

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, good morning, Sue Ellen Safdie calling from Real Insurance. We've recently received your expression of interest online just in regards to our life insurance cover. So happy to take you through the cover, explain to you how it all works and go through some options available as well. I'll start though with the details that's come through to me. I have you down here, Sir. Sue Ellen Dixon, is that right? Fantastic. And your date of birth, 25th of May 56th, is that also correct?

[11 seconds][Customer] : Yes, yes, yes, correct.

[30 seconds][Agent] : All right, fantastic. Yeah, Please note calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Umm, can I also confirm that you are a female and in Australian residence, is that right?

[44 seconds][Customer] : That's correct.

[44 seconds][Agent] : All right, fantastic, thank you for that. Your e-mail has come through as Sue sue.alan.dixon@live.com dot AU, is that also correct? Fantastic. And what's your post code, by the way, in New South Wales?

[59 seconds][Customer] : It's, yeah, it's 2.

[1 minutes 8 seconds][Agent] : I can look it up. I can look it up for you if you like. What was the suburb you said? Alright, so let me find that to 650.

[1 minutes 12 seconds][Customer] : It's I think it's 2650 Virginia. It is B double OK ARDINO.

[1 minutes 22 seconds][Agent] : Yeah, OK, Thank you. And that was C. Got it. Yeah, got it. Right. Thank you. And what, what would your postal address distributors there be?

[1 minutes 26 seconds][Customer] : Yeah, it is 2650 double OK ARDINI A postal address is 255 Bars Road, BAHRS Rd.

[1 minutes 48 seconds][Agent] : Yeah, got it. Yeah, popped up there, there. And that's the postal address you mentioned. OK, perfect. And just to help you out here today, I mean what sparked your interest to look into some life insurance cover today?

[1 minutes 54 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 3 seconds][Agent] : Is this your first time really looking to it or is this or is why?

[2 minutes 7 seconds][Customer] : To be honest, we actually have funeral insurance with another company and it's costing a lot for what I think is not much of A benefit.

[2 minutes 21 seconds][Agent] : OK?

[2 minutes 20 seconds][Customer] : And I'm just kind of re.

[2 minutes 24 seconds][Agent] : No, that's fair.

[2 minutes 22 seconds][Customer] : I'm merely shopping around basically, to be honest.

[2 minutes 24 seconds][Agent] : That's understandable.

[2 minutes 31 seconds][Customer] : Yeah, exactly. Yeah. Yep.

[2 minutes 26 seconds][Agent] : So you've got a funeral cover you mentioned and you, you you're now comparing it with the life insurance cover that basically just working out in your mind that if this is a better, you know, option for yourself, you might go this way.

[2 minutes 39 seconds][Customer] : Yep.

[2 minutes 38 seconds][Agent] : That makes perfect sense.

[2 minutes 46 seconds][Customer] : Yep. Yep.

[2 minutes 40 seconds][Agent] : And if you are replacing an existing policy, we recommend that you do not cancel it until the application is approved and you have received this policy in full as it may not be identical to your existing cover. You should also consider the benefits that may not apply waiting periods and may start again.

[2 minutes 57 seconds][Customer] : Yes.

[2 minutes 56 seconds][Agent] : Just keep that in mind whilst taking it short.

[2 minutes 58 seconds][Customer] : Yes.

[2 minutes 58 seconds][Agent] : OK alright, so with our life insurance cover sullen, what it's designed to actually do is provide you and your family with financial protection so it's their for them, for your loved ones through a lump sum payment. If you were to pass away, this benefit could be used to help maintain their lifestyle and even helping pay off, you know, if you're paying off a mortgage, for instance, or loans or any other costs involved in the family. OK, So basically it's there to give you

that Peace of Mind that if something happens to you, your family would have that financial security or stability, OK? Included in this cover as well is an advanced payment of 20% of the benefit amount to help with to a maximum of \$20,000 to help with funeral costs or any other final expenses at the time. So that benefit is in there as well to cover those sort of sort of expenses, OK. In addition to that, there is a terminally ill advanced payment included in the cover as well.

[3 minutes 33 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 58 seconds][Agent] : OK, So now you can actually nominate up to five beneficiaries to receive this benefit amount. OK.

[4 minutes 6 seconds][Customer] : Right.

[4 minutes 7 seconds][Agent] : Now plea, we also keep in mind that it's but but we do everything for you over the phone to make it nice and easy, OK, So there are no forms to fill in or medical checks or blood tests to complete, right?

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

[4 minutes 20 seconds][Agent] : We simply take you through a health and lifestyle questions questionnaire and this will determine the pricing in terms of the policy.

[4 minutes 27 seconds][Customer] : Yes.

[4 minutes 27 seconds][Agent] : OK, Now do you have any questions so far? OK, fantastic.

[4 minutes 30 seconds][Customer] : No, no, that's it's all very clear.

[4 minutes 33 seconds][Agent] : All right, so let's look at now some options available to you and then we can go from there. OK. Now to begin with, have you had a cigarette in the last 12 months?

[4 minutes 42 seconds][Customer] : I don't do that at all.

[4 minutes 44 seconds][Agent] : OK, Sound like me. Never smoked in my life too.

[4 minutes 47 seconds][Customer] : No, it's unders. Has he never attracted me?

[4 minutes 50 seconds][Agent] : No, me too. No, I just never understood why people actually no, no logical sense to me. Just for the record, a clear answer by the yes or no. Have you had a cigarette in the last 12 months? Yes or no?

[5 minutes 1 seconds][Customer] : No, no.

[5 minutes 2 seconds][Agent] : OK, Thank you. Alright, now the options you've got here. So your lowest option is 100,000, OK.

[5 minutes 11 seconds][Customer] : Yep.

[5 minutes 11 seconds][Agent] : And based on your current age, you can select an amount from 100,000 to 300,000.

[5 minutes 18 seconds][Customer] : Right, right.

[5 minutes 17 seconds][Agent] : That's the rate increments go up or down by 50,000. OK? So your next one up from 100 is naturally 150 and so forth.

[5 minutes 21 seconds][Customer] : 100 and 50. Yep.

[5 minutes 28 seconds][Agent] : That's right. OK, So what level of cover would you like to approach? You want to begin with? We can start what you like.

[5 minutes 32 seconds][Customer] : I'll start with the I, I'll start with the 100. Let's let's just start Basically.

[5 minutes 37 seconds][Agent] : Let's let's look at that level there for you.

[5 minutes 37 seconds][Customer] : Yep, Yep.

[5 minutes 39 seconds][Agent] : OK, No problem. Alright, Now if you are choosing 100,000, get yourself covered on this level, OK? You're looking at paying an amount of \$90.10 a fortnight, so that's \$45.05 a week.

[5 minutes 56 seconds][Customer] : Right.

[5 minutes 57 seconds][Agent] : How's that looking for you so far?

[5 minutes 59 seconds][Customer] : Oh, that's pretty good.

[6 minutes][Agent] : OK, very good. All right, so that's now there's a couple of things that we do for you too, so well in which you may not be aware of as well. Umm, we apply the real reward to your policy too. And what that means for you is that following your first policy anniversary date, we are going to refund you 10% of what you have paid through that time. Get 10% back.

[6 minutes][Customer] : Yeah, right.

[6 minutes 19 seconds][Agent] : Always nice to get something back from the insurance company

that you think. All right, so that's a refund of \$234.25 to be more exact.

[6 minutes 30 seconds][Customer] : Yes.

[6 minutes 29 seconds][Agent] : OK, umm, goes back into your pocket. Now let's have a look at what else we do. Another thing that we do for you too, which we've started to do recently. Umm, it's a benefit here which you can utilize uh, which we now send you or provide you with a free online legal will. This is normally valued at the \$160.00 of each policy that is complementary as well, OK? So if you'd like to utilize that service, by all means, it's there for you to, OK. Now the next step is now to take you through the health and lifestyle questions as the final price you've determined on the outcome of these questions, which I'll take you through now.

[7 minutes 7 seconds][Customer] : Yep, sure.

[7 minutes 7 seconds][Agent] : OK, So let's do that for you. So I'll just read out to you a pre underwritten disclosure first. I'll grab your understanding, you and I will head towards those questions. And from there it's pretty much yes or no to each question.

[7 minutes 18 seconds][Customer] : Yeah.

[7 minutes 18 seconds][Agent] : OK alright, perfect, thank you. It means here. 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 make sure with other strange service providers for the purpose administering the policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are that you are applying to it's a life insurance policy and as such, if it didn't take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you, that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. If this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of the policy. Do you understand and agree to your duty, yes or no?

[7 minutes 46 seconds][Customer] : Oh, yes, yes, OK.

[8 minutes 23 seconds][Agent] : OK, fantastic, thank you. All right, so there is a question coming up now in regards to COVID-19. I'll take you through that one. And then it's from there. It's pretty much yes or no to the remainder of the questions. So have you been hospitalised for COVID-19 in the last six months or have you been diagnosed with COVID-19 last seven days? OK, fantastic. All right. Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia, Yes or no?

[8 minutes 48 seconds][Customer] : No, I'm a citizen of Australia.

[9 minutes 5 seconds][Agent] : Yes, Say yes to citizen of Australia. OK, that's fine. Thank you.

[9 minutes 4 seconds][Customer] : I've, I've Yeah, yes, yes, yes.

[9 minutes 11 seconds][Agent] : Have you ever, have you ever had? Sorry. Have you ever had symptoms of being diagnosed with or treated for or in tendency? Medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack or angina. Yes or no. OK, Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia. Yes or no cancer, Leukemia or Melanoma, excluding other skin cancers, Kidney, kidney disorder, hepatitis or any disorder of the liver, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[9 minutes 32 seconds][Customer] : No, no, no, no, no, no, no.

[10 minutes 9 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for what the doctor advised you to be tested for? Not a neuron disease or any form of dementia, including Alzheimer's disease. OK, very good. Moving on to the next question. The next section is in relation to your height and weight.

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

[10 minutes 29 seconds][Agent] : Please be aware that I'm required to obtain a confidence and configure 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. What is your exact height as you know it? OK, thank you. What is your exact weight?

[10 minutes 45 seconds][Customer] : 150 centimetres, 57 kilos. No. 557.

[10 minutes 51 seconds][Agent] : Just the last one we checked was that 6757. Thank you. All right, thank you. So I've got that down, as you mentioned, 57 kilograms. Have you experienced any unexplained weight loss of more than 5 kilos last 12 months?

[10 minutes 59 seconds][Customer] : Yeah, no.

[11 minutes 12 seconds][Agent] : OK. All right, moving now to the next question. 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, civil unrest, or work offshore?

[11 minutes 32 seconds][Customer] : Oh, thank goodness.

[11 minutes 31 seconds][Agent] : I was going to say not that exciting. Alright, so that answer was a no to that question. OK, Alright, fantastic. To the best of your knowledge are you infected with or are you in high of this category for contracting HIV which causes AIDS yes or no? Thank you.

[11 minutes 35 seconds][Customer] : No, no, no, no.

[11 minutes 56 seconds][Agent] : Do you have definite plans to travel or reside outside of Australia IE booked a wee booking travel within next 12 months OK. Do you have existing life insurance policies with other life insurance companies with a combined total sum short of more than \$5,000,000? Yes or no? OK. Have you ever had symptoms of being diagnosed with or treated for intended sick? Medical advice for any of the following diabetes Raise blood sugar Impaired glucose tolerance or impaired fasting glucose. Yes or no Chest pain, high cholesterol or high blood pressure disorder, Tumor, mole or cysts, including skin cancer or sunspots.

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

[12 minutes 47 seconds][Agent] : Have you ever had an abnormal cervical, sleep, thyroid condition, or neurological symptoms such as dizziness or fainting, Disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, Motor neuron disease, sorry, epilepsy, multiple sclerosis, Mastro dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption, Bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma. Yes or no?

[13 minutes 12 seconds][Customer] : Nah, Nah, Nah, new Nah.

[13 minutes 36 seconds][Agent] : OK, thank you. Other than what you really 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 for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[13 minutes 59 seconds][Customer] : I did have surgery in the end of last year, November 24, 2423.

[14 minutes 6 seconds][Agent] : Yep, Yep. OK, that's fine. Yeah, 23 and November 23 you had surgery, you said that's fine. We'll get this is where we can disclose it here for you then that's not an issue. So what condition required the medical examination or advice?

[14 minutes 15 seconds][Customer] : Yeah, Excuse me. I had a fall and I had to have a hip replacement.

[14 minutes 26 seconds][Agent] : Hip replacement. OK, no problem. So on this list here I do have a list of ailments. So hip replace.

[14 minutes 34 seconds][Customer] : I thought I might have been jumping the gun there a bit. Get it?

[14 minutes 36 seconds][Agent] : No, no, you're right. No, actually it's good that you jumped in there. I do have here. I'll just double check here. I'm pretty sure we've got that might come under joint. I'll just double check here. Yes. So we do have, yes, I do. So we've got joint problems including surgery, OK. So that will cover that. Was that yes or no? You're saying to to that?

[15 minutes 12 seconds][Customer] : Yeah, well, I didn't have a job problem. It's actually just fell off and and had fractures.

[15 minutes 25 seconds][Agent] : Oh, you had fractures. OK. Well, in that case, if that's the case, then we can put that down instead if that's what it was. So we've got, yeah, fracture due to injury. There we go.

[15 minutes 25 seconds][Customer] : Yeah, yeah, yeah.

[15 minutes 37 seconds][Agent] : So I'll put that in there for you. Covers that. OK, no problem. So that's in there. And I'm just double checking one more thing. All right, so that covers that no problem. Moving on now to the next question other than which really told me about, are you contemplating

seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

OK, to the best of your knowledge, have any of your immediate family, living or deceased that have been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Yes or no? To the best of your knowledge, has any immediate family suffered from cancer, heart condition, stroke or other major registry disease prior to age 60?

[16 minutes 24 seconds][Customer] : No, no, no, no, no, no.

[16 minutes 57 seconds][Agent] : OK. OK. An immediate family here would only mean your father, mother, brothers or sisters. Only that.

[17 minutes 1 seconds][Customer] : Yeah, yeah. No, no.

[17 minutes 3 seconds][Agent] : OK. All right, that's fine. And the final question, other than one off events gift certificate, all vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline? Motor racing, parachuting, mountaineering, capsailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazard activity. Yes or no? OK, sound like me? Keep my feet on the ground, Sir.

[17 minutes 29 seconds][Customer] : No, yeah, absolutely too old for that.

[17 minutes 38 seconds][Agent] : Yeah. Jeez. You know, young or old, for me, I'll personally, I'll just keep my feet on the ground anyway. Oh, jeez. How many kids do you have? Or grandkids, I should say.

[17 minutes 51 seconds][Customer] : Grandchildren.

[17 minutes 52 seconds][Agent] : Yeah. Did you say 6?

[17 minutes 52 seconds][Customer] : I've got 8, 8:00. I've got 8 grandchildren.

[17 minutes 57 seconds][Agent] : Eight. Oh, wow. Fantastic. Keep you busy.

[18 minutes][Customer] : Yeah, they're gorgeous.

[18 minutes 2 seconds][Agent] : Oh, fantastic, beautiful. All right now let's have a look at the outcome here for you. OK, Yeah, so, and I'd like to tell you the great news here. Congratulations. You now have been fully approved there for life insurance cover. The great news though is that you've been approved no further changes as well. That's that's possible outcome there as well. OK,

so congratulations on that. What this now means to you Sir, and if you like is we can now provide you with immediate cover if we were to do that. The process is very simple. We do send out all these proper policy documents out to you right away. So you get 2 copies.

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

[18 minutes 37 seconds][Agent] : Soft copy will go to your e-mail shortly, usually within 15 minutes of this phone call, which allows you to sit down in your own time, sit down, put them compare them with your current funeral cover if you like and make sure that you're happy with ours. If you're happy with ours, it's, it's nicely in place for you. And if you, you decide to cancel that funeral cover, umm, then you're not, not most of the covers in place, OK, uh, or vice versa. If this happens to be not the right one for you, you're not happy with it. You're not locked into this. OK, you can sit. Yeah, call back and, you know, just apply to cancel, uh, no cancellation fees as long as you do that within that, you know. There's a, uh, cooling off. That also starts from the date you suggest.

[19 minutes 5 seconds][Customer] : Yeah, OK, OK.

[19 minutes 18 seconds][Agent] : So you, you get to pick a future payment date for your first payment, right? So no payments is required today, OK. You could align these payments with your pay cycle or pension cycle.

[19 minutes 25 seconds][Customer] : Yep, yes.

[19 minutes 29 seconds][Agent] : It's an option, OK.

[19 minutes 31 seconds][Customer] : Yep, Yep.

[19 minutes 31 seconds][Agent] : And we can go back as far as 30 days from today, giving you some time to review it as well. OK, So, umm, now did you want to align on a specific day? I mean, first of all, would you be happy with fortnightly payments every two weeks?

[19 minutes 45 seconds][Customer] : Yeah. Now that's, that's my next thing. We've in press, we've applied for the pension and we're just waiting to hear back when we get it. It was.

[19 minutes 52 seconds][Agent] : Yes, yes, OK.

[19 minutes 59 seconds][Customer] : So it would depend on when that starts, if you get my meaning as to when I'll be able to afford to or my next pay, Cos I'm still working at the moment, yeah.

[20 minutes 8 seconds][Agent] : Right, understandable. That's fine.

[20 minutes 16 seconds][Customer] : Yep.

[20 minutes 12 seconds][Agent] : Look, the payment dates can be changed later on, so it's not locked in to that, to that date. So you could pick a date that works for you. Now later on, let's say that comes through and you decide, hang on, it's not aligned directly yet, could you please change it to a particular date? You know, we can, we can make those arrangements for you.

[20 minutes 26 seconds][Customer] : OK, well, let's let's say the 31st of January, H how about that?

[20 minutes 31 seconds][Agent] : OK, no problem. That's easy. All right, so 31st of January, let's let's aim for that. That's that just so you know that the line's on a Friday.

[20 minutes 41 seconds][Customer] : Yep.

[20 minutes 40 seconds][Agent] : OK, so I'll, I'll push you back to your first payment. 31st of January is your first one. From there it becomes every fortnight thereafter.

[20 minutes 47 seconds][Customer] : Yes, thank you.

[20 minutes 47 seconds][Agent] : Now in the in the meantime, as I mentioned there, so and if you want to give us a call and make an arrangement to if that's not suitable, you just give us a call back, OK, no problem, that's fine. Payment methods, just so you know, is that you can choose either to pay through your, you know, debit, direct debit out of your account.

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

[21 minutes 6 seconds][Agent] : There's been account numbers. Or if you prefer, you could still use a card if you like, like a Visa or master debit card or credit card. We don't charge any surcharges on those cards. Yeah.

[21 minutes 14 seconds][Customer] : Oh, right.

[21 minutes 15 seconds][Agent] : Umm.

[21 minutes 15 seconds][Customer] : OK, cool.

[21 minutes 16 seconds][Agent] : What would you prefer to attach for the 31st?

[21 minutes 16 seconds][Customer] : So you need my card or a bank account number, don't you?

[21 minutes 27 seconds][Agent] : Just to attach for the 31st of January?

[21 minutes 29 seconds][Customer] : Yep.

[21 minutes 29 seconds][Agent] : That's right. Yeah.

[21 minutes 30 seconds][Customer] : OK, alright, I'll just go grab my wife.

[21 minutes 33 seconds][Agent] : Yeah, take it.

[21 minutes 33 seconds][Customer] : So I hope I don't lose you. This house hasn't got the best reception.

[21 minutes 36 seconds][Agent] : No, you can put the phone down and come back to it if you prefer. That's easy. Up to you.

[21 minutes 43 seconds][Customer] : That's OK. Sorry. I should have done this. Give me.

[21 minutes 42 seconds][Agent] : Yes, that's OK. I need to apologize.

[22 minutes 2 seconds][Customer] : Yeah, I've had to go on the computer.

[22 minutes 5 seconds][Agent] : Mm. Hmm, The card would be fine. OK, that's that's it. Let's put down card details instead if you prefer.

[22 minutes 4 seconds][Customer] : The card would be fine, yeah.

[22 minutes 12 seconds][Agent] : All right. Now for security purposes, rectangular card details, the call recording will stop. We'll recommence after collect your details, OK? The. OK. Thank you for that. Suellan, Please be advised, the call recording is now resumed for quality and monitoring purposes.

[23 minutes 19 seconds][Customer] : OK, sure.

[23 minutes 24 seconds][Agent] : And finally, Suellan, what I'll do now is read out to you a declaration.

[23 minutes 35 seconds][Customer] : That's great.

[23 minutes 28 seconds][Agent] : I'll grab your acceptance and as promised we are going to send those documents out to you shortly via e-mail and postal as well both OK all right so it does read here. Thank you Sue and Dickson it is important to understand the following information I will ask for your agreement to this term that the end of your policy will not be enforced unless you go to these terms in full real life insurance is issued by Hanover life by array of postulation limited then we'll refer

to as Hanover. Hanover has an arrangement with Greenstone Financial Services firm are referred to as FS Trading as real insurance to issue and arrange this insurance on its behalf and never relies upon the accuracy of the information you provided when assessing your application. That includes the information initiated from you to provide a quote.

[24 minutes 2 seconds][Customer] : Yes, of course, yes.

[24 minutes 13 seconds][Agent] : Hanover has set a target market determination for this product which describes the type of consumers this product is designed for. Now, distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to.

[24 minutes 36 seconds][Customer] : Yes.

[24 minutes 31 seconds][Agent] : Can you please confirm you've answered all our questions in accordance with your duty, Yes or no Thank you. We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you've opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of so well and Dixon receives 100,000 of life insurance. A benefit is not paid event of suicide in the 1st 13 months of the policy.

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

[25 minutes 4 seconds][Agent] : Your premium fee first year of cover is \$90.10 per fortnight. Your premium is stepped, which means we calculated each policy anniversary, which generally increases your age. Uh, just one second. I just wanna make sure I have covered all things here for you.

[25 minutes 22 seconds][Customer] : Mm, Hmm.

[25 minutes 23 seconds][Agent] : I, I believe I have, I just double checked one thing. Do you mind if I place you on hold? I'll be right back soon, I promise.

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

[25 minutes 36 seconds][Agent] : Won't be long.

[25 minutes 37 seconds][Customer] : Sure. Yep.

[25 minutes 37 seconds][Agent] : OK. Thank you. OK, thank you for your patience. So well then there was one thing I didn't cover with you and I do apologise to this.

[26 minutes 59 seconds][Customer] : Yep, sure.

[27 minutes][Agent] : I'll I'll cover that for you just so you have a clear understanding 1st and we'll go back to the declaration re read it out to you to making sure you know your understanding of it. So in regards to your policies, you know that you have been approved.

[27 minutes 20 seconds][Customer] : Yep.

[27 minutes 14 seconds][Agent] : As you know this policy will cover you for death due to any cause except suicide in the 1st 13 months. As you know, addition, there is a terminally ill advanced payment include and cover, which does mean that if you were diagnosed with 24 months or less to live by a medical practitioner, we'll pay the benefit amount in full to you and the money could be used for medical costs, uh, umm, to ensure that you receive best care possible. So that feature is also in there for your own Peace of Mind too.

[27 minutes 20 seconds][Customer] : Yep, Yep, sure.

[27 minutes 44 seconds][Agent] : OK, now that's that. Was there anything else? Uh, yes. So basically your premium stepped, which means it will generally increase each year.

[27 minutes 55 seconds][Customer] : Yes, yes, I can do that. Yeah, yes.

[27 minutes 55 seconds][Agent] : OK, So that yeah, in addition to that, this policy has automatic indexation, which means each year your sum insured will increase by 5% with the certain increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday, you can opt out of this automatic indexation each year. OK.

[28 minutes 18 seconds][Customer] : Right. Right.

[28 minutes 19 seconds][Agent] : Now, now to give you some more insight as to that in particular, umm, just because we've got a premium projection calculator here to give you some concept or understanding of how that works, which I'll share with you as well.

[28 minutes 39 seconds][Customer] : Yep.

[28 minutes 34 seconds][Agent] : So in additions, as an indication, sorry, if you make no changes to

the policy, your premium next year will be \$105.64 a Ford, OK?

[28 minutes 44 seconds][Customer] : Right, right. OK.

[28 minutes 46 seconds][Agent] : And your benefit amount would also have increased to \$105,000 as well, OK?

[28 minutes 52 seconds][Customer] : OK, right. I've got you. I've got you. Yep. Yes. Right.

[28 minutes 55 seconds][Agent] : Now if you are happy and content with that level of cover that you had, which is 100,000, right, and you wanna just keep it there, it's an option, OK, You can opt out of the indexation that year by opting out, your premium is obviously lower, that'll be an option too, OK?

[29 minutes 9 seconds][Customer] : Right.

[29 minutes 8 seconds][Agent] : So keep that in mind.

[29 minutes 10 seconds][Customer] : Yes. OK.

[29 minutes 10 seconds][Agent] : You also have you can also find information about our pre instruction on our website as well, by the way, OK, all right, so that was it. That's just that was the only thing I didn't mention uh, to you. I thought I'd, you know, do the right thing there and go back and just make sure that understood that as well.

[29 minutes 25 seconds][Customer] : Not a problem.

[29 minutes 24 seconds][Agent] : OK, all right, you're happy with all that.

[29 minutes 27 seconds][Customer] : Yes. Happy. Very happy, yes.

[29 minutes 28 seconds][Agent] : All right, all right, perfect. So perfect. So I'll just go back down and we we read that declaration out to you and then we'll get that sorted for you. So it reads here. Thank you. So Ellen Dixon, it is important to understand the following information. I'll ask if you agree with these terms at the end of your policy. Not be enforced unless you agree to these terms in full. Real life insurance is issued by Hanover Life RA of Australasia Limited whom we refer to Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I refer to as GFS trading as real insurance, to issue and arrange this insurance on its behalf. Hannah relies upon the accuracy of the information you provide when assessing application. That includes the information we issued from you to provide a quote. Hannah has set a target to market determination for this

product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website.

[30 minutes 23 seconds][Customer] : Right.

[30 minutes 22 seconds][Agent] : I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered all our questions in accordance with your duty? Yes, for that.

[30 minutes 31 seconds][Customer] : Yes, yes, I have.

[30 minutes 32 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you provided to us in relation to other products and services by agreeing to this declaration of consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pay it's a lump sum benefit amount of so Ellen Dixon receives \$100,000 in mental life insurance. A benefit is not paying even of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$90.10 per fortnight. Your premium is stepped, which means it accounts for each policy anniversary and generally increases your age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount of Sorry, repeat that again. Your sum insured will also increase automatically by 5% each to until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and assume indicative only and does not take into consideration sorry. Repeat that again. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have. With us In Livid. In your premium is amount payable to GFS of between 41% and 55% cover costs. Your premium will be debited from your credit card which you are all size debit from. They are provided to us. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today.

[31 minutes 53 seconds][Customer] : Yes, Yes, yes, that's right.

[32 minutes 19 seconds][Agent] : You should carefully consider these documents to ensure the

product which will needs you have a 30 day calling off. Where you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with placing policies as a new policy may not be to resisting cover. We recommend that we do not cancel an existing policy. Uh, sorry.

[32 minutes 30 seconds][Customer] : Yes, they did it.

[32 minutes 39 seconds][Agent] : We recommend that you do not cancel any existing policy until you receive until you have received and reviewed our policy in form.

[32 minutes 44 seconds][Customer] : Yeah, Correct.

[32 minutes 48 seconds][Agent] : We have the complaints process which can access at any time by contacting us.

[32 minutes 47 seconds][Customer] : Yeah, Yep.

[32 minutes 52 seconds][Agent] : All details are available online and in the documentation we are sending you. Do you understand and agree with declaration yes or no?

[33 minutes][Customer] : Yes, I do.

[33 minutes 1 seconds][Agent] : Thank you. Would you like any other information or would you like me to read any part of the PDSU? Yes or no?

[33 minutes 8 seconds][Customer] : No, that's fine. That's you've been very, very helpful.

[33 minutes 11 seconds][Agent] : You're very welcome. Congratulations.

[33 minutes 14 seconds][Customer] : Thank you.

[33 minutes 13 seconds][Agent] : Hopefully this lifts the burden off your shoulders. It's that's all been now organized for yourself.

[33 minutes 20 seconds][Customer] : Yep.

[33 minutes 17 seconds][Agent] : Look out for those documents coming your way shortly and welcome aboard. That's all.

[33 minutes 20 seconds][Customer] : Thanks for your help.

[33 minutes 22 seconds][Agent] : I'm now well, you're you're so welcome. All right.

[33 minutes 28 seconds][Customer] : You too.

[33 minutes 27 seconds][Agent] : Have a lovely day and happy New Year by the way, to you.

[33 minutes 30 seconds][Customer] : OK. Yeah, you too.

[33 minutes 31 seconds][Agent] : Alright, thanks.

[33 minutes 31 seconds][Customer] : Thanks a lot.

[33 minutes 32 seconds][Agent] : You take care.

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

[33 minutes 33 seconds][Agent] : Bye, bye, bye.