

[2 seconds][Agent] : Hi, Sir, it's Alexis calling from Real Insurance. Well, you received an expression of interest in regards to our funeral insurance for Kathy.

[1 seconds][Customer] : Hello, yes, that's my mum.

[13 seconds][Agent] : OK, perfect. Thank you. But I'm here to assist you with some with your inquiry, provide you with pricing and information on our cover. But so that I am able to do that for you today, can you please confirm your mom's full name and date of birth for me?

[20 seconds][Customer] : Yep, her full name's Kathy with A K SOUKALAS.

[38 seconds][Agent] : Perfect.

[38 seconds][Customer] : Her date of birth is the 21st of the 10th, 1957.

[44 seconds][Agent] : Perfect. Thank you so much for that. And Please note all calls are record. Please note all calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation.

[54 seconds][Customer] : No problem.

[54 seconds][Agent] : And can I please confirm that your mum is a female Australian resident?

[1 minutes 1 seconds][Customer] : Yes, she is.

[1 minutes 2 seconds][Agent] : Perfect. Thank you so much. All right.

[1 minutes 5 seconds][Customer] : Can I just see, you know something? If if I cut out, it's probably because I'm driving and I'm in WA, so the service out here is not the best.

[1 minutes 13 seconds][Agent] : Yeah, OK. That's OK. Well, if the call does cut out, I can schedule a call back for me to speak to you.

[1 minutes 19 seconds][Customer] : Yeah, no problem.

[1 minutes 20 seconds][Agent] : What time do you think you'll be free later today?

[1 minutes 24 seconds][Customer] : I'll probably 3 around 11:00 midday. Yeah, which will be about 3:00 anytime.

[1 minutes 32 seconds][Agent] : OK, Perfect. Yeah, I can just. OK, Perfect. Thank you. And I will just note down here that you're her third party as well.

[1 minutes 31 seconds][Customer] : That's three hours difference anywhere between two 2:00 and

3:00 PM Yeah.

[1 minutes 43 seconds][Agent] : Can I please grab your name? Yeah, perfect.

[1 minutes 45 seconds][Customer] : So my name's Paul the Carlos Plus. Yep.

[1 minutes 53 seconds][Agent] : And can, oh, sorry, give me one second and can I please grab your date of birth as well, please?

[1 minutes 59 seconds][Customer] : So my date of birth is the 14th of the 4th, 1988.

[1 minutes 58 seconds][Agent] : Paul 1-2, idiot. Perfect. Thank you. And and Kathy is your mum, am I correct?

[2 minutes 10 seconds][Customer] : That's correct. Yeah.

[2 minutes 11 seconds][Agent] : OK, perfect. So I'll add that down here as well. All right, let me load everything up on my end, OK? Get the price enough for you, but so that I can have a better understanding on your mom and your guys situation. What got you looking into funeral insurance recently?

[2 minutes 34 seconds][Customer] : Look, I'm one of three, so I'm a triplet. I've got two other brothers at the same age and half my name really aren't the best. And I'm under pensioner and she's getting to an age where, you know, no one knows what's going to happen, you know what I mean?

[2 minutes 51 seconds][Agent] : Yeah.

[2 minutes 52 seconds][Customer] : And she's a southern, southern lady, southern walk. And you know, we've asked a plenty of times, you know, she needs to sort something out just in case, you know, one day she's no longer here. And no her Nah, don't worry about it.

[3 minutes 2 seconds][Agent] : Yeah, yeah.

[3 minutes 7 seconds][Customer] : I don't want anything and stuff so this is the reason why I've come to enquire about it because I wasn't sure if someone else can get the cover up under her name.

[3 minutes 11 seconds][Agent] : MMM, yeah, yeah. OK, perfect. Well, I will be able to assist you with that today, Paul.

[3 minutes 28 seconds][Customer] : Yep, yes.

[3 minutes 23 seconds][Agent] : So in regards to you getting the cover for your mom, you are able to apply for the cover as long as you are the one paying for it and she is aware of it as well, like you were authorized to be able to purchase the funeral insurance on her behalf.

[3 minutes 39 seconds][Customer] : Oh, OK, Yep.

[3 minutes 41 seconds][Agent] : Perfect. But what I would do is I'll go through the main features and benefits that her policy will hold. And if you have any questions, let me know and then I'll provide you with some pricing.

[3 minutes 48 seconds][Customer] : Yep, Yep.

[3 minutes 52 seconds][Agent] : And then at the end of the call today, I will send you off some information on the cover and the pricing as well as the call cuts out.

[4 minutes 2 seconds][Customer] : Yep.

[4 minutes][Agent] : And I can schedule a call back for later on today as well if it does cut out. So no need to worry about that Paul. Perfect. So, but in regards to the funeral insurance, it is designed to provide that financial protection for you and your siblings once you pass away.

[4 minutes 6 seconds][Customer] : Yeah, Yeah. It's just past three boys. Yeah, she does have, she does have two other daughters and a son, but they're in Greece. Yeah.

[4 minutes 18 seconds][Agent] : Are you all is it just you say boys poor I Oh, OK, is do are you and your brothers? Are you guys, like, identical chocolates or just.

[4 minutes 34 seconds][Customer] : Me and the last one. All right, then you go. But the first one doesn't look nothing like us.

[4 minutes 38 seconds][Agent] : That's so cool. Did you like being a triplet? Yeah, I have twin.

[4 minutes 41 seconds][Customer] : It's pretty far as it as it's up and down.

[4 minutes 46 seconds][Agent] : Yeah. My brothers, they're twins.

[4 minutes 45 seconds][Customer] : But yeah, no way.

[4 minutes 48 seconds][Agent] : They're how old are they now? Yeah, they're 13. And I always to ask them, like, if they swap classes and, like, do stuff like that because I'm not sure what it's like.

[4 minutes 58 seconds][Customer] : Yeah, no, we, we've done some, we've done something like that back in the day.

[5 minutes 1 seconds][Agent] : Yeah. I've always wanted a twin. It would be so much fun.

[5 minutes 6 seconds][Customer] : Yeah. It's actually good.

[5 minutes 7 seconds][Agent] : Yeah. So, yeah, it is designed to provide that financial protection for you and your brothers once you pass. Once your mom passes. Sorry. And we provide a cash benefit up to \$15,000 as well.

[5 minutes 15 seconds][Customer] : Yep, Yep.

[5 minutes 20 seconds][Agent] : Umm. When it comes to that time when your mom passes away, though, Paul, you and your brothers are able to use the funds not only for her funeral, but also for other final expenses that you may have during that time.

[5 minutes 33 seconds][Customer] : Alright, yeah.

[5 minutes 34 seconds][Agent] : And your mom's able to nominate up to five beneficiaries to receive their nominated benefit amount.

[5 minutes 40 seconds][Customer] : Oh well. Yep.

[5 minutes 41 seconds][Agent] : Perfect. But with her policy pull, there is also an accidental death benefit attached.

[5 minutes 50 seconds][Customer] : Alright.

[5 minutes 46 seconds][Agent] : So if your mom was to pass away due to an accident, you and your brothers will receive triple the chosen benefit amount. And it is easy to apply, so there's no need for your mom to undergo any medical checks.

[5 minutes 54 seconds][Customer] : Oh well, yeah.

[6 minutes][Agent] : All Australian investors age between 40 and 79. Acceptance is guaranteed. Perfect.

[6 minutes 7 seconds][Customer] : Alright, Yep.

[6 minutes 9 seconds][Agent] : And if your mom was to suffer an accidental serious injuries such as quadriplegia or paraplegia as an example, before the policy anniversary following her 75th birthday,

the benefit amount will also triple for her.

[6 minutes 23 seconds][Customer] : Yep. Alright. Yep.

[6 minutes 24 seconds][Agent] : And for the 1st 12 months poor, she will be covered for accidental death and accidental serious injury only.

[6 minutes 31 seconds][Customer] : Yep.

[6 minutes 31 seconds][Agent] : Then after the first 12 months, she'll be covered for death due to any cause.

[6 minutes 36 seconds][Customer] : Alright. Yep.

[6 minutes 37 seconds][Agent] : Another benefit that her policy will hold is that provides her with an early.

[6 minutes 48 seconds][Customer] : Yep, Yep. Understand.

[6 minutes 41 seconds][Agent] : Also, it provides her with a terminal illness benefit, which means after holding her policy for 12 months, if she was first diagnosed with the terminal illness with 12 months or less to live by a medical practitioner, we will pay her claim to her in full while she's living to be able to help you and your family with any medical expenses during that time.

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

[7 minutes 5 seconds][Agent] : But you're able to choose cover between 3000 up to \$15,000, Paul. And I'm able to go through as many pricing as you're needing me to today. And her premiums are designed to stay the same as she gets older. So they it's pretty easy to budget around.

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

[7 minutes 21 seconds][Agent] : They won't increase and decrease during that time. Perfect. And when she reaches 85, the premiums will stop. So you won't have to pay anything more after that.

[7 minutes 23 seconds][Customer] : Yeah, yeah. Right. Yep.

[7 minutes 31 seconds][Agent] : Uh, when she turns 85, she will automatically receive a 25% bonus cover that will be applied to her benefit amount for her.

[7 minutes 39 seconds][Customer] : Oh well.

[7 minutes 41 seconds][Agent] : But you can have a read about our premium structure on our

website. If you're wanting to find more, find information about that as well.

[7 minutes 49 seconds][Customer] : Yeah.

[7 minutes 50 seconds][Agent] : And the last benefit that her cover holds as well before I pull up some pricing is that it provides her with an early cash out option. And what that is, Paul asked. At any time after she reaches 85 years of age, she can choose to enter cover and we will pay her 75 of the funeral insurance benefit. That is completely optional. But during that time that she's finding that she's wanting to take up that option that's always available for her. Perfect. But let's go through some pricing. What amount of cover would you think about looking out for you and your family during this time? Call.

[8 minutes 18 seconds][Customer] : Alright, yeah, look, my mum could say if anything could happen she wanted to think amazing. So it's an actual funeral, they're not cheap.

[8 minutes 35 seconds][Agent] : Yeah.

[8 minutes 37 seconds][Customer] : So like we don't have a flop for her or anything. So it's a lot of money. So I know cremations aren't that expensive. So we're looking to get \$15,000 to cover everything. So hopefully if anything will happen, we, we far.

[8 minutes 51 seconds][Agent] : Yeah, yeah. That's understandable. Paul, I'll look at the 15,000 for you then And if you find that the premiums maybe a little too much for you and your family, let me know. We can look at a lower amount of cover because keep in mind there is the accidents or death benefit as well where it will triple.

[8 minutes 51 seconds][Customer] : So Yep, yeah, I'll get ya.

[9 minutes 9 seconds][Agent] : And in future if you find that your mom may require more amount of cover, you can always apply for a top up cover subject to her eligibility during that time as well.

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

[9 minutes 20 seconds][Agent] : Perfect.

[9 minutes 27 seconds][Customer] : Oh yeah, that's not too bad.

[9 minutes 20 seconds][Agent] : So for the 15,000, the fortnightly premium is \$61.81 and with her cover as well. Do you know if your mom has a current will in place call or?

[9 minutes 35 seconds][Customer] : No, nothing.

[9 minutes 36 seconds][Agent] : Oh, OK. Well, we will provide her with a free. I understand Paul.

[9 minutes 38 seconds][Customer] : Well, she's got, she's got, she's got nothing anyway, 'cause otherwise I don't think that's why she hasn't shrimped without getting the wheels done.

[9 minutes 46 seconds][Agent] : Yeah, well, with her policy, we will provide her with a free online legal will that's usually valued at \$160.00. But we will provide it to her for free with her policy.

[9 minutes 47 seconds][Customer] : Yeah, yeah, Alright, Yeah.

[9 minutes 58 seconds][Agent] : And we also have this thing called a real reward attached to her policy, which is the following her first policy anniversary day. We will refund you 10% of the premiums you have paid in that time just as a thank you are staying with Bill. But in terms to the four nightly premium for the 15,000 port, do you find that that is suitable or would you like me to look at a lower amount?

[10 minutes 11 seconds][Customer] : Oh, well, yeah, it, it, it is suitable.

[10 minutes 24 seconds][Agent] : Mm Hmm.

[10 minutes 24 seconds][Customer] : It is suitable. It's just having I have to speak to my \$2.00 as well because one will all be paying for it. So yeah.

[10 minutes 28 seconds][Agent] : Yeah, yeah, 100% poor, but I will let you know as well as that you may pay more in total premiums over the life of the policy than the benefit amount. So please be aware this insurance does not have a savings or investment element.

[10 minutes 40 seconds][Customer] : Yeah, I do that.

[10 minutes 44 seconds][Agent] : So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you're eligible for and your mom decides to take up the early cash back offer.

[10 minutes 54 seconds][Customer] : Yeah.

[10 minutes 55 seconds][Agent] : Perfect.

[11 minutes][Customer] : Yeah.

[10 minutes 56 seconds][Agent] : But I know you mentioned that you wanted to speak to your

brothers, which is completely understandable. Paul, I just want to confirm your e-mail address is yourfirstandlastname@outlook.com.

[11 minutes 8 seconds][Customer] : Yes, that's correct.

[11 minutes 10 seconds][Agent] : OK, perfect. I will send this information to you with the \$15,000 as well and the fortnightly premium. So send that to you now and I'll schedule a call back for me to call you on Wednesday at around what time's most suitable for you on Wednesday. Paul.

[11 minutes 19 seconds][Customer] : Yep, all all depends. I like I what I do in WA, I drive Rd. I drive Rd. trains in WA.

[11 minutes 38 seconds][Agent] : Hmm. OK.

[11 minutes 36 seconds][Customer] : So I might yeah, I was all over the shop so I could I could be running through the bells, could be running through the night.

[11 minutes 42 seconds][Agent] : Yeah.

[11 minutes 42 seconds][Customer] : So if I if I do miss your call, I will call you back.

[11 minutes 45 seconds][Agent] : OK, perfect. Well, I will schedule a call for me to speak to you at 4:30 my time. I think that's about 12:30 your time, am I correct?

[11 minutes 55 seconds][Customer] : Yeah, it would be. Yeah. During the day, Yeah.

[11 minutes 57 seconds][Agent] : OK, OK, perfect.

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

[11 minutes 58 seconds][Agent] : Well, I'll schedule a call back then and OK, perfect.

[12 minutes 1 seconds][Customer] : That'll be 133, three hours behind.

[12 minutes 6 seconds][Agent] : Oh, yeah, fair enough.

[12 minutes 7 seconds][Customer] : Yeah. Yep.

[12 minutes 7 seconds][Agent] : Well, I've put that in and I'll send all of that off to you as well, Paul, while you sit down with your brothers. If any of you have a concern or have any questions further need further information, just note them down.

[12 minutes 20 seconds][Customer] : But Yep, Yep.

[12 minutes 20 seconds][Agent] : And when I call you, I'm more than happy to cover all of that for

you.

[12 minutes 26 seconds][Customer] : No worries though. Thank you.

[12 minutes 25 seconds][Agent] : OK, perfect. That's OK.

[12 minutes 27 seconds][Customer] : But my mum will have to agree to it all correct?

[12 minutes 31 seconds][Agent] : Yeah, that is correct.

[12 minutes 32 seconds][Customer] : Yeah. So it's something I'll, I'll have to talk to her about as well.

[12 minutes 38 seconds][Agent] : Good luck with that full.

[12 minutes 36 seconds][Customer] : So like I said, she's a stubborn woman, but I hold it. No worries though.

[12 minutes 44 seconds][Agent] : Alright, all good. Thank you for your time.

[12 minutes 48 seconds][Customer] : No thank you.

[12 minutes 49 seconds][Agent] : Thank you. Have a lovely day.

[12 minutes 50 seconds][Customer] : That's all. Nice to see you. Bye bye.

[12 minutes 51 seconds][Agent] : Bye.