

[1 seconds][Agent] : Hey, Teresa, we split the Commission on this one or what?

[2 seconds][Customer] : Hey, we should do it with \$230.

[7 seconds][Agent] : Whoa. Now, do you say anything or did he did he mention me?

[9 seconds][Customer] : He said he was waiting for a call back from you.

[11 seconds][Agent] : Must have mentioned me. All right. OK. Whenever you're ready.

[13 seconds][Customer] : Yep, you've taken them 3 underwriting.

[15 seconds][Agent] : Oh, that's good. All right. Let me know when you're ready. Now have a chat with him. Stewie.

[20 seconds][Customer] : OK, 321.

[25 seconds][Agent] : Hi there. Stewart, it's Zach here from One Choice Insurance. How you going?

[29 seconds][Customer] : I'm good myself.

[31 seconds][Agent] : Yeah, Good. Thank you. Thanks for asking. Thank you so much for calling back in before we have a chat. So could you confirm your name and date of birth, please? Thanks to it. I'll let you know too, that our calls are recorded and any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Now, how can I help you today, Stuart?

[39 seconds][Customer] : Stuart Grant Chapman 24663 I'm just trying to catch up with you because you you were going to ring me back a couple of weeks ago when after you'd given the information about my operation on my face to the underwriters and then you were going to ring me back once you'd heard from them to so I can give you bank account details.

[1 minutes 11 seconds][Agent] : Yes, yes. So we went through that. Let me just bring it up now. OK, OK, that's right. Yeah, I've been trying to get a hold of you for a few weeks there. Yeah, I was trying to, Yeah.

[1 minutes 35 seconds][Customer] : Well, yeah, 'cause I've, I've, we, we've been, we've been away, but I've, oh, I've had my phone with me all the time.

[1 minutes 44 seconds][Agent] : Oh, OK. No, no, I mean, I'm trying to get a hold of you. Maybe we just didn't. Must've been the wrong time. Umm. So what were you thinking with the with the cover

there? Umm, Stuart.

[1 minutes 54 seconds][Customer] : Well, yeah, it was like the, I think the the last time I talked to you it said it was 300. And was it 350?

[2 minutes 1 seconds][Agent] : So it's \$230.58 a month for the \$300,000 of cover. OK. So you're still happy with that? Were you still OK? Well, it looks like that, umm, what's happened is it has expired since we did last speak. So we'll have to just go through that again because you and I did speak earlier in September when we started the application. And now that at the end of November, at end of October, it's been more than 30 days. So it looks like the application has expired. So I'm just going to bring up a new quote for you. So can I just confirm against you, you're a male New Zealand resident, is that correct? And have you had a cigarette in the last 12 months? Yes or no? OK, so we can look between \$100,000 to \$750,000 just to ask you against you, how much would you like me to quote you on today?

[2 minutes 8 seconds][Customer] : Yep, Yeah, yes, yes, yes, no, the same, same as what we talked about last long the 300, yeah.

[2 minutes 57 seconds][Agent] : The the three, the 300,000, Yeah. And were you happy to have that completed monthly or were you thinking fortnightly best to it or fortnightly no problem. So a fortnightly you'd like to make that no problem. So we have another look here. So fortnightly it was just give you the price now \$106.43 a fortnight. So that was going to be OK. So as I mentioned, sure, we're going to have to go through those questions again, but now we have all the information so we can just get straight through them. Umm, I'll just confirm you're still at 12, Andrew Straight as the address, correct?

[3 minutes 8 seconds][Customer] : Board might be, yes, yes, that's fine, yes.

[3 minutes 42 seconds][Agent] : OK, no problem. Let's have a look here. I'm just going to need to read you this again. It's our pre underwriting disclosure. It's just going to ask you to be honest when you go through the questions. So it does read. Please be aware all calls are recorded for quality and for monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services, and we will share this with your insurer and may share it with other

service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure. So before you enter into a life insurance contract, you have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you end on what terms you do not need to tell them. So you do not need to tell us things that we already know or should know as an insurer or which reduces the risk We insure you have this duty until the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this there, Stuart? OK, no problem. Now let's get through these questions again. Let's take a look here. OK, So question number one was are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand, Yes or no?

[5 minutes 6 seconds][Customer] : Yes, yes.

[5 minutes 26 seconds][Agent] : OK. Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? Question one is stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukemia excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver. Anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

[5 minutes 43 seconds][Customer] : No, no, no, no, no, no, no.

[6 minutes 13 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

[6 minutes 25 seconds][Customer] : No.

[6 minutes 26 seconds][Agent] : The next section is in relation to your height and weight. So please be aware I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or

height and weight ranges.

[6 minutes 46 seconds][Customer] : 1.83 metres, yes.

[6 minutes 41 seconds][Agent] : So, Stu, what is your exact height, 183 centimeters, and what is your exact weight there? Stuart? 91.5 KGS Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[6 minutes 54 seconds][Customer] : 91.5 kilos no.

[7 minutes 6 seconds][Agent] : Thank you. 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 or civil unrest, or work offshore to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have any definite plans to travel or reside outside of New Zealand? For example, booked or they'll be booking travel within the next 12 months. Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5 million. Thank you. Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following question one was diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol, or high blood pressure.

[7 minutes 21 seconds][Customer] : No, no, no, no, no, no, no.

[8 minutes 16 seconds][Agent] : A tumor, mole, or cyst, including skin cancer, sunspots, or Melanoma. Have you ever had an abnormal PSA test on enlarged prostate, thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, or pancreas. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug, use of use of prescription medication, or receive medical advice or counseling for alcohol consumption.

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

[8 minutes 56 seconds][Agent] : Bladder or urinary tract disorder, blood disorder or disease and sleep apnea or asthma, excluding childhood asthma. Thank you. Now this next question does refer to the last three years, but this is also where we're going to put some information. We're going to

have to leave notes again regarding the growth that you had, Stewart. So we'll just quickly note that down. So other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awakening the results of any medical test slash investigation? Yes or no?

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

[9 minutes 34 seconds][Agent] : OK, now I'll leave some notes in this section regarding the growth in your face. So because it has the app, the old application has expired, the notes haven't saved. So what was the name of it again? Sorry, Stuart.

[9 minutes 34 seconds][Customer] : Oh God no. I haven't got a bit of paper. Hang on.

[9 minutes 51 seconds][Agent] : What I can do, Stuart, is Oh, you're right. You're right, because what I was going to say, I do have umm, my, my recording, umm, from the last call, it's just not written down. It's your voice.

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

[10 minutes 2 seconds][Agent] : Umm, I was going to bring that up to confirm it it. So umm did you, did you, did you mind if I put you on a quick hold? Uh, maybe you can have a look at your paperwork and I'll just quickly listen back to this and see what it's called. Is that OK? One moment, Sir, Please hold. Hi, Stuart. Thanks for holding. Sorry about that. So I've just got it here and I I, I'm not spelling it wrong, but it's a pirate. Pirate eidectomy. Does that sound familiar?

[15 minutes 56 seconds][Customer] : Ignore it.

[16 minutes 4 seconds][Agent] : That's what I have in the call recording.

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

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

[16 minutes 7 seconds][Customer] : So Yep. So PAROTIDECTOMY.

[16 minutes 7 seconds][Agent] : So, yeah, Yeah, that's exactly right. So I just wanted to confirm that was the right one. So we'll just leave some quick notes about that. And that was on the right side of the face, correct?

[16 minutes 14 seconds][Customer] : Yep, yes.

[16 minutes 23 seconds][Agent] : OK, OK, let's leave some quick notes about that. So the first one reads, let's see, not on list. The first one, let's please describe the reason for the consultation, including symptoms and the diagnosis I've got here pyridectomy on the right side of the face. The next one reads, when did it occur? So it doesn't have to be the exact date. Just when did this happen roughly there, Stuart? That's fine.

[16 minutes 44 seconds][Customer] : This not my operation was August 2020.

[16 minutes 48 seconds][Agent] : OK, August, August 2020 OK. The next one reads. Please provide details of medical tests. So it's got examination, X-ray scans, blood test or biopsy including dates and the results. So basically you said you had a that was the operation and that was that a biopsy or is that a was that different that you had the biopsy? There's to it.

[17 minutes 16 seconds][Customer] : Yeah, no, that, yeah, I had a a bit of biopsy first, then I had a scan and then I had the operation.

[17 minutes 24 seconds][Agent] : OK, so you had a biopsy and Yep. So you had the biopsy and that that was benign. Was it there, Stuart?

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

[17 minutes 30 seconds][Agent] : It was noncancerous, OK, which showed it was benign.

[17 minutes 33 seconds][Customer] : But 9 yes.

[17 minutes 41 seconds][Agent] : Then you had a scan that it was removed and the paradectomy is the that's the that's called that's the surgery. They they you they say to remove it, correct? Is that right? Scan then the power hot.

[17 minutes 52 seconds][Customer] : Yes, Yeah, it is.

[18 minutes 1 seconds][Agent] : It's a it's a it's a weird word to pronounce, isn't it direct to me. OK, so it was it was all removed. There was no issues with the surgery.

[18 minutes 4 seconds][Customer] : Yeah, no.

[18 minutes 17 seconds][Agent] : OK, the surgery and as planned, OK, the next one reads. Is any further investigation or treatment plan? If so, when yes or no?

[18 minutes 33 seconds][Customer] : No.

[18 minutes 33 seconds][Agent] : And please advise if a full recovery has been made, yes or no.

[18 minutes 38 seconds][Customer] : Yes.

[18 minutes 39 seconds][Agent] : OK, just just three more to go, then they're done. The next one reads. Other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[18 minutes 51 seconds][Customer] : No.

[18 minutes 52 seconds][Agent] : Thank you. Here was a family history question which read to the best of your knowledge. Have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or Familial adenomatous polyposis? 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. OK, last question then. All done and it reads other than one of the vents. So gift certificates or vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering at sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

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

[19 minutes 43 seconds][Agent] : OK, so all done now Stuart, I'm just going to get the results up. Do you mind if I place you on a very quick hold while I grab the results? OK. Hey, Stuart, thanks for holding. Sorry about that. So I'm all done now with the with the questions. I'm just pulling up the results. I just realized I can see some when we last did the application, it looks like we had, let's have a look here locked in your height as 186 centimeters. Now you mentioned to me that it was 183. I know that both times you gave me confident answers. So Stuart, were you in between 183 and 186 centimeters? OK. Well, if that's the case, we do put down the shorter weight, which is 183 centimeters. So we'll leave that as so. And just to confirm, last time you mentioned you were 91 KGS, now it's 91.5. So you're in between the two of those as well, Stuart.

[21 minutes 8 seconds][Customer] : Morris Yes, yes.

[21 minutes 43 seconds][Agent] : OK, well, in that case, we put the the high level, which is 91.5. So

that that's fine. We can leave that as as we captured it already. So let's have a look here. So it's the same as last time. Should I'll just let you know that in reference to your health and lifestyle answers, your application does need to be referred to the underwriting team. Now I know we've already done this process, but because it has expired, it does need to go back upstairs. So I'll send it back up to them. Now. Let me have a look here. So let's get it up here, yes. So in reference to the health and lifestyle answers, the application must need to be referred to the underwriting team for assessment. Now, if it is approved, the policy will cover you for death due to any cause except suicide. In the 1st 13 months. There is a terminally ill advanced payment. If you were diagnosed with 12 months or less to leave by a medical practitioner, we will pay out your claim in full. Please be aware that your premium is stepped, which means it will generally increase each year. In addition, the policy has an automatic indexation, which means each year you'll benefit amount. So what you're covered for that will increase by 5% with associated increases in premium. You can opt out of that indexation each year, but what we'll do now is do it now that we have the banking details, we can note it down with those. So what we'll do is we'll note down your preferred method of payment. I'll read you the declaration. We'll we'll get this assessed by the underwriting team. Now you can choose the payment that you'd prefer. So just to confirm, as a business, we generally collect the payment within the next 7 days, when in the next 7 days would be more suitable for you? So at what date would you like to make the first payment there? OK. And that's going to be fortnightly or would you prefer that monthly?

[23 minutes 15 seconds][Customer] : 10th of November, fortnightly.

[23 minutes 21 seconds][Agent] : OK, no problem. So it'll be fortnightly, \$106.43. Umm, the first time will be the 10th of November. Now I'll just let you know again as well. While the application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident. Cover under this loss until the insurer makes a decision on your application or 30 days from today, whichever is earlier, usually just takes a few hours. So it shouldn't take much time there at all. Now we will note down that preferred method of payment this time, Stuart. So we can use either a Visa MasterCard or we can use an account number. How do you want to note that

down? OK.

[23 minutes 56 seconds][Customer] : Account number No.

[23 minutes 57 seconds][Agent] : Is that going to be under the name Stuart Chapman SG?

[24 minutes 1 seconds][Customer] : It's SG and Lane Yes and lane.

[24 minutes 9 seconds][Agent] : Is that M for Mary or N for Nelly?

[24 minutes 10 seconds][Customer] : Epman, M.

[24 minutes 13 seconds][Agent] : Yep. So L So SG and LM Chapman. Correct.

[24 minutes 13 seconds][Customer] : For Mary, yes.

[24 minutes 19 seconds][Agent] : OK. Now, even though that that's a joint account, Stuart, you do have authority to take payments from that account, correct. OK. And what was the account number there, Stuart? Yep. Yep. Yep, Yep.

[24 minutes 24 seconds][Customer] : Yes 06 0465 002676100.

[24 minutes 45 seconds][Agent] : OK, no problem. Now I just have to ask you these two questions about the account you've given me. The first one does read Stuart. So the account you've just given me, I might have already asked this, but just have to confirm it here. Do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that correct?

[25 minutes 3 seconds][Customer] : Yes.

[25 minutes 3 seconds][Agent] : OK, I'll confirm too. Have you cancelled a direct debit authority for one choice, which is this company with PN Equal Life is the initiator in the last nine months And I'll confirm because we're organizing this over the phone. Are you happy to set up a direct debit authority without signing a form?

[25 minutes 13 seconds][Customer] : No, yes.

[25 minutes 21 seconds][Agent] : Thank you. I'll just confirm as well. Stuart, you agreed this authority is subject to the terms and conditions relating to the bank account provided, which is your bank account, and the specific direct debit terms and conditions that relate to this authority. So Stuart, you authorize your bank to allow Pinnacle Life, who is the initiator for One Choices company, to direct debit this account, which is your account, in accordance with these terms and conditions.

You agree to that there. OK, Stuart, I'm going to read out your declaration now. Just takes about two minutes. Then I'll get this referred to the underwriting team. Once I have the results, I'll give you a call, let you know the results. I know that last time it was approved, but it had been expired, so it does need to go back upstairs. So it shouldn't take too long to come back down. Now I know last time that I was trying to get back a hold of you and I couldn't. So we do have a, a, another option here as well. Stuart, if you give me authority to, are you happy to be to record your acceptance now and I can leave you a voicemail to let you know the outcome?

[25 minutes 46 seconds][Customer] : Yes, Yep, this one.

[26 minutes 17 seconds][Agent] : OK, so if I don't get a hold of you to it, I'll just leave you that voicemail which lets you know the outcome there. OK, so I'll just read this declaration and I'll get it sent upstairs. So read. Thank you. Stuart Chapman, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited whom I'm will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I'm referred to as GFS, to issue and arrange this insurance on it's behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you have provided to us about your general circumstances. When providing this advice we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our financial advice disclosure statement which sets out more information which can assist you to decide whether to act on any advice we provide. Stuart, can you please confirm that you understand and agree to this yes or no? Now your answer to the application questions in any related documents form the basis of your contract of insurance and Penny who relies upon the information you have provided when assessing your application, I need to remind you of the duty of disclosure that you agreed to. Stuart, can you please confirm you have

answered all of that questions in accordance with your duty of disclosure, yes or no?

[27 minutes 34 seconds][Customer] : Yes, yes.

[27 minutes 56 seconds][Agent] : Now we may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until we opt out. You can opt out of this now by informing me or anytime, by contacting us or by using any unsubscribe facility on communications we send you. You have agreed to take out a single one choice life insurance policy with the following cover. Stuart Chapman receives \$300,000. 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 total premium for the first year of cover is \$106.43 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year now. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distributed cost for this policy. Your premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with AB financial strength with an outlook of fare and ABB Plus credit rating with an outlook of positive. You can read more about these ratings on our website and in your policy documentation now. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your cover in plain language. You should carefully consider these documents to ensure the product nature needs. You have a 30 day cooling off. During which you may cancel your policy. So I'll read that again. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full. Finally, sure if you have any questions about your policy or you wish to lodge a complaint, please contact 0800 double 05804. So that's 0800 double 05804 or please e-mail support@onechoice.co dot NZ. Two more questions, Stuart, then we're all done. First one does read. Do you understand and agree with the declaration? I've just read you yes or no? And the final one reads, would you like any other

information about the insurance now or would you like me to read any part of the policy document to you now? Yes or no?

[30 minutes 8 seconds][Customer] : Yes, no.

[30 minutes 17 seconds][Agent] : OK, OK, well that's been accepted still, which means going upstairs to the underwriting team. As soon as it comes back, I'm going to give you a call, let you know the results. Like I said, if you don't answer, I'll go voicemail, let you know the results there. I'll just confirm some details before you go. So I've got date of birth was the 24th of the 6th, 63, correct?

[30 minutes 35 seconds][Customer] : Yes.

[30 minutes 35 seconds][Agent] : You're a male New Zealand resident, correct?

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

[30 minutes 39 seconds][Agent] : It was 12 Andrew St. as the address 7924. Looks like I've got 2 numbers here. I just read them both out.

[30 minutes 44 seconds][Customer] : Yes, yes.

[30 minutes 47 seconds][Agent] : I've got 0275566517 and I've also got 021345678. No, sorry. That's looks like a I'm not sure why that that's there might have done that to. Yeah, sorry, sorry about that. That's my mistake. Just the one here though. That must be the one I put in so I could read the underwriting notes. Sorry about that. So I've got 0275566517. That's correct. I've got here stuandlynchap@gmail.com. Correct. OK. Well, thank you again for your patience. You really appreciate it going through that again. But we won't have to do that again because before we set it upstairs now. So as soon as it comes back, I'll leave you a voicemail to let you know the results.

[31 minutes 11 seconds][Customer] : Yes, yes, correct. OK, thanks.

[31 minutes 26 seconds][Agent] : OK, Thanks, Drew, have a good day. Bye.