditions on your policy or avoid your policy entirely just with a yes or no.

[25 minutes 16 seconds][Customer] : Yeah. Yeah, please. Yes.

[25 minutes 14 seconds][Agent] : Do you understand this beautiful. And most of these questions, they just require yes or no answers.

[25 minutes 32 seconds][Customer] : I'm a family president.

[25 minutes 23 seconds][Agent] : But the first one just says are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, a permanent resident, Beautiful. Just answer yes to that whole question.

[25 minutes 34 seconds][Customer] : I'm a family president, yeah.

[25 minutes 39 seconds][Agent] : Yeah, beautiful. And the next one's just going to ask about some of your medical history. So have you ever had symptoms of being diagnosed with or treated full or intent to seek medical advice for any of the following the first one's stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. That's OK. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukaemia excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress required medical treatment or any of the mental health disorder?

[25 minutes 55 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[26 minutes 24 seconds][Agent] : And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

[26 minutes 33 seconds][Customer] : So.

[26 minutes 34 seconds][Agent] : That's OK. I'll move to the next section is in relation to your height and weight. Please be able 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. With this being said though, what is your exact height in either centimeters or feet in inches?

[26 minutes 58 seconds][Customer] : 167, I think 167, I don't know. It's big.

[27 minutes 3 seconds][Agent] : OK. I could definitely put down. So you said 167, is that centimeters? That's OK. I can definitely put down 167 centimeters as your exact height. That's OK.

[27 minutes 8 seconds][Customer] : Yeah, yeah, yeah. 70 KD, sorry. 68 KD.

[27 minutes 16 seconds][Agent] : And what is your exact weight in either kilos, pounds or stones, 70 kilos, 68, that's OK.

[27 minutes 24 seconds][Customer] : 68 Yeah, yeah.

[27 minutes 28 seconds][Agent] : Put 68 kilograms and have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[27 minutes 35 seconds][Customer] : I don't know. Not at all.

[27 minutes 37 seconds][Agent] : No, that's OK, we'll move to the next one. But the next task does your work required to go underground? Work at heights above 20 meters. After that's below 40 meters, use explosives or travel to areas experiencing more or civil unrest or work offshore.

[27 minutes 53 seconds][Customer] : No, not at all.

[27 minutes 55 seconds][Agent] : That's OK. And to the best of your knowledge, are you infected with or you in a high risk category for contracting HIV which causes AIDS? That's OK, We travel. Do you have definite plans to travel reside outside of New Zealand? Are you booked or be booking travel within the next 12 months? You're going to Fiji in September.

[28 minutes 2 seconds][Customer] : No, no, I'm going to see the yes.

[28 minutes 19 seconds][Agent] : That's OK. I'll just put that on here for you. It just asks which countries as countries do you intend to travel to or reside in? I was the only Fiji.

[28 minutes 28 seconds][Customer] : Yeah, yeah, yeah.

[28 minutes 30 seconds][Agent] : That's OK. So I just mentioned just Fiji. And will you be overseas for longer than three consecutive months?

[28 minutes 29 seconds][Customer] : I want to see you. I was doing for four weeks. My son's married.

[28 minutes 42 seconds][Agent] : Oh, beautiful. Congratulations to him. I hope you have a great day

as well for his wedding.

[28 minutes 52 seconds][Customer] : Yeah.

[28 minutes 47 seconds][Agent] : I'll just note down, would that be no, no, to that question, No problem. And we'll keep moving on through the next six hours. Do you have existing life insurance policies with other life insurance companies with a combined total sum a short of more than \$5 million?

[29 minutes 5 seconds][Customer] : No, no, no.

[29 minutes 6 seconds][Agent] : No, that's OK. This next one is just that further medical history section again asking have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following the first one's diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose. OK. Is it like prediabetes or do have you been diagnosed with like type one or type 2 diabetes?

[29 minutes 26 seconds][Customer] : Diabetes, but it's in control medication.

[29 minutes 42 seconds][Agent] : On medication for it. OK, that's OK. Well, I'll, I'll just answer yes, yes to this question for you.

[29 minutes 48 seconds][Customer] : Yeah, yes.

[29 minutes 48 seconds][Agent] : And it just says type one or type 2 diabetes, yes or no, That's OK. And is it type one, yes or no?

[30 minutes 1 seconds][Customer] : No, I think it's not that one.

[30 minutes 4 seconds][Agent] : It's not type 1. That's OK. So I'll answer no to that question. No problem. And is it type 2 yes or no? Just answer yes for that one. That's all right. And have you been, have you also been diagnosed with high blood pressure or high cholesterol? Blood pressure? OK.

[30 minutes 6 seconds][Customer] : Yeah, Yes, I think yeah, Yes, yeah, yes, high pressure, yeah.

[30 minutes 32 seconds][Agent] : Just answer yes for that one there for you. OK, lovely. So it's just loading up here for us. But in terms of the questions that we have to go through promote, that's all that we have to go through. But I want to congratulate you with your application. It has been

approved subject to the following terms and conditions. So for the amount of cover we're able to offer you, it's a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. And then for the amount of cover, so for the 1st 12 months to be covered for accidental death only after 12 months you'll be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. There's also a terminally ill advanced payment which is after holding your policy for 12 months. If you were diagnosed with 12 months or less delivered by a medical practitioner is when we're going to pay that claim to in full. But your loved ones and beneficiaries are still able to request a funeral advance payout of \$10,000.

[30 minutes 52 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[31 minutes 33 seconds][Agent] : Umm, but with the premium side. Please be with that. Your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year benefit amount will increase by 2% with associated increases in premium.

[31 minutes 50 seconds][Customer] : Yeah.

[31 minutes 47 seconds][Agent] : You can updated this indexation each year, uh, but with the price side. So put them all. You have three options to choose from the \$100,000. It comes in at \$197.12 a fortnight for 100,000. You also have 75,000 that is 100 and 4784 fortnight. And there's also 50,000 which is \$98.56 a fortnight. But how are all three of them sounding so far?

[32 minutes 20 seconds][Customer] : For for your, for Fortnight, that's that's the payment for you Fortnight's payment.

[32 minutes 30 seconds][Agent] : Yeah. So, so Paramo D, do you give me authority to speak on behalf of the premiums to Namala on on behalf of her?

[32 minutes 36 seconds][Customer] : Yeah, Yeah, OK.

[32 minutes 37 seconds][Agent] : Yeah, beautiful, beautiful. Well, the amount of cover we could offer for him that this one's fortnightly. He can choose 100,075 and 50,000 based on the questions that we've gone through for the, for the 100,000, the maximum 100,000, it's \$197.12 a fortnight and for the 50,000 that is \$98.56 a fortnight.

[32 minutes 50 seconds][Customer] : Yeah, Yeah.

[33 minutes 5 seconds][Agent] : For the 50,000, you also have SE 75,000 to but that's that'd be more than the 50,000.

[33 minutes 13 seconds][Customer] : OK. So he's like he's premium like he's diamond is more for Fortnite.

[33 minutes 19 seconds][Agent] : Yeah, that it's that's correct. And he is umm, I believe that umm, you are nearly like almost 10 years younger than him as well. Was that correct?

[33 minutes 28 seconds][Customer] : Yeah, yeah.

[33 minutes 29 seconds][Agent] : Yeah, that that plays a factor into it as well with the pricing as he's 10 years older than you 2, but that's the amounts we could get him covered for for 50,075 and 100,000.

[33 minutes 40 seconds][Customer] : Yeah, for 75,000 it was like 90.

[33 minutes 46 seconds][Agent] : So 75 K is 147 and 84 cents a fortnight. So that would work out to be, just to let you know, a week because I know a lot of people like to know weekly too. It's \$73.92 a week for the 75,000 that was LE, that was less than that one. It was less than \$50 a week. It's \$98.56 a fortnight.

[33 minutes 44 seconds][Customer] : How much is been the payment 90 and then the 50,001 is like how much 50,000? OK, I'll make kids one like 50,000.

[34 minutes 22 seconds][Agent] : That's OK. We'll leave it at 50,000 for him. I've just got to get put them all just to confirm that was that correct? Put them all. You'd like to have the 50,000 no problem. And then I've just got to speak Namala just to him in setting up the policy just with the payment side is is he available to do that right now together?

[34 minutes 24 seconds][Customer] : Yeah, yes, yes, yes, yes. And so for the payment too, it's like both of us, it's the same account. We are in joint account, so everything will be the same as mine.

[34 minutes 46 seconds][Agent] : That's OK, beautiful. We can, we can use that one as well. But I just have to get him to read it out because it's it's going to be him, his policy. So I just need for my call recording him to read it out.

[34 minutes 57 seconds][Customer] : OK, see, yeah. So everything will be like the same and then the same time and date.

[35 minutes 3 seconds][Agent] : No problem at all. We'll help him do that. Put him out. What What was your home address?

[35 minutes 7 seconds][Customer] : Yeah, yeah, Yep, Yep. Uh, 17 Patrick Estate Mega Papa.

[35 minutes 13 seconds][Agent] : Patrick's mother popped up and that was in Gisborne. Yep, beautiful. Was that the same as your postal address where your post goes?

[35 minutes 19 seconds][Customer] : Yeah, yeah.

[35 minutes 25 seconds][Agent] : Beautiful. Just update that one there for you as well. And as a title, do you best prefer Mr. Gowndan as a title? Beautiful. And purumal. It'll spell PERUMAL. Was that correct?

[35 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[35 minutes 39 seconds][Agent] : And and Gowndan GOUNDAN. Date of birth was the 1st of November 1960. Best phone of contact.

[35 minutes 42 seconds][Customer] : Yes, yes, yes.

[35 minutes 49 seconds][Agent] : Was it this number 02102987795. OK. What was your number? I can put yours onto the policy. Yeah. Yeah.

[35 minutes 56 seconds][Customer] : That's my wife's number 0226450419.

[36 minutes 7 seconds][Agent] : 0419. Beautiful. Do you want me to leave her number on here or just your one?

[36 minutes 13 seconds][Customer] : Maybe my wife.

[36 minutes 15 seconds][Agent] : That's OK. So I'll leave both of them for you. And what was your e-mail address as well?

[36 minutes 14 seconds][Customer] : Both same as my wife.

[36 minutes 24 seconds][Agent] : Same as wife. No problems. Just 'cause I'm, I'm on, I'm on your profile. I don't have any access to see her e-mail address now.

[36 minutes 32 seconds][Customer] : Yeah.

[36 minutes 31 seconds][Agent] : What was the e-mail address?

[36 minutes 35 seconds][Customer] : Garden.david@gmail.com. Yep.

[36 minutes 36 seconds][Agent] : Yep, Debbie at gmail.com beautiful so Gandon debbie@gmail.com beautiful and again, just wanted to make sure that you heard that from us.

[36 minutes 57 seconds][Customer] : Yep.

[36 minutes 51 seconds][Agent] : So for the \$50,000 ninety \$8.56 every fortnight for that amount of cover and umm, I know that I spoke to the mom umm, with the day that she wanted her one.

[37 minutes 5 seconds][Customer] : Same as my wife.

[37 minutes 2 seconds][Agent] : Would you what day would you like this one to come out on same as wife no problem.

[37 minutes 8 seconds][Customer] : Yep.

[37 minutes 9 seconds][Agent] : So umm, was that was that correct? Is it next Friday? You'd like that?

[37 minutes 13 seconds][Customer] : Yeah, yeah.

[37 minutes 14 seconds][Agent] : Beautiful. No problem. We can definitely do that for you. And all I'm going to need to get you to do put them always. Just get her to grab that account number that we she read out before because I don't have any access to her her one. We have strict privacy policy with with her policy. You're just going to need to read out the account number for me and then we can set that up to a direct debit for you. Yep, 049. Yep. 6187, Yep.

[37 minutes 26 seconds][Customer] : Yeah, 1212-3049, that's 0406187 zero. That's 00.

[38 minutes 13 seconds][Agent] : I'll just repeat it to you. So I got 123049040618700. And was that with ASB Bank?

[38 minutes 22 seconds][Customer] : Yeah, yeah.

[38 minutes 26 seconds][Agent] : Beautiful. And you said it was a joint account. I just want to make sure that you have authorization to make payments out of this account yourself.

[38 minutes 25 seconds][Customer] : ASD Yes, yes, please.

[38 minutes 34 seconds][Agent] : Yep. Beautiful. And as it's a joint account, would it have Mrs. ND

Garden and then also Mr. P Garden?

[38 minutes 45 seconds][Customer] : Yeah, please. Yes.

[38 minutes 46 seconds][Agent] : Yeah, no problem. So ND Garden and, and Mr. P Goundon, beautiful. And that was correct. And D Goundon and Mr.

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

[39 minutes 4 seconds][Agent] : P Goundon beautiful. There's just a couple of questions. Just with a yes or no, do you have authority to operate this bank account alone?

[39 minutes 15 seconds][Customer] : Yes.

[39 minutes 17 seconds][Agent] : Perfect.

[39 minutes 17 seconds][Customer] : Yes, yes.

[39 minutes 17 seconds][Agent] : I'm just Yep, beautiful. Do you need to join the authorized debits? Yes or no?

[39 minutes 23 seconds][Customer] : Yes.

[39 minutes 25 seconds][Agent] : OK, so, so this one's a bit of a tricky one, but I was asking, do you need someone else to help you with doing payments on that account or you're the one that does payments yourself?

[39 minutes 34 seconds][Customer] : No, no, no. Me and my favorite company.

[39 minutes 38 seconds][Agent] : So, so you're the one that you can do payments yourself. You don't need anyone else to help you. That's it.

[39 minutes 42 seconds][Customer] : Yeah, yes, yes.

[39 minutes 45 seconds][Agent] : That's OK. So if you use that account yourself and you don't need anyone else to help you with it, you can answer no to this question. This one's asking if you need someone else to help you with payments. But again, do you need to join the authorized debits, yes or no? That's OK. And have you cancelled a direct debit authority for one choice with Pinnacle Life as initiated in the last nine months on the account you are providing?

[39 minutes 59 seconds][Customer] : No, sorry. Kind of boosted.

[40 minutes 12 seconds][Agent] : That's OK. So I'll break it down.

[40 minutes 15 seconds][Customer] : Yeah.

[40 minutes 14 seconds][Agent] : It says have you cancelled a direct debit authority which is through your account a direct debit for one choice who, who is us with Pinnacle Life as an initiator in the last nine months in the account you are providing?

[40 minutes 20 seconds][Customer] : No, no, no.

[40 minutes 28 seconds][Agent] : That's OK. And with direct debit, we do this through the phone with all our customers who have verbal consent. It just asks are you happy to set up a direct debit authority without signing a form, yes or no? Beautiful. Just in order to proceed, I just need to read this declaration to you and just your confirmation for it. It says 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 authorise your bank to allow Pinnacle life. It was initiated for one choice to direct debit this account in accordance with these terms and conditions.

[40 minutes 39 seconds][Customer] : Yes, yes.

[41 minutes 7 seconds][Agent] : Beautiful. No problem. And put them. I'm just at the final stage here. So it's just the declaration. It covers over the key details about the insurance, but it has a couple of yes or no questions throughout it. It just says thank you. Put them all. Gundam. It is important you understand the following information. I will ask the 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 refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and ZED Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf.

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

[41 minutes 44 seconds][Agent] : GFS is licensed for the Financial Market's authority to provide a financial advice service. The advice you 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, you have not considered your specific financial needs or goals, or considered any other insurers,

products or services we have. I've verified that you understand the cover and that you consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice to provide just for the yes or no. Can you please confirm that you understand and agree to this? Beautiful. Your answers to the application questions and any related documents form the basis of your contract of insurance. Appendical 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?

[42 minutes 23 seconds][Customer] : Yes, yes.

[42 minutes 44 seconds][Agent] : Lovely. And we may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By granting this declaration, you can soon to be contacted by us in relation to other products and services. You can update this at any time by contacting us. The accepted cover pay is a lump sum benefit amount of the following. Pudmal Gundam receives \$50,000 in the event of life insurance. The benefit is not paid. In the event of suicide in the 1st 13 months, the policy. In the 1st 12 months your policy is in force. The death benefit is paid in the event of accidental death. The cover ends on December 26th, 2044 at 12:00 AM. You're paying for your first of cover is \$98.56 per fortnight. Your premium is stepped, which means you'll be calculated each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS at between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority have provided to us any investors rated Pinnacle with the B plus financial strength good and triple B minus issue a credit rating with an outlook is stable. You can read more about these ratings on our website.

[43 minutes 59 seconds][Customer] : Yes.

[43 minutes 59 seconds][Agent] : So so I'm just going to go back. So you're paying for your first year cover is \$98.56 before night. Your premium is stepped, which means it will be calculated each policy

anniversary and will generally increase each year. Your son insured will also increase by automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle with the B plus financial strength good and triple U minus issue. A credit rating with an outlook is 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 with an e-mail address will also be emailed to you today. You should carefully consider these documents and show the that meets your needs. You have a 30 day cooling off. During which you make into your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. But I do appreciate your time to that declaration. It's just two questions to get it in place for you.

[44 minutes 51 seconds][Customer] : Yes, Yes.

[44 minutes 56 seconds][Agent] : So it's with a yes or no. Do you understand and agree with the declaration?

[45 minutes][Customer] : Yes.

[45 minutes 1 seconds][Agent] : Lovely. And while we're on the phone together, 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?

[45 minutes 8 seconds][Customer] : No, no.

[45 minutes 10 seconds][Agent] : That's OK, no problem. Again. So you're covered from today, but the first one might come out to next Friday and then every fortnight from then onwards. But what we'll do together is it'll only just take a few more seconds to add your beneficiaries on. The policy was no matter. Can she hear me as well right now? Beautiful. What I'll do is we'll get your one all sorted out and then we'll pass the phone to Nomata and she can get her beneficiaries in place as well. I'll just be a few moments here. Thank you. I'll just be a few. No problem.

[45 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[45 minutes 44 seconds][Agent] : I'll just be a few moments here. Umm, the mother, we'll, we'll get

his beneficiaries sorted and then we'll get your ones as well. I'll just be a moment. Thank you. Thank you so much for holding there guys. Brooke, we're going to add the beneficiaries onto the policy for put them out. I've confirmed his first name, surname, date of birth, home address, phone number, e-mail, policy type. And for Namola, she's confirmed the first name, surname, date of birth, home address, phone number, e-mail, policy type, all done within the same call. Thank you so much. Welcome to One Choice Insurance customer support. My name is Brooke. How are you today? For a while.

[47 minutes 55 seconds][Customer] : Yes, yes. Hold on.

[48 minutes 6 seconds][Agent] : Oh, thank you.

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

[48 minutes 8 seconds][Agent] : How are you today?

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

[48 minutes 11 seconds][Agent] : That's good. So just before I start, are you happy for me to discuss your policy whilst on loudspeaker? Yes or no?

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

[48 minutes 20 seconds][Agent] : Perfect. And I believe you're wanting to nominate your beneficiaries on the policy.

[48 minutes 27 seconds][Customer] : First my wife Nirmala.

[48 minutes 32 seconds][Agent] : Yep.

[48 minutes 31 seconds][Customer] : Nirmala Devi government.

[48 minutes 33 seconds][Agent] : OK, So what I, what I'll just, yeah, that's alright. What I'll just let you know. First of all, if you nominate more than one person, which you can, it means that you need to split the benefit between them. So for instance, if you nominated one person, they would receive 100% of the benefit. If you nominated two people, you could divide it, for instance, 50% each or 60 percent, 40%. Uh, if you, if you nominated three people or more obviously gets, you know, more, you split it between each person. So it's not a just in case of nomination. We still wanting to nominate more than one person on as a beneficiary. So they'll receive a percentage or you do you

just want the, the whole benefit to go to one person.

[49 minutes 18 seconds][Customer] : No, just like if. If one of us, just like if I buy it, then my whole money goes to my wife. If my if my wife passes away, then the whole money comes to me.

[49 minutes 26 seconds][Agent] : OK, OK.

[49 minutes 30 seconds][Customer] : If both of us, Both of us.