

[1 seconds][Customer] : Hello good.

[2 seconds][Agent] : Hello. Good afternoon there. It's Benjamin calling back from One Choice. How you going? Not too bad, Not too bad. I got the response back from our underwriting team. Just so I can share that with you, can I have you confirm your first and last name and date of birth there please?

[2 seconds][Customer] : How are you looking for all 3447 Eight 2015?

[20 seconds][Agent] : Wonderful. And just a reminder, Please note that all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about. They are suitable for me. Would you not consider the personal spec site? But that is great news is they did approve you for some cover. Just a couple of changes which I'll walk you through and then make you agree to these changes. But based on your referral information, cover has been approved below following changes with the following changes to your policy plans. So what they're able to offer you is the benefit amount of the following 50,075 thousand or \$100,000 of cover with a policy term of 20 years. They still come with those benefits. So death, terminal illness and funeral cover as well. For the death benefit, for the 1st 12 months you will be covered for accidental death and then after first 12 months you will be covered for death due to any cause. In addition to that, you have the terminally ill advanced payment cover.

[1 minutes 29 seconds][Customer] : None.

[1 minutes 22 seconds][Agent] : So if you were diagnosed with 12 months or less to live, after the first 12 months of you holding the policy, we'll pay the claim to you whilst you're alive. And then you also have the advance payout for funeral costs. So your loved ones, they'll still be able to request the advance pad of \$10,000 to help with your funeral cost as well. The other thing that has changed is the indexation. Instead of 5%, it's moved to 2% as an automatic indexation each year as well. OK, so if you remember the 100,000 of cover, it'd be \$5.56 a fortnight for you. How is that sounding?

[1 minutes 57 seconds][Customer] : OK, cool. That sounds good.

[1 minutes 59 seconds][Agent] : OK, perfect. Wonderful. I'll get that all sorted. You have your documented in your e-mail today. If you have any questions moving forward, do not hesitate to call

me. OK? The only thing I need you to fill in and send back to me is the nomination of beneficiary form as well. OK? So just fill that in when you have a chance and if you need any assistance with that, you let me know. All right, that is all done and good to go. Just confirm there's nothing else that I'm done. Perfect. I'll leave that with me and I'll get that sorted and sent out. You have a great day and a Merry Christmas.

[2 minutes 14 seconds][Customer] : OK, you too.

[2 minutes 28 seconds][Agent] : OK, alrighty, tada.