

[3 seconds][Agent] : Hi there. Good afternoon. It's Jane calling from One Choice Insurance Company. How are you today?

[2 seconds][Customer] : Hello, I'm good.

[10 seconds][Agent] : Oh, that's lovely to hear. May I speak with you?

[14 seconds][Customer] : Are you speaking?

[12 seconds][Agent] : Oh, thank you, to you. And so to you, thank you for putting an Aquari in with our company to look at some life insurance.

[22 seconds][Customer] : Oh, hi. Sorry I wasn't sure hold for me. Yes, yes, I I just had a look online and and I thought I can get some sort of life insurance.

[38 seconds][Agent] : Yep. So you're looking at some life insurance, is that correct?

[43 seconds][Customer] : Mm, hmm.

[44 seconds][Agent] : Perfect. Of course. Let's have a look together. What we're gonna do is I'm just going to make sure your details are correct in the system here, OK? And then I will, you know, get your price, tell you how it all works as well. OK.

[1 minutes 6 seconds][Customer] : Yes, that's correct.

[1 minutes][Agent] : Alright, so we have got to you as a first name and Lavoia as a surname, beautiful. And then it's your date of birth, the 18th of the 12th, 1968.

[1 minutes 13 seconds][Customer] : Yes, that's correct.

[1 minutes 14 seconds][Agent] : Thank you. And your preferred title, would you prefer to be known as a missus or are you a miss or Moe's or?

[1 minutes 22 seconds][Customer] : Missus, please.

[1 minutes 23 seconds][Agent] : Thank you. Now my name is Jane. You're very welcome. Of course. I just also want to let you know the calls are recorded. Any advice I provide is limited to the products we offer and assist. You need to make a decision whether they're suitable for your needs. We do not consider your personal circumstances. Thank you. So you don't have a Li, a life insurance already, do you? Or no? OK, All right, It's very easy, very straightforward.

[1 minutes 45 seconds][Customer] : No, yeah.

[1 minutes 50 seconds][Agent] : We do the whole process over the phone so you don't have to fill out the forms and you certainly do not have to worry about getting medicals or anything, OK?

[1 minutes 58 seconds][Customer] : Oh, OK.

[1 minutes 58 seconds][Agent] : So we'll, yeah, of course, absolutely don't worry about anything like that.

[1 minutes 58 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 2 seconds][Agent] : So what we'll do is I will start with giving you a price and then we'll have a look then on what suits you best. OK. And so you did say to you, you are a female New Zealand resident currently residing in New Zealand, is that right? Beautiful.

[2 minutes 12 seconds][Customer] : Alright, yes, that's correct.

[2 minutes 20 seconds][Agent] : OK, Lovely. And so to you, have you had a silhouette in the last 12 months? Oh my goodness, I'm so sorry. Oh dear.

[2 minutes 26 seconds][Customer] : Uh, I came up about 3 months now because my husband passed away in 2022, so that's OK. Thank you.

[2 minutes 36 seconds][Agent] : Oh, that's just now.

[2 minutes 36 seconds][Customer] : So he's, uh, he'll be three years, the 51st of this month.

[2 minutes 42 seconds][Agent] : Mm. Hmm.

[2 minutes 42 seconds][Customer] : So that's how long I stopped smoking.

[2 minutes 45 seconds][Agent] : So. So you're more than three, three years. You've stopped nearly three years. Oh, bless you.

[2 minutes 48 seconds][Customer] : Yes, yes, yes, yes, yes, that's right.

[2 minutes 51 seconds][Agent] : Yeah. Oh, well, I'm glad that you're looking after yourself and I am sorry that you had to go through that, but. But at least you, you take care. Oh, yeah. But you know what? It's better for you. You know it is. It's much better for you. Ah, well, I'm, I'm glad that you thought about that. So I'll put it and a note that she has certainly have not.

[2 minutes 52 seconds][Customer] : OK, I, I, I have to especially its very expensive gifts, you know, yeah, yeah.

[3 minutes 9 seconds][Agent] : It's been nearly three years since you had one, so that's fine. And so 100,000 is the lowest that you can look at to be insured for. And then 750,000 is the highest. OK, so how much would you like to have a. So what amount of money do you think you'd like to insure your life for?

[3 minutes 28 seconds][Customer] : Oh, I was looking at the 7070 thousand or Oh, you said what? What? What's your what's the lowest?

[3 minutes 36 seconds][Agent] : You mean 700,000 or so a Hu 100,000 is the lowest 100.

[3 minutes 44 seconds][Customer] : Yeah. Oh, wow. Really?

[3 minutes 43 seconds][Agent] : And then the, well, life insurance, you're looking at life insurance, is that right?

[3 minutes 50 seconds][Customer] : You see it is correct.

[3 minutes 51 seconds][Agent] : Yeah, yeah, yeah, yeah.

[3 minutes 58 seconds][Customer] : Oh, wow. OK, yeah, I think I'll go for the 100, please.

[3 minutes 52 seconds][Agent] : So 100,000 is the minimum, and the maximum is 750,000, 100,000. OK, that's a good look for you. Do you have children as well to you?

[4 minutes 3 seconds][Customer] : Yes, I I've got 3 adult student and also I've got a teenager child, you know, he'll be 16 coming up in August.

[4 minutes 5 seconds][Agent] : And uh yeah, Uh yeah.

[4 minutes 17 seconds][Customer] : Yes.

[4 minutes 17 seconds][Agent] : It's young, too. Yeah, yeah.

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

[4 minutes 19 seconds][Agent] : And I understand you why you would be thinking of something like this because especially, I suppose, after losing your husband and then you've got family and children and, you know, it would be on your mind, wouldn't it? Really.

[4 minutes 32 seconds][Customer] : Yes. Yes.

[4 minutes 33 seconds][Agent] : Yeah.

[4 minutes 33 seconds][Customer] : Yeah, that's correct.

[4 minutes 34 seconds][Agent] : Oh, I don't.

[4 minutes 34 seconds][Customer] : Yes.

[4 minutes 34 seconds][Agent] : I can't. I can't really understand that. And if you looked at insuring yourself for 100,000 every two weeks you will pay, it will be \$27.72 a fortnight.

[4 minutes 48 seconds][Customer] : Really. Wow, That's awesome.

[4 minutes 50 seconds][Agent] : Yeah. Does that sound good for you?

[4 minutes 50 seconds][Customer] : Yes, that's perfect. Yes.

[4 minutes 53 seconds][Agent] : Oh, great.

[4 minutes 54 seconds][Customer] : Yes. Yep.

[4 minutes 55 seconds][Agent] : Oh, great.

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

[4 minutes 56 seconds][Agent] : I'm so happy. OK, so let's do this now. Let's go through the questions with you to see what we end up with.

[5 minutes 3 seconds][Customer] : MMM.

[5 minutes 2 seconds][Agent] : And hopefully there's no changes for you. But we just don't know yet, so we'll have a look.

[5 minutes 7 seconds][Customer] : Yes. MMM.

[5 minutes 6 seconds][Agent] : And I all I do is I get to ask you some questions and all you have to do is answer them with a yes or no answer. That's all. OK.

[5 minutes 13 seconds][Customer] : OK, Sorry, Sorry.

[5 minutes 14 seconds][Agent] : Very. Yeah. Yeah. Go ahead. Let's have a look. Yeah, I can always look at that for you and see what it looks like. So 750,000 would be every two weeks. It'll be \$172.95 a fortnight.

[5 minutes 14 seconds][Customer] : Before you go, before you go to the next question, what is the payment for 750, 0490? OK, I'm I'll stick with the 100 please.

[5 minutes 40 seconds][Agent] : OK, Yeah, no problem. That's good to have a look and see if there's no harm. So I'll just read you the short paragraph 1st and then we'll I'll go into the questions with

you. OK.

[5 minutes 42 seconds][Customer] : Yeah, yes, yes, alright.

[5 minutes 50 seconds][Agent] : And this just reads, please beware. I'll call to order for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[6 minutes 8 seconds][Customer] : Mm, hmm.

[6 minutes 3 seconds][Agent] : We will share this with your insurer and they 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.

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

[6 minutes 19 seconds][Agent] : I also need to inform you about your duty of disclosure before you enter into an in. Uh, before you enter into a life insurance contract, you have a legal duty to provide US any information you know or could reasonably be expected to know which may affect our decision. To ensure you know what terms you do not need to tell us things that we already know or should know. As an insurer, which reduces the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement and answer to our questions, we may be able to decline a claim and policy conditions on your policy or void your policy entirely. Just a yes answer or a no answer. Thank. Thank you. Do you understand this? Thank you. And your first question is a residence question and it reads, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[7 minutes 3 seconds][Customer] : Yes, I'm citizenship of New Zealand, living in New Zealand.

[7 minutes 22 seconds][Agent] : Beautiful, beautiful. We're popping yes in there. The next little section here we call a UMM, pre qualifying medical history. So the very first part reads, have you ever had symptoms of been diagnosed with or treated for or intends to seek medical advice for any of the following? And the first one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. OK, good news. Next one is 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 strength requiring medical treatment, or any other mental health disorder.

[7 minutes 54 seconds][Customer] : No, no, no, no, no, no, no.

[8 minutes 28 seconds][Agent] : Have you been diagnosed with, are currently undergoing testing for or has the doctor advised you to be tested for Moto neuron disease or any form of dementia including Alzheimer's? Alzheimer's disease.

[8 minutes 41 seconds][Customer] : No, sorry.

[8 minutes 43 seconds][Agent] : Now, now that's OK, it's OK. Now the next little piece here is about your height and your weight. And with this one, I'm required to obtain a confidence single finger measurement for each in order to continue with the application and the system. It doesn't allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height? How tall are you? 5 feet, 2 inches.

[9 minutes 5 seconds][Customer] : Mm hmm umm, I'm 5.2, yes.

[9 minutes 10 seconds][Agent] : Yeah, well, you're exactly 2 inches taller than me because I'm only 5 foot. I'd love to be an extra 2 inches taller. That'd be so wonderful. And what is your exact weight? Thank you. Let's pop this here.

[9 minutes 24 seconds][Customer] : Uh, I'm 71 KG from 91 to 71.

[9 minutes 30 seconds][Agent] : Oh, wow. You lost some weight. Amazing. Oh, wow. You did so well. Oh, totally.

[9 minutes 32 seconds][Customer] : I know, I know it is, I've been, I've been, you know, when you're close to that age, you know, you want to feel poorly, you want to feel better, you know, you don't want to feel like.

[9 minutes 45 seconds][Agent] : Good on me.

[9 minutes 41 seconds][Customer] : So I'm being, you know, hot out on the team, you know, not hot out, but, you know, getting a lot of exercises, you know, which is good.

[9 minutes 46 seconds][Agent] : Yeah, yeah.

[9 minutes 48 seconds][Customer] : I feel so much, much, much better, you know?

[9 minutes 50 seconds][Agent] : Better. Yeah, yeah.

[9 minutes 52 seconds][Customer] : Yeah, really good.

[9 minutes 52 seconds][Agent] : That, that is so, so good. Yeah. I mean, that's a big, big achievement that you've reached there. I mean, that's a, you know, I, I think that was really good also to keep yourself fit and healthy and, you know, especially, you know, for a mental health and all sorts of reasons like that as well.

[10 minutes 5 seconds][Customer] : MMM, Yeah, I, I work at the Kia Kiva.

[10 minutes 6 seconds][Agent] : So yeah, I'm really, yeah.

[10 minutes 9 seconds][Customer] : I work, I work at the Kia Kiva, you know, in the community. So I come across a lot of people, you know, with all those things that you were telling me. That's why I had a bit of a smile, you know?

[10 minutes 19 seconds][Agent] : Yes, yeah. Oh, listen, absolutely. And, you know, there's, there's umm, I'm, I'm just about your age. I'm nearly 56 as well. But there's lots of people. I yeah, I'm the same age. And there's lots of people, umm, I find even younger than our age when I asked them those questions.

[10 minutes 40 seconds][Customer] : Yes, yes, that's all right. Yes.

[10 minutes 37 seconds][Agent] : So many people have lots of illnesses and sicknesses and, and if we can take care of ourselves, we really should at our age. It's important, you know.

[10 minutes 46 seconds][Customer] : I, I, I had, I had my medical checked about two days ago because I normally, you know, have appointments, you know, just to make sure that I'm OK.

[10 minutes 53 seconds][Agent] : Yeah.

[10 minutes 53 seconds][Customer] : Oh, my, my doctor is so happy. She goes.

[10 minutes 56 seconds][Agent] : Oh, lovely.

[10 minutes 57 seconds][Customer] : He's doing everything right.

[10 minutes 59 seconds][Agent] : Oh gosh, that must make you feel so good to to you and that makes you feel good.

[11 minutes 4 seconds][Customer] : Mm hmm.

[11 minutes 4 seconds][Agent] : Oh, well, well done.

[11 minutes 9 seconds][Customer] : Hmm. Mm.

[11 minutes 5 seconds][Agent] : Is that just like an annual check up that you go and see your doctor with just, you know, every you just go check.

[11 minutes 10 seconds][Customer] : Yeah, yeah, yeah.

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

[11 minutes 10 seconds][Customer] : Yeah, yeah, yeah, yeah.

[11 minutes 11 seconds][Agent] : Good on you. That's great. That's so good. So we'll pop that in as being 71 KGS and weight. Yeah.

[11 minutes 11 seconds][Customer] : You know, you know, yes, yeah.

[11 minutes 20 seconds][Agent] : OK. Now the next one is well done. So the next one is, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[11 minutes 30 seconds][Customer] : Uh, well, it was the one because you know how I've been joining the team and that sort of thing.

[11 minutes 34 seconds][Agent] : Yeah, but but you know why, though?

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

[11 minutes 35 seconds][Agent] : It's not unexplained. So you you can explain that because you went to gym. But this is asking you, is there any reason why you don't know why you lost weight?

[11 minutes 42 seconds][Customer] : Oh, any reason, any reason, I just wanna feel better, you know, feel better.

[11 minutes 46 seconds][Agent] : Yeah, yeah, yeah. But you're not old. Yeah, you're not old. 56 is young.

[11 minutes 47 seconds][Customer] : I don't wanna feel old, you know, especially I've seen people with the in the in the 50s, you know, you've seen something, you know, they're gaining so much weight, you know, that sort of thing. And, uh, I don't wanna go to that, you know, state cheap.

[12 minutes 2 seconds][Agent] : Yeah. Yeah. No, I'm.

[12 minutes 2 seconds][Customer] : That's why, after all, if I don't do it, no, I'll probably ended up as one of.

[12 minutes 7 seconds][Agent] : I understand. Mm Hmm. Yeah. I I feel the same way as you. I really do. But this question is asking you. I'm good.

[12 minutes 13 seconds][Customer] : Hi sis.

[12 minutes 13 seconds][Agent] : And it's good that you know this this question is asking you. Have you experienced any unexplained weight loss? Like why? You don't know why? Unexplained weight loss of more than 4 kilos in the last 12 months.

[12 minutes 26 seconds][Customer] : Uh, no.

[12 minutes 27 seconds][Agent] : OK, awesome. Yeah, yeah. Great. Oh yeah. Good.

[12 minutes 27 seconds][Customer] : Uh, sometimes I join, I join like white challenge, you know, when I see some sort of white challenge, you know, I like, oh, I, I like to join in and see, you know, if I can come up with a price.

[12 minutes 38 seconds][Agent] : Yeah, No, good on you. That's OK. I'll put a no for that one. Now, the next little one here that we have is based on an occupation question. Look, it don't worry if it doesn't apply to you. It's just one of these questions up here for everybody.

[12 minutes 48 seconds][Customer] : Mm hmm.

[12 minutes 49 seconds][Agent] : So it reads, it reads. 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.

[13 minutes 5 seconds][Customer] : Sorry. What? What is that thing?

[13 minutes 6 seconds][Agent] : So does your work OK, I know you told me that you caregiver in the community. So does your work though require you to go underground?

[13 minutes 17 seconds][Customer] : Oh, OK. Yeah.

[13 minutes 14 seconds][Agent] : Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to England 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 definite plans to travel or reside outside of New Zealand now that is that you've booked it or you will be booking travel within the next 12 months.

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

[13 minutes 52 seconds][Agent] : Next piece now is that your medical history and the first part reads. Have you ever had symptoms of been diagnosed with or treated for or intend to seek medical advice for any of the following And the first one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. OK, pop it here. OK Now has it turned into type one or type 2 diabetes yet or is it just pre diabetic? You have got type 2 diabetes now.

[14 minutes 13 seconds][Customer] : Umm, please type it uh, uh, type 2 yeah, yes, yes, yeah, yeah.

[14 minutes 29 seconds][Agent] : OK, alright.

[14 minutes 30 seconds][Customer] : Oh, that's why it's it's it's it's under control.

[14 minutes 33 seconds][Agent] : OK.

[14 minutes 33 seconds][Customer] : You know, that's why I Yeah. Mm. Hmm.

[14 minutes 34 seconds][Agent] : Yeah but did they say to you that it has turned into type 2? Has it?

[14 minutes 41 seconds][Customer] : Yeah. Type 2 is that it's just one that we don't need insulin.

[14 minutes 45 seconds][Agent] : Correct? Correct.

[14 minutes 44 seconds][Customer] : And, you know, it's just like, yeah, yeah. So yeah, yeah.

[14 minutes 46 seconds][Agent] : Yes, correct. So is it pre diabetic or is it you have got type 2 diabetes?

[14 minutes 53 seconds][Customer] : Type 2, Type 2 diabetic.

[14 minutes 54 seconds][Agent] : OK, that's fine. All right, so we've got type 2 there. That's fine. OK, So, umm, is it type one? I'm gonna say no, it's type 2. Is it type 2? We say yes. And have you also been diagnosed with high blood pressure or high cholesterol?

[15 minutes 12 seconds][Customer] : No.

[15 minutes 12 seconds][Agent] : Awesome.

[15 minutes 13 seconds][Customer] : Oh, high cholesterol. Yes. Yes, yes. Yeah. Yeah, I'm yeah.

[15 minutes 13 seconds][Agent] : You OK, so you've been diagnosed with high cholesterol as well OK alright, OK alright per alright, that's fine with an outcome for you now, so let's have a look to see what we're able to give you.

[15 minutes 27 seconds][Customer] : Alright.

[15 minutes 26 seconds][Agent] : OK, so first thing I want to tell you though as well is that you have been approved so well done to you.

[15 minutes 35 seconds][Customer] : Oh, thank you. Yes.

[15 minutes 34 seconds][Agent] : So we're able to my pleasure, we're able to offer you some insurance so well done that's really good news for you.

[15 minutes 41 seconds][Customer] : Yep. Hmm. Mm.

[15 minutes 41 seconds][Agent] : Subject to the following terms and conditions, we're able to offer you a benefit amount O of the minimum that you can have is 50,000.

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

[15 minutes 49 seconds][Agent] : We can offer you that, we could offer you 75,000 or we can offer you 100,000. We'll have a look to see what the change in price of the 100,000 is. Now with a policy term of 20 years. So this is how it works. So for the 1st 12 months you will be covered for accidental death only. After 12 months you will be covered for death due to any cause.

[15 minutes 58 seconds][Customer] : Alright, OK. Yep.

[16 minutes 12 seconds][Agent] : However, suicide is not covered in the 1st 13 months of the policy.

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

[16 minutes 17 seconds][Agent] : OK, Now also there's a terminally ill advanced payment.

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

[16 minutes 23 seconds][Agent] : It's already included in the cover, OK.

[16 minutes 26 seconds][Customer] : OK, Yep.

[16 minutes 26 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the claim out in full.

[16 minutes 37 seconds][Customer] : Alright, OK, Alright. Awesome. Mm, hmm.

[16 minutes 36 seconds][Agent] : OK, OK, now please be aware that you're PR Yes. So please be aware that your premium is stepped, which means that we generally increase each year. In addition, this policy has what's called automatic indexation, which means each year your benefit amount is the amount that you're insured for to you.

[16 minutes 59 seconds][Customer] : Yeah, OK.

[16 minutes 55 seconds][Agent] : It will increase by 2%, OK, with associated increases in premium and you can, umm, you can opt out of this indexation if you want to. You can an opt out of this automatic indexation if you want to, OK, So you can decide if you want to let it grow. You don't have to. Now there is a change in price and it's to do with being a diabetic, you see.

[17 minutes 11 seconds][Customer] : OK, OK, OK. That's fine.

[17 minutes 18 seconds][Agent] : And I'm having having high pressures as well. So you can tell me if this is good for you. If it's not, we'll look at a bit less. So if you want the 100,000, it would be every two weeks. You pay \$68.18 a fortnight.

[17 minutes 25 seconds][Customer] : OK, OK, no, that's fine.

[17 minutes 34 seconds][Agent] : Yep. Perfect.

[17 minutes 34 seconds][Customer] : Yeah, I'm, I'm happy with it.

[17 minutes 35 seconds][Agent] : OK, wonderful.

[17 minutes 35 seconds][Customer] : Yeah, also.

[17 minutes 36 seconds][Agent] : So I'll get this activated and set up for you now and we'll send your policy documents for you to review. OK.

[17 minutes 43 seconds][Customer] : Oh wow, OK, alright.

[17 minutes 45 seconds][Agent] : And, uh, and I'm going to, I'm gonna give you some information as well. And then what we're gonna do is I'm gonna grab your home address. Firstly, what would your home address be?

[17 minutes 49 seconds][Customer] : Yeah, I'm at 102 Carlton MCALLTON Ave.

[18 minutes][Agent] : Oh, yeah. Yep. You Beautiful 45004500.

[18 minutes 1 seconds][Customer] : in Casino 114500 Capital Capital.

[18 minutes 7 seconds][Agent] : OK, OK, yeah OK uh what's the uh Arkansas, what's the an area call called again TA what's it called TA that's it yes yes yes yes 102 cars haven't you I got it here now. Do you get all your your does the post, you know your mail and your post and all go there as well.

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

[18 minutes 31 seconds][Agent] : OK, because I'll send a hard copy as well as an e-mail version.

[18 minutes 35 seconds][Customer] : Awesome. Yes, of course.

[18 minutes 34 seconds][Agent] : Alrighty, got a hard copy as well as an e-mail version now.

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

[18 minutes 38 seconds][Agent] : So you'll also have what's called a 30 day cooling off.

[18 minutes 46 seconds][Customer] : Mm hmm.

[18 minutes 42 seconds][Agent] : So if you when you read this, if you decide it's not suitable, you can cancel within that 30 days. OK.

[18 minutes 48 seconds][Customer] : It's fine. Yeah, Thank you.

[18 minutes 49 seconds][Agent] : And you and you'll receive a full refund of your premium unless the payments been made. Now, what do you want the first payment to come out on? So today is Thursday, the 9th of January. What day do you want the first payment to come out? Mm Hmm. Yeah, Your payment's gonna be fortnightly correct.

[18 minutes 53 seconds][Customer] : So the next week, so OK, the following because it's 490 days, OK, OK.

[19 minutes 10 seconds][Agent] : So not next week, The week after? Yep. What day would you like?

[19 minutes 16 seconds][Customer] : Like on the we can't pay like we've got pay now, which is on Thursday night to Friday morning. So I prefer to have it.

[19 minutes 22 seconds][Agent] : So do you want us to be coming out on Friday then? Do you think Friday and the Friday? OK.

[19 minutes 26 seconds][Customer] : No, no, I have it on Thursday night, like right now.

[19 minutes 30 seconds][Agent] : OK. So what happens is with our payments, they generally come

out in the early hours of the morning of the day that you pick.

[19 minutes 37 seconds][Customer] : OK, OK. Hmm. Mm.

[19 minutes 36 seconds][Agent] : So if you get paid Thursday night, it will come out then on Friday, the early hours of Friday morning. Would you prefer that?

[19 minutes 44 seconds][Customer] : Alright. Yeah, no, that's fine.

[19 minutes 43 seconds][Agent] : Is that OK?

[19 minutes 46 seconds][Customer] : Thanks. Yeah. Mm hmm. Yep.

[19 minutes 46 seconds][Agent] : All right, So then two weeks, not tomorrow, but two weeks from there, it's gonna be the 24th for the first payment will come out, and then it'll be every two weeks to you after that on two weeks on a Friday. Yeah.

[19 minutes 58 seconds][Customer] : Alright, that's fine.

[19 minutes 59 seconds][Agent] : Does that sound, does that sound good for you?

[20 minutes][Customer] : Yep. OK. Thank you.

[20 minutes 2 seconds][Agent] : Beautiful, Perfect. Would you, uh, I'm so happy for you. Would you like to use an account number? Would you like to use a debit Visa MasterCard?

[20 minutes 11 seconds][Customer] : It would have to be a debit Visa month. Debit Visa card please.

[20 minutes 15 seconds][Agent] : Yeah, that's OK. So let me just pause this recording for you. So for security purposes, while obtain your card details, the call recording will stop and will commence after we've collected your details.

[21 minutes 2 seconds][Customer] : The.

[21 minutes 18 seconds][Agent] : Please be advised that the call recordings now resume for quality and monitoring purposes. Perfect. And I'm just going to read you your declaration now and then we're done. But I'm going to send your documents to your home address and also your e-mail, which is 2 at lavoie@gmail.com.

[21 minutes 34 seconds][Customer] : Yes, please.

[21 minutes 35 seconds][Agent] : And then I'll send you my number as well too. So if you need anything, you can call anytime. OK.

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

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

[21 minutes 42 seconds][Customer] : Thank you so much.

[21 minutes 42 seconds][Agent] : Act No, of course. And also you're gonna have your beneficiary's form will come along. So you just fill out who you want to receive this money on the form and send it back to us. OK. And yeah, just read for just about done the read. Thank you to you, Livoa. Thank you to you.

[21 minutes 50 seconds][Customer] : Yeah, alright, Alright, alright.

[21 minutes 58 seconds][Agent] : It is.

[21 minutes 58 seconds][Customer] : That's OK.

[21 minutes 58 seconds][Agent] : I'm just gonna read. I'm just gonna read this to you.

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

[22 minutes][Agent] : So it is important to understand the following information. I will ask your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. When Choice Life Insurance is issued by Pinnacle Life Insurance Limited, who I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and their Limited, whom are referred to as GFS, to issue at the Ranges insurance on its 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 whether one Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When provided this advice, we've not considered specific financial needs and goals are considered any other insurance products or services. We have verified that you understand the cover and that you considered 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. Once your question that reads, can you please confirm that you understand and agree to this just yes or no?

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

[23 minutes 7 seconds][Agent] : Thank you. Thank you, thank you to you. You're so sweet. Thank you. You're answer to the application questions and any related documents form the basis of your contract of insurance and kind of relies upon the information you have provided and assessed your application. I need to remind you of the duty of enclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? Yes or no?

[23 minutes 7 seconds][Customer] : Yes, ma'am, Yes.

[23 minutes 32 seconds][Agent] : Beautiful. We made some time to try and provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can update this at any time they're contacting us. The accepted cover pays the lumps of benefit amount of the following to you. Lavoie receives \$100,000 in the event of life insurance and then if it is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. So death benefit is paid only in the event of accidental death. Your cover ends in January 23, 2045 at 12:00 AM. Your premium for the first year of cover is \$68.18 per fortnight. Your premium is steps which means it will be calculated to each policy. Anniversary will generally increase each year. Your sum insured will also increase automatically by 2% each year and need an update to this. Included in your premium is about payable to GFS or between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM investors raise a pinnacle with AB plus financial strength good and trip would be minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sorry that's in post. The policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to assure the product that you need. If you have a 30 day cutting off. Sure. In which you may cancel your policy and any premium you may have paid will be refunded in call unless you've lodged the claim. And to you just two short questions. The very first one is do you understand and agree with the declaration, yes or

no? Thank you. And then your last question is now to you, would you like any other information now or would you like me to read any part of the policy documents to you?

[25 minutes 11 seconds][Customer] : Yes, no, I'm fine. Thank you. OK.

[25 minutes 23 seconds][Agent] : OK, beautiful. And I just check your your phone number and then I'll send everything to you, home address and e-mail and I'll send you my number. If you need anything you call. No problem.

[25 minutes 33 seconds][Customer] : Yes.

[25 minutes 33 seconds][Agent] : So your phone number is 0274518198.

[25 minutes 38 seconds][Customer] : Yeah. Correct.

[25 minutes 39 seconds][Agent] : OK, beautiful. Well, there you go. We got you some insurance.

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

[25 minutes 43 seconds][Agent] : We got it done, sorted out for you.

[25 minutes 44 seconds][Customer] : Thank you, Miss. Yes.

[25 minutes 46 seconds][Agent] : My pleasure.

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

[25 minutes 46 seconds][Agent] : It's been my delight to look after you today.

[25 minutes 49 seconds][Customer] : Alright.

[25 minutes 49 seconds][Agent] : If you need anything, you know where we are. OK?

[25 minutes 52 seconds][Customer] : All right. OK. Thank you so much. You have a good evening.

[25 minutes 53 seconds][Agent] : Uh, no, you're wel you too and bless you and your family this year.

[25 minutes 57 seconds][Customer] : All right, All right. Thank you. Bye. Bye.

[25 minutes 57 seconds][Agent] : OK, Uh, you're welcome. Bye to you.

[26 minutes 1 seconds][Customer] : Bye.