

[5 seconds][Agent] : Welcome to Wheel Insurance. My name is Francis. How can I help you?

[9 seconds][Customer] : Yeah, hello mate, my name is Paul. I'm just looking to get a quote please on on life insurance.

[14 seconds][Agent] : Oh yes, certainly there Paul. So I can definitely help you with your enquiry there today.

[18 seconds][Customer] : Thank you.

[18 seconds][Agent] : I just need to get some basic information from you that was for yourself for support.

[24 seconds][Customer] : Joint please.

[25 seconds][Agent] : We don't actually offer joint policies here for our life insurance. OK, So we can always do your one there. Paul, what's your date of birth there, please?

[31 seconds][Customer] : Yep, I'll do, I'll do it for my wife please.

[38 seconds][Agent] : OK, what's your wife's name and date of birth, please?

[42 seconds][Customer] : Justine spelled with an ENE not IN EE NE.

[46 seconds][Agent] : So just one second. So JUSTENE. Yeah. And what's the surname for just date?

[50 seconds][Customer] : Yep, is that yes. Spell it out for you.

[55 seconds][Agent] : Yep. So sis at the end.

[54 seconds][Customer] : PAPOUTSIS S for Sam again?

[1 minutes 5 seconds][Agent] : Yeah.

[1 minutes 8 seconds][Customer] : Yep, correct.

[1 minutes 5 seconds][Agent] : So, so it's Paputsis 8. Beautiful. And just to confirm there, Paul, that's with Justine. She is of course, a female Australian resident. Please.

[1 minutes 17 seconds][Customer] : Yes, she is. Yes.

[1 minutes 18 seconds][Agent] : Thank you. So just bear with us, OK. And what's Justine's date of birth again?

[1 minutes 25 seconds][Customer] : 2nd of November 71.

[1 minutes 28 seconds][Agent] : OK, beautiful, 1071. OK, one second.

[1 minutes 44 seconds][Customer] : I'm not quite sure, to be honest. Well, I don't think so.

[1 minutes 38 seconds][Agent] : I just out of interest, did you guys put through an inquiry online for just staying under a different name before or No, No, that's all good because your number's popped up here with a profile that's got the same date of birth but with a totally different name. But that's OK. I'll just grab the new profile here. Just bear with us now we're just noting that all calls are recorded. Uh, any advice are provided is general in nature may not be suitable to your situation.

[1 minutes 54 seconds][Customer] : Yep, Yep, Yep, Yep. Oh, just, I don't know, just looking ahead in life, you know, we're in our 50s now, you know, just make sure for security and, you know, for our loved ones at the behind, they're not left out out of pocket. And, you know, that can be looked after and all that sort of stuff. Yeah.

[2 minutes 4 seconds][Agent] : Now if I can ask there, but uh, what's prompted you guys to look into life insurance for just that at this stage, right, Of course, and we say loved ones there. So you guys have a lot of children or other families that you believe in that for or?

[2 minutes 30 seconds][Customer] : Yeah. Just other family members. Yeah. Other family members, cousins, like niece and nephews and stuff like that. Yeah.

[2 minutes 37 seconds][Agent] : Beautiful. Now that's good to hear. Good to hear. And put. Any idea as to what level of cover you think Justin would need at this stage?

[2 minutes 44 seconds][Customer] : The maximum amount that you can offer.

[2 minutes 46 seconds][Agent] : OK, let's bring it up to see what she might be eligible for based on those details.

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

[2 minutes 49 seconds][Agent] : But just one second import. Can I want to confirm with Justin, has she had a cigarette in the last four months? Sorry, has she had a cigarette in the last four months?

[2 minutes 58 seconds][Customer] : And sorry, no, no, she doesn't smoke. No smoker. Yep.

[3 minutes 4 seconds][Agent] : Beautiful. Now. Thanks for that mate. So in terms of what she can apply for, it does start from \$100,000 goes all the way up to \$1 million worth of cover.

[3 minutes 14 seconds][Customer] : OK. Yep.

[3 minutes 14 seconds][Agent] : So just to confirm so I can bring up the price in there, but how much would you like to quite spend on placement?

[3 minutes 19 seconds][Customer] : 1,000,000 please.

[3 minutes 20 seconds][Agent] : Beautiful now, whilst we bring up that project for Justine, uh, Paul, just very quickly to let you know, uh, that's part of our life insurance here.

[3 minutes 30 seconds][Customer] : Yep.

[3 minutes 29 seconds][Agent] : It does also include an advance payment of 20% of the benefit amount uh, to a maximum of uh \$20,000 to help pay for funeral costs as well.

[3 minutes 34 seconds][Customer] : OK, OK, Yep.

[3 minutes 38 seconds][Agent] : And, and in addition that there's also a terminal advance payment included in the cover. Now, if you guys feel that this is suitable for Justine, we would need to speak with her directly, of course, and run her through the process of getting approved and how that's done.

[3 minutes 44 seconds][Customer] : OK, right.

[3 minutes 52 seconds][Agent] : Uh, Paul is basically simply through helping questions over the phone.

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

[3 minutes 57 seconds][Agent] : And then at the end, I, it would basically tell us if she's approved or unsuccessful and also tells us if there's any change to the terms of the premiums as well.

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

[4 minutes 5 seconds][Agent] : OK, but any questions by find that regards are pretty straightforward for her.

[4 minutes 10 seconds][Customer] : Pretty straightforward so far.

[4 minutes 12 seconds][Agent] : Beautiful. Thanks for that, Paul.

[4 minutes 12 seconds][Customer] : Yeah, Yep.

[4 minutes 13 seconds][Agent] : Now in terms of the pricing, I've got to see now just be mindful it is

your ambiguity subject to approval, but for \$1 million, mate, so each fortnight, so every two weeks for just that, that would work out at \$143.66 per fortnight.

[4 minutes 28 seconds][Customer] : Alright, No dramas.

[4 minutes 30 seconds][Agent] : OK, so that's every two weeks there for you guys. Now would you think you'd be able to have a chat with Justine about that port, see if that might be suitable for her or not?

[4 minutes 40 seconds][Customer] : Probably later this afternoon. Late this evening. Yeah.

[4 minutes 44 seconds][Agent] : Yeah, perfect. Look that being the case, but I'll leave that with you guys to have a discussion about, see if that's suitable.

[4 minutes 47 seconds][Customer] : Yep, Yep.

[4 minutes 49 seconds][Agent] : Give us a call back.

[4 minutes 49 seconds][Customer] : When I can call back?

[4 minutes 51 seconds][Agent] : Yeah, my name's Francis. And worst case, what I'm going to do is I'll touch base with you guys tomorrow and if you need us to, to give Justine a direct call, might run her through that process.

[4 minutes 56 seconds][Customer] : Yep, Yep.

[5 minutes][Agent] : All we need to do May is grab her number, give us a time that's suitable, and then we'll arrange a call for her directly to run through that process. OK.

[5 minutes 6 seconds][Customer] : All right. You know, while I'm on the phone, can I do one for myself?

[5 minutes 8 seconds][Agent] : Yeah, just give us one second there, bud. I just need to create another profile here, mate. Just one second.

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

[5 minutes 15 seconds][Agent] : OK. Sorry, please, just one quick check, ma'am, just closing off just there's one for now.

[5 minutes 32 seconds][Customer] : That's alright mate. Yep. Yep.

[5 minutes 37 seconds][Agent] : OK, OK. Now with your details there or if I can get you to confirm

what's your date of birth there please, mate.

[5 minutes 51 seconds][Customer] : 21174.

[5 minutes 54 seconds][Agent] : Oh, beautiful thing. And 1st, I'm just Paul.

[5 minutes 58 seconds][Customer] : Yes, correct. And same surname as Justine.

[5 minutes 59 seconds][Agent] : Yeah, OK. So if I put this as well, beautiful, is that correct mate or?

[6 minutes 1 seconds][Customer] : Yep, Yep, Yep it is.

[6 minutes 7 seconds][Agent] : Yeah, Yeah, what?

[6 minutes 7 seconds][Customer] : Yep, it's one of the one of the sure ones, mate.

[6 minutes 8 seconds][Agent] : I guess I so you sounded pretty Greek, but yeah, it is.

[6 minutes 12 seconds][Customer] : One of the sure ones.

[6 minutes 14 seconds][Agent] : No, I can respect that. Of course. Yeah.

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

[6 minutes 16 seconds][Agent] : And with yourself there, Paul, can I confirm that you're a male Australian resident yourself please mate.

[6 minutes 20 seconds][Customer] : Yes, I am. Yes.

[6 minutes 21 seconds][Agent] : And have you had a cigarettes in the last 12 months?

[6 minutes 24 seconds][Customer] : I've never smoked in my life.

[6 minutes 26 seconds][Agent] : OK, beautiful. So just to confirm with a yes or no then Paul.

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

[6 minutes 31 seconds][Agent] : OK, So yes, so I do apologize. So have you had a cigarette in the last four months, yes or no?

[6 minutes 35 seconds][Customer] : No. No. No. No.

[6 minutes 36 seconds][Agent] : Beautiful, Thank you.

[6 minutes 43 seconds][Customer] : Yeah.

[6 minutes 38 seconds][Agent] : OK, so let's see what your eligibility is here as well, Paul, and then we'll run you through that pricing very quickly. Yes, So it should be the same amount. Yes, it is from 100,000 up to the 1,000,000 for yourself as well.

[6 minutes 50 seconds][Customer] : Yeah, I'll do the maximum.

[6 minutes 50 seconds][Agent] : So what amount would be like to put you on?

[6 minutes 51 seconds][Customer] : Hey, 1,000,000. Yep. 1,000,000.

[6 minutes 53 seconds][Agent] : OK, be at home now with your one, Paul, basically, again, all subject to approval, mate. So that one would work out for you at \$139.93 per fortnight for you.

[7 minutes 4 seconds][Customer] : Yep. OK, alright.

[7 minutes 6 seconds][Agent] : OK, now with you then. Well, how does it sound for yourself given that we've got yourself on the phone there, bud?

[7 minutes 8 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 14 seconds][Agent] : Yeah.

[7 minutes 14 seconds][Customer] : What? What else did you want to know?

[7 minutes 14 seconds][Agent] : So honestly, I'm asking how does it stand for your One at this stage?

[7 minutes 18 seconds][Customer] : Yeah. No, no. That sounds great, mate. That sounds good.

[7 minutes 21 seconds][Agent] : OK. So if you feel that you're 1 suitable there, Paul, what I can do for yourself there is basically run you through the health and ask our questions if you want to see if you're eligible.

[7 minutes 30 seconds][Customer] : Yep.

[7 minutes 30 seconds][Agent] : And then if you get approved, you can actually get yourself covered straight away.

[7 minutes 35 seconds][Customer] : OK. Are you the only guys that do the maximum 1,000,000?

[7 minutes 34 seconds][Agent] : And then we've just changed one like I said, yeah, yeah, that's the maximum that we offer based on those details that you provided there.

[7 minutes 43 seconds][Customer] : Yeah. OK, alright. OK.

[7 minutes 42 seconds][Agent] : But OK. And is that, is that going to be suitable for you guys at all or?

[7 minutes 48 seconds][Customer] : Yeah, I, I just, I think I saw, I saw another company, I'm not sure

if it is right. They offered up to 2 million.

[7 minutes 54 seconds][Agent] : Oh, look, I'm not sure. There's literally thousands of companies out there that might offer the life insurance.

[8 minutes][Customer] : Yeah, yeah. Yep. Right.

[7 minutes 59 seconds][Agent] : I'm not too sure who offers what exactly, but you know, I guess that's a decision that you've got to make that's going to be suitable for you guys or not there.

[8 minutes 8 seconds][Customer] : OK. Alright, then.

[8 minutes 10 seconds][Agent] : Yes. So do you feel that 1,000,000 would be suitable for what you need so we can run you through that process?

[8 minutes 13 seconds][Customer] : Yeah, Yeah, I could. I could hear. I can hear what you got to offer. If I'm approved, I'll let you know. Yes or no? Go ahead with it. Yeah.

[8 minutes 19 seconds][Agent] : Yeah, perfect. No worries.

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

[8 minutes 21 seconds][Agent] : So let's complete your profile here, Paul, that way, at least for me, if you are going to be approved in place, right, just to confirm there, what's your best e-mail address there please, Paul?

[8 minutes 31 seconds][Customer] : P for Paul. P for Paul, V for Victor, J for Jack, then one word. Prostock.

[8 minutes 33 seconds][Agent] : Yep, Yep, Yep.

[8 minutes 38 seconds][Customer] : PROSTOCK numbers 440@gmail.com.

[8 minutes 47 seconds][Agent] : Oh, beautiful. Thanks. Right now, the best number here, Paul, that's counts 0421931271.

[8 minutes 54 seconds][Customer] : Yes, please.

[8 minutes 55 seconds][Agent] : And what's your post code Place for beautiful and the suburb there please, beautiful and just the house number and street name as well.

[8 minutes 58 seconds][Customer] : 5041 Panorama #26 Spring Bank Rd.

[9 minutes 6 seconds][Agent] : Place for beautiful and that's the same that's the same as your partial

address as well.

[9 minutes 14 seconds][Customer] : Yes, it is.

[9 minutes 15 seconds][Agent] : Beautiful Now Paul, before we run you through the application today, just to explain to you how that works. Umm, first of all, I'm going to read you these two quick paragraphs here, mate basically just states that when we ask you these questions, you could answer honestly and correctly for me.

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

[9 minutes 28 seconds][Agent] : Uh, now when would you ask you these questions Paul before you respond, uh, if you could've let me to ask the question in full. Then when the question is complete, I'll actually prompt you for a yes or an after each question. OK, so give us one minute here and we'll get started for you. So this reads the following.

[9 minutes 40 seconds][Customer] : OK, no worries.

[9 minutes 45 seconds][Agent] : So again, thank you. So again Paul, please be aware all calls are recorded for quality monitoring purposes and again, noting any advice you may provide is general in nature may not be suitable to installation. We collect your personal information to provide insurance quotes. It should cover other related services. Uh, we will share this with you insure and make sure with other Australian service providers for the purpose of administering your policy handling claims. So one second, our privacy policy tells you more, including how to access and collect your information and lodge complaints about breach of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have a duty to take reasonable care to not make initial representations. This means that you need to ensure that you understand each question I ask you and they provide honest, accurate and complete answers. Let's answer each question in full. Even if you have provided some information to us in any early discussions you have had, if you do not take reasonable care, you may breach your treaty. And if this happens, your insurer may be entitled to cancel your policy, decline or claim or make adjustments to the terms and conditions of your policy support to confirm they might do understand and agree to your duty. Yes or no?

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

[10 minutes 56 seconds][Agent] : Beautiful, thank you. Now the first question it does, it is in reference to COVID-19 and it does rape. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no? Beautiful. Now starting to that application for the first question, rates for you, are you a citizen or permanent residents of Australia or a citizen of New Zealand currently residing in Australia, yes or no?

[11 minutes 11 seconds][Customer] : No, I'm a permanent resident. Yes. Yes.

[11 minutes 27 seconds][Agent] : OK, so you're a permanent resident of Australia, OK. And you're living here full time as well, of course.

[11 minutes 34 seconds][Customer] : What was that? Sorry.

[11 minutes 35 seconds][Agent] : So and you live here full time in Australia as well.

[11 minutes 39 seconds][Customer] : Yeah, I'm, I'm a permanent. I'm born in Australia. Yeah, yeah.

[11 minutes 42 seconds][Agent] : Yeah. So that's what we're asking of course is like I said, these questions would you need, can we give a yes or a no? So just to confirm then that you are from the resident of Australia living here full time, correct?

[11 minutes 47 seconds][Customer] : OK, Yes.

[11 minutes 53 seconds][Agent] : Beautiful. So I'll let that as yes for yourself. Then pause the next question. Raids. Have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following? Now the first one, raid. Stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Yes or no. Lung disorder excluding asthma state apnea or pneumonia, yes or no Cancer, Leukemia or Melanoma, excluding other skin cancer Yes, Honor. Kidney disorder Yes Honor. Hepatitis or any disorder of the liver Yes Honor.

[12 minutes 13 seconds][Customer] : No, no, no, no, no.

[12 minutes 34 seconds][Agent] : Anxiety, depression or stress require medical treatment or any other mental health disorder. Yes. Honor. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for? No, it's neuron disease. Any form of

dementia including Alzheimer's disease. Yes or no? Now the next section is to your height and weight. Please be aware that I'm required to obtain a confidence figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures. Words are high and weight ranges. So, Paul, what is your exact height, please? In centimeters or facing inches, please. Beautiful. And what is your exact weight in KG? Stones or pounds, please? Yeah. And what measurements have been there, Paul?

[12 minutes 40 seconds][Customer] : No, no, 180 centimetres, 90 kilos.

[13 minutes 25 seconds][Agent] : Beautiful. Thanks so much. Now moving forward, it's there. Just asking, have you experienced any unexplained weight loss of more than 5 kilos or 5 kilograms in the last 12 months? Yes or no? Perfect. So let's bring up the next section here for you. OK? Now with regards to your work, Paul, does your work require you to go underground? Work heights above 20 meters, dark depths below 40 meters? Use explosives or travel to areas experiencing war or civil unrest, Work offshore? Yes or not? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or not?

[13 minutes 36 seconds][Customer] : No, no, no.

[14 minutes 7 seconds][Agent] : Do you have definite place to travel or reside outside of Australia IE books or we'll be booking travel within the next 12 months. Yes or no? Yeah, lucky you. And when you do travel the poor ***** place, ask which country or countries do you intend to travel to a residing place.

[14 minutes 16 seconds][Customer] : Yes, yeah, London and Europe isn't travelling yet.

[14 minutes 29 seconds][Agent] : OK, so when you say Europe specifically, is there any specific countries besides London that you'll be going to at all?

[14 minutes 35 seconds][Customer] : Greece.

[14 minutes 36 seconds][Agent] : Oh, Greece. Beautiful.

[14 minutes 40 seconds][Customer] : Stop. Yep.

[14 minutes 37 seconds][Agent] : So the reason why we ask that they're paused because it's only at time of application, but I can let you know that if something happens to you while you're outside of

Australia with real life insurance, it does provide you with 24/7 worldwide coverage anyway.

[14 minutes 52 seconds][Customer] : OK, Cool.

[14 minutes 51 seconds][Agent] : OK, so it comes here outside of Australia when you go to London and Greece.

[14 minutes 55 seconds][Customer] : Lovely.

[14 minutes 55 seconds][Agent] : Paul, sorry, what's that? Sorry. Yep.

[14 minutes 57 seconds][Customer] : Yep, I said. Lovely. Yep. That's great.

[15 minutes][Agent] : Beautiful. Thank you. Now to confirm that call, when you do travel there to London in Greece mate, to confirm, will you be overseas for longer than three consecutive months, yes or no?

[15 minutes 10 seconds][Customer] : Yes.

[15 minutes 11 seconds][Agent] : OK, now in that case then it's now. Just asking, are you planning to permanently relocate outside of Australia? Yes or no?

[15 minutes 19 seconds][Customer] : No.

[15 minutes 20 seconds][Agent] : OK, that's all good. Now moving forward, do you have existing life insurance policies with life insurance companies with a combined total sum assured of more than \$5,000,000? Yes or no?

[15 minutes 32 seconds][Customer] : No.

[15 minutes 33 seconds][Agent] : Perfect. So Paul, we're actually at the halfway mark now. This is the rest of the health questions.

[15 minutes 38 seconds][Customer] : Yep.

[15 minutes 38 seconds][Agent] : So that question that I asked before it applies again, which I'll read out to you then we'll read you those conditions that apply this time and then we'll, uh, we'll jump into the last part. So it reads again. Have you ever had symptoms of being diagnosed with are treated for or intensive medical advice for any of the following? Now the first one on this here reads diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes, I know. Chest pain, high cholesterol or high blood pressure, yes, I know. Tumor molar cyst, including skin cancer or

sunspots, Yes, I know. Have you ever had an abnormal PSI test or an enlarged prostate? Yes Honor. Forward condition or neurological symptoms such as dizziness or fighting, Yes, Honor.

[16 minutes 2 seconds][Customer] : No, no, no, no, no, no.

[16 minutes 27 seconds][Agent] : Disorder of the stomach, bell, gallbladder, or pancreas Yes, Honor. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Yes. Honor any illegal drug use, abuse, prescription medication, or received medical advice or counseling for alcohol consumption. Yes or no. Bladder or urinary tract disorder, Yes or no. Uh disorder or disease? Yes or no. Sleep apnea or asthma, excluding childhood asthma, Yes or no?

[16 minutes 31 seconds][Customer] : No, no, no, no, no, no, no, no.

[17 minutes 4 seconds][Agent] : Beautiful. So nearly done, Paul. You're doing really well actually. So there's just a few to go. And the next question just asks, other than what you have really told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Are you awaiting results for any medical tests or investigations such as but not limited to umm, any surgeries, X-ray scans, blood tests or biopsies? Yes or no? And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks, Yes or no?

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

[17 minutes 42 seconds][Agent] : Yeah. Third last question, Paul, and we're done for today, mate. To the best of your knowledge, if any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familiar the Midas polyposis, yes or no. And to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60, yes or no. And last question, Paul, and we're done for today. Other than one off events, gift certificate vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline? Motor racing, parachute and AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity, Yes or no?

[17 minutes 58 seconds][Customer] : No, no, no.

[18 minutes 35 seconds][Agent] : Beautiful. So that's the end there, Paul. So what I'll do there is have the application submitted for you.

[18 minutes 40 seconds][Customer] : Yep.

[18 minutes 40 seconds][Agent] : That'll come back just within a few moments. So let us know what the outcome is. So won't be too long. OK.

[18 minutes 44 seconds][Customer] : Alright mate. No worries.

[18 minutes 45 seconds][Agent] : Yeah, thanks for appreciate your patience so far, bud.

[18 minutes 50 seconds][Customer] : Thanks. Bye.

[18 minutes 48 seconds][Agent] : So one second, OK, here we go. Yes, I put the great news there, but you've been fully approved for the life insurance.

[19 minutes 3 seconds][Customer] : Yep. Yep. Yep.

[18 minutes 57 seconds][Agent] : And the other great news is that there was no changes to the premiums that we quoted earlier because it does show that you're in general good health based on the outcome of your application.

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

[19 minutes 7 seconds][Agent] : And there was no other exclusions as well.

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

[19 minutes 9 seconds][Agent] : So what that basically means Paul, is that given that you've been approved, this policy will cover you for death due to any cause except suicide in the 1st 13 months, which basically means there's no waiting period for death through the natural causes or accidental death for you. OK?

[19 minutes 24 seconds][Customer] : Yep. Yep. Yep.

[19 minutes 25 seconds][Agent] : Now then on your advance payment, how that works is that if you were diagnosed with 24 months or less to live by a medical practitioner, we would actually pay you that \$1 million to yourself whilst you're still alive and living, OK?

[19 minutes 37 seconds][Customer] : Yep. OK, cool.

[19 minutes 38 seconds][Agent] : And you may well be aware of this poor that with the premiums, let

me know that your premium messed up, which means it would generally increase each year, OK.

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

[19 minutes 46 seconds][Agent] : And you know who you asked before if we offer other \$1,000,000. So at this stage we don't based on the details you provided. However, I'm not sure if you're aware of this before that with your premiums increase each year, your level of cover actually increases by 5% each year as well. OK. So to give you an example, it shows you that as an indication. So in addition, this policy has automatic indication which means each your sum insured.

[20 minutes 2 seconds][Customer] : OK Yep, Yep.

[20 minutes 12 seconds][Agent] : Will increase by 5% with associative increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday.

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

[20 minutes 22 seconds][Agent] : Now, if maybe poor, you cannot be able to do schematic indexation each year. So as an indication, if you make no change to the policy, your premium next year will be \$157.06 per fortnight. However, your level of cover poor would have been increased to \$1,050,000. OK.

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

[20 minutes 42 seconds][Agent] : And then the Mixi it'll it'll increase by another 5% in addition to that 1,000,000 to \$50,000 and so on. So over the coming years it now it will keep increasing unless you opt out of it of course.

[20 minutes 42 seconds][Customer] : Yep, Yep, Yep.

[20 minutes 53 seconds][Agent] : So over a certain period of time you may well reach over that \$2,000,000 in in in total anyway, if that makes sense. OK.

[21 minutes 1 seconds][Customer] : Yes, yes, Yes.

[21 minutes 2 seconds][Agent] : Now if you need to, of course, you can also find information about our pre instruction, our website port.

[21 minutes 15 seconds][Customer] : Yep.

[21 minutes 8 seconds][Agent] : Well, look, yeah, that you've been approved there, Paul, like I

mentioned before, we do have a, a process available here for you that basically, you know, what we can do is actually get yourself covered. First of all, if that way we can get all the documents out for you to review with Justine as well. And if you're happy with everything, then like I said, get just give us a call. We can run her through her one tomorrow as well.

[21 minutes 30 seconds][Customer] : Yep. Yep. Yep.

[21 minutes 30 seconds][Agent] : And once we get yourself covered there, Paul letting you know that there's actually a 30 day calling off.

[21 minutes 38 seconds][Customer] : Yep. Yep, Yep, Yep, Yep.

[21 minutes 36 seconds][Agent] : That you're eligible for, which basically means that if you decide that it's not suitable for you, you can simply give us a call and apply to cancel it, right within that 30 days. And any premiums that you have paid in that time pool gets refunded back to you in full. As long as the claim hasn't been made, of course. OK.

[21 minutes 52 seconds][Customer] : Of course. Yep, Yep, Yep.

[21 minutes 53 seconds][Agent] : Yeah, to be able to do that, there's actually no payment required today as well. You can actually, you can actually nominate your first payment date in the future that that aligns with the payday or whatever day that's suitable for you.

[21 minutes 58 seconds][Customer] : OK, Yep.

[22 minutes 6 seconds][Agent] : And whatever that you select port, it will be done every fortnight after that. Now to be able to do that, what day, what day would you like that first payment to come out there, bud?

[22 minutes 10 seconds][Customer] : OK, let me see. And do I get covered on that day when it gets paid or start of today? It's alright. OK, let me check the dates.

[22 minutes 19 seconds][Agent] : No, you actually get covered as of today, mate, believe it or not, of course.

[22 minutes 27 seconds][Customer] : Just checking now. Oh, OK.

[22 minutes 38 seconds][Agent] : OK, let me have a look. Oh, that's a Saturday port. So we can do it on the Saturday. So we can maybe do it on the Friday before or the Monday after if you like.

[22 minutes 35 seconds][Customer] : The 25th of January, the Monday after please.

[22 minutes 47 seconds][Agent] : OK, so that's the 27th just. Oh, no.

[22 minutes 49 seconds][Customer] : Yes.

[22 minutes 49 seconds][Agent] : Well, that's actually a public holiday. Just give us one second. That's really the pub. I just give us one second for.

[22 minutes 53 seconds][Customer] : Oh, the next day after that, then on on the Tuesday.

[22 minutes 58 seconds][Agent] : OK, look, I'll let you know that we can definitely do it for that Tuesday for you. But look, I'll let you know upfront that given that your birthday is coming up on the 21st, right, the premiums do change slightly given you're gonna be one month, uh, one year older at that time. So you have two options. You pull, you can actually do it for that day, which is going to be the 29th I believe on the Tuesday.

[23 minutes 10 seconds][Customer] : Yep, Yep, Yep.

[23 minutes 17 seconds][Agent] : And then the premium will then be \$149.58 per fortnight or if you pay it the first time any day before your birthday, it will then bring it back to that premium before. So what would you like to do?

[23 minutes 29 seconds][Customer] : Alright.

[23 minutes 30 seconds][Agent] : Would you like to do for before or after your birthday?

[23 minutes 31 seconds][Customer] : But I so, so if I paid on my birthday 139, after that we'll go back to 100 and well jump up.

[23 minutes 31 seconds][Agent] : No, no, no. So if you do it on the day before, any day before your birthday, so from the 20th and before, it will be at \$139. Umm, that premium that I quoted you earlier.

[23 minutes 42 seconds][Customer] : Yep, Yep, Yep, Yep.

[23 minutes 48 seconds][Agent] : Umm, so it did change for me. That is correct, yes.

[23 minutes 49 seconds][Customer] : For the next 12 months or I'll make it on the 20th.

[23 minutes 55 seconds][Agent] : OK, beautiful. So that 20th, let me have a look. And that will change back for you, yes.

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

[24 minutes 1 seconds][Agent] : So that's reverted back to the \$139.93 per fortnight and then it'll be every fortnight after that for you. OK.

[24 minutes 8 seconds][Customer] : All right.

[24 minutes 9 seconds][Agent] : Yeah, But with your preferred payment method there, bud, you can actually nominate just the BSB and account number or a debit credit card. What's your preference there today, mate?

[24 minutes 8 seconds][Customer] : No dramas card. Thanks.

[24 minutes 18 seconds][Agent] : OK. Is that Deja or MasterCard there, bud?

[24 minutes 20 seconds][Customer] : MasterCard please.

[24 minutes 21 seconds][Agent] : Beautiful. Now just before you give us those details, I want to let you know that for security purposes, while obtain your card details, the call recording will stop and we'll recommend after with collecting your details. None. Yes. So that's been there Paul. And just to confirm intellectual to please be advised that the call recording has now resumed for quality and monitoring purposes. And Paul confirmed that you're, of course, authorized to use that card. Of course.

[25 minutes 33 seconds][Customer] : Yep, yes.

[25 minutes 38 seconds][Agent] : Beautiful. Now, before we read you this final declaration, Paul, which upon your acceptance, like I said, you'll be covered as of today, though your first time won't come out to the 20th. I just want to reconfirm again the name to have his Paul propose you did confirm date of birth as the 21st of the 1st 74 being in a male Australian resident. All correct, beautiful. So bear with us in here. This final declaration, Paul takes about two to three minutes to read.

[25 minutes 46 seconds][Customer] : Yep, Yep, Yep.

[26 minutes 1 seconds][Agent] : Upon your acceptance, we'll be covered. And we'll explain how we get all the documents out for you as well.

[26 minutes 6 seconds][Customer] : No worries.

[26 minutes 5 seconds][Agent] : OK, so this reads, thank you Paul. It is important you want to send the following information. I will ask for your agreement for these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real life insurance is issued by Hanover Life Array of Australasia Ltd whom we will refer to as Hanover Hanover Arrangement with Greenstone Financial Services who all will refer to as G Fish trading as real insurance issue and arrange this insurance on its behalf and other relies upon accuracy of the information you have provided when assisting your application that includes information or witness should be collected from you to provide a quote. And another has set a target 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 send a copy on our website. I need to remind you of the due to the reasonable care that you are greater. So Paul, can you please confirm you have answered all of your questions in accordance with your duty, yes or no?

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

[27 minutes 5 seconds][Agent] : And just a second-half. When we're done mate, we may just read that we may from time to time provide office to you via the communication methods that provided to us in relation to other products and services. By agreeing to this declaration, your consent allows to contact you for this purpose until you opt out. You can update this at any time by contacting us. Next step. The cover pays a lump sum benefit amounts of Paw Paw but puts us receives \$1 million in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$139.93 per fortnight. Your premium is STEP which means it will be calculated that each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you cannot do oh sorry. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until you 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 does not take into account any existing policies you may have with us. Included in your premium is net payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from your credit card, which

are authorized debit from and are provided to us. The policy documentation, PDS and FSG will be mailed here and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product mutual needs. You have a 30 day cooling off. When you might cancel your policy and any premium you know paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policies until you have received and reviewed that policy in full. We have the complaint to process. We can access any time by contacting us. Full details are available online and in the documentation we are sending you. So Paul, two final questions there for yourself, bud. First of all, do you understand and agree with the declaration, yes or no?

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

[29 minutes 10 seconds][Agent] : And last of all mate, would you like any other information or would you like me to read any part of the PBS to you? Yes or no?

[29 minutes 17 seconds][Customer] : No.

[29 minutes 18 seconds][Agent] : So that's all done poor. So congratulations, you're covered as of right now. So in the next hour or so, we're going to send you a copy of your policy schedule to your e-mail.

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

[29 minutes 28 seconds][Agent] : Please make to report that you do check your junk order just for the first time and the hard copy including beneficial forms will follow within three to five business days.

[29 minutes 38 seconds][Customer] : Yep.

[29 minutes 37 seconds][Agent] : So all we confirmed that the e-mail there again was ppbjprostock440@gmail.com.

[29 minutes 46 seconds][Customer] : That's the one.

[29 minutes 47 seconds][Agent] : Beautiful site, Paul. With regards to just Teams one as well, I've put those notes in for yourself as well.

[29 minutes 55 seconds][Customer] : Yep.

[29 minutes 52 seconds][Agent] : And I did set a call back for you guys tomorrow, but literally I'm actually here till 8:00 this evening. We're in Sydney, so we're half an hour in front of you guys. Would you want me to try you guys maybe this evening to speak with Justin to get her one sorted or would you like to call you guys tomorrow and arrange a call back anytime?

[30 minutes 2 seconds][Customer] : Yep, tomorrow will be right. Yeah, tomorrow. Yeah.

[30 minutes 10 seconds][Agent] : OK, perfect, perfect. So I'll put a call back sometime tomorrow there. Paul. It's I'll give you a call and if you need to give her a call, let me know and I'll organize that for you guys. OK. Yeah, please.

[30 minutes 19 seconds][Customer] : Alright, just got a quick question for you with with the funds. If I happen to just magically pass away, who receives the funds?

[30 minutes 29 seconds][Agent] : Yes, so you have to nominate your beneficiaries there, Paul. So when we send you the hard copy of your policy documents, you're going to receive the beneficiary forms there mate.

[30 minutes 34 seconds][Customer] : Yep, Yep, Yep. All right.

[30 minutes 37 seconds][Agent] : So all you do is sort that, send them back to us or you can actually call that into us as well if you need to with our support team.

[30 minutes 42 seconds][Customer] : Done. All right, all right. No worries at all. Done.

[30 minutes 43 seconds][Agent] : OK Paul, thank you so much mate.

[30 minutes 47 seconds][Customer] : Thanks, Bronson.

[30 minutes 46 seconds][Agent] : All the best and if you safe travels if I don't speak to you, but if not, you take care and have a great day bud.

[30 minutes 51 seconds][Customer] : You too. Bye. Thank you.

[30 minutes 52 seconds][Agent] : Thank you very much. Cheers. Bye. Bye.

[30 minutes 54 seconds][Customer] : See you.