

[2 seconds][Agent] : Good afternoon. Welcome to One Choice. You're speaking with David. How may I help you?

[8 seconds][Customer] : Hi David, I'm just ringing in regards to building up in regards to life insurance.

[16 seconds][Agent] : Yeah, absolutely. Do you have a policy in place at the moment, Sir?

[21 seconds][Customer] : No, I have nothing mate.

[24 seconds][Agent] : No, it's OK. Well, can I just start with your first name please? Yep. So TE space AHA. Oh, sorry about that AIA. And what's your surname?

[30 seconds][Customer] : So TE space capital ARAI Nah ARAI, yeah, tawa TAWHA.

[52 seconds][Agent] : TAWHA. Perfect, thank you for that. And I just need to let you know, can I also just get your date of birth as well please, Sir? 21st of the 11th 1983.

[1 minutes 4 seconds][Customer] : 21st the 11th, 1983, Yeah.

[1 minutes 12 seconds][Agent] : Perfect, thank you for that. Please also note that all our calls are recorded, so 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. Can I also confirm that you are, of course, a male New Zealand resident currently residing in New Zealand?

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

[1 minutes 34 seconds][Agent] : Perfect. Thank you for that. And how's your day today, Sir?

[1 minutes 39 seconds][Customer] : Oh, good. Thank you.

[1 minutes 41 seconds][Agent] : And was it a funeral insurance or was that a life insurance that you were looking at?

[1 minutes 49 seconds][Customer] : Life insurance please.

[1 minutes 51 seconds][Agent] : Yeah, absolutely, absolutely. Have you ever had any life insurance or is this sort of the first time looking into it?

[1 minutes 59 seconds][Customer] : First time.

[2 minutes][Agent] : Yeah, it's OK. What sort of prompted your interest to look into a bit of life

insurance? Oh, fantastic.

[2 minutes 7 seconds][Customer] : Oh it was just because I've got my partner just finished getting joining a couple of days ago and also just for our kids sake.

[2 minutes 18 seconds][Agent] : Yeah, absolutely, absolutely. Well, what I'll do is I'll explain how our life insurance works and let me know if you have any questions for me. I'm more than happy to answer any questions you might have. But. And is your name TRA? Just so I pronounce your name properly. Perfect. Thanks for that.

[2 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 38 seconds][Agent] : So basically our life insurance is designed to provide you that financial protection for your loved ones, do a lump sum payment if you were to pass away. And it's basically there to give you the Peace of Mind that if something happened to you, your family would have that financial security already in place. Did you say before that you have some kids?

[3 minutes 2 seconds][Customer] : Yeah, we have such kids.

[3 minutes 3 seconds][Agent] : Oh, fantastic. Well, the great thing about this policy is you can actually nominate five people to receive the amount maximum. So you can select one to five people. So if you wanted to select all your kids, you're more than welcome to do that. Or if you want select four of your kids and your partner.

[3 minutes 24 seconds][Customer] : Yeah.

[3 minutes 20 seconds][Agent] : It's entirely up to you who you do choose, but whoever you do choose, I can also request an advance payout of \$10,000 and that's mainly to help with funeral costs, but it can be used at any expenses at the time.

[3 minutes 36 seconds][Customer] : Oh, yeah.

[3 minutes 35 seconds][Agent] : Now, we keep the process nice and simple as well as everything's done over the phone. There's no forms for you to fill in and no blood test for you to complain. We simply take you through some help to lost our questions as this would determine both the pricing and the terms of the policy.

[3 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 53 seconds][Agent] : Is your best contact number? Is it 02109111112? No, it's OK. What is your best contact number? Yep, Yep.

[4 minutes][Customer] : No 02/1, 9:02, 393.

[4 minutes 21 seconds][Agent] : 392. Perfect. And do you have an e-mail address? TMA Yep, Yep, Yep.

[4 minutes 27 seconds][Customer] : So lowercasing TEARA i.tawha01@gmail.com.

[4 minutes 39 seconds][Agent] : Perfect. Thanks so much for that. OK, so we'll go straight into some pricings now. So I just need to ask first. Have you had a cigarette in the last 12 months? No, that's OK. So we'll just answer yes to that one. And is your current annual income \$50,000 or more?

[4 minutes 52 seconds][Customer] : Oh yeah, I've been smoking for about 20 years, Yeah.

[5 minutes 4 seconds][Agent] : Perfect, thanks for that. So you could choose any amount of cover. So \$100,000 being the lowest and up to \$2,000,000 being the highest. What about do you want me to show you first, keeping in mind I can go through a few different quotes of you.

[5 minutes 21 seconds][Customer] : Oh yeah, just because of my cigarettes make obviously I think it's going to be a bit higher.

[5 minutes 30 seconds][Agent] : Yeah, absolutely, absolutely.

[5 minutes 26 seconds][Customer] : Just if you could just tell me a couple of pricings please or the the weekly payments, should I say or?

[5 minutes 32 seconds][Agent] : Well, yeah, absolutely. Well, I just want to say we have 490 monthly and yearly options, but if you want, I could start with maybe \$1,000,000 or 500,000 or 1.5. Do you have like any amount just to start with? Yeah, absolutely. Well, let me get the \$1 million up now. Now I also just want to ask, umm, let you know that we also, you also have the option to add an extra benefits to your cover such as serious illness cover and also total and permanent disability. Do you like me to tell you about any of those also?

[5 minutes 50 seconds][Customer] : 01 mil Oh sorry, I don't hear any of that last but it went.

[6 minutes 16 seconds][Agent] : I'm sorry about that. So we also have some extra benefits called serious illness cover and total and permanent disability cover. So I was just wondering if you'd like

me to explain how any of those optional extras?

[6 minutes 17 seconds][Customer] : But what's what's the total illness?

[6 minutes 34 seconds][Agent] : So the serious illness, yes. So basically our serious illness cover pays a lump sum benefit if you were to suffer an insured event covered under this policy. And the funds could be used in any way you see fit to assist the rehabilitation costs or even as an income replacement as you are recovering. Now. The insured events under this policy are heart attack, cancer, stroke, or if you were to undergo coronary bypass surgery. Each of these events are defined within the policy and each claim is assessed against these definitions. So with the serious illness, you can apply for coverage anywhere from \$50,000 being the lowest up to a lesser of \$500,000 or half of your of your chosen life insurance benefit. So that's basically how the serious illness works. Do you want me to give you a quote for that? Absolutely. So between \$50,000 and \$500,000. What amount on the serious illness do you want me to quote you on?

[6 minutes 33 seconds][Customer] : 1 yeah yes, please Oh yeah.

[7 minutes 54 seconds][Agent] : Yeah, absolutely, absolutely. So to give you an idea, for \$50,000 of serious illness cover that would be \$15.04 a fortnight. And for \$1 million of life insurance by itself, you're looking at an indicative payment of \$98.46 a fortnight. So on top of your life insurance with the serious illness, it will come to a combined total, an indicative payment of \$113.50 a fortnight. How does that sound at the moment?

[7 minutes 52 seconds][Customer] : 50 fifty 50,000 please yeah yeah. Fortnightly.

[8 minutes 38 seconds][Agent] : Yes. So that's how much it is a fortnight and that's the life insurance plus the serious illness. So the \$98 indicative quote, \$98.46 for life insurance plus the \$15.04 for the serious illness?

[8 minutes 54 seconds][Customer] : Yeah, I'll go with that mate.

[8 minutes 55 seconds][Agent] : Yeah, absolutely. So I do need to let you know that there are exclusions on the policy. So any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Full details of all exclusions are set up in your policy document.

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

[9 minutes 15 seconds][Agent] : Now please also be aware that any payment made under serious illness cover reduces the available life insurance benefit amount, so that's also something just to keep keep in mind as well. Now, are you happy for me to add this optional cover to your quote?

[9 minutes 32 seconds][Customer] : When you say reduce, what does that mean? That the with the with the serious illness and reduces, did you say?

[9 minutes 39 seconds][Agent] : Yep, I'm I just because I, just because there's someone else on the phone. I just need to let you know that all the calls are recorded.

[9 minutes 46 seconds][Customer] : OK. Yeah.

[9 minutes 44 seconds][Agent] : So 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.

[9 minutes 53 seconds][Customer] : Yeah.

[9 minutes 51 seconds][Agent] : We do not consider your personal circumstances. I'm sorry, ma'am. What was your name?

[9 minutes 58 seconds][Customer] : Oh, she's my partner, Tiana.

[10 minutes][Agent] : Tiana.

[10 minutes][Customer] : She just joined with you guys just recently here.

[10 minutes 3 seconds][Agent] : Oh, fantastic. How are you today, Tiana?

[10 minutes 6 seconds][Customer] : Yeah. Not too bad. Thank you.

[10 minutes 8 seconds][Agent] : Perfect. So I just have to read you that privacy thing and just ask your name before I answer the question. So I do apologize for that. But basically, yeah, any payment made under the serious illness cover reduces the available life insurance benefit amount.

[10 minutes 28 seconds][Customer] : Oh, gotcha. Yeah. OK.

[10 minutes 22 seconds][Agent] : So it would be subtracted from the life insurance basically in a successful serious illness claim.

[10 minutes 33 seconds][Customer] : Yeah, I understand.

[10 minutes 31 seconds][Agent] : So yeah, like the 1,000,000 minus, minus the \$50,000.

[10 minutes 37 seconds][Customer] : Yeah, I understand. Got it. Thank you.

[10 minutes 39 seconds][Agent] : Perfect. Thank you. Now, do you want, are you happy for me to add this optional cover to your quote?

[10 minutes 46 seconds][Customer] : Yes, please, mate.

[10 minutes 47 seconds][Agent] : Yeah, absolutely. Now I'll go. Are you happy for me to go into those questions as well?

[10 minutes 55 seconds][Customer] : Oh yeah.

[10 minutes 56 seconds][Agent] : Perfect. Well, I'll get those questions up now. Now it always asks me at this stage for both a home address and a postal address. Can I just start with your post? Post code first please Sir.

[11 minutes 13 seconds][Customer] : 2022 Yeah.

[11 minutes 14 seconds][Agent] : 2022 and it said in Mangaree what suburb said in perfect.

[11 minutes 21 seconds][Customer] : Mangadi Yeah.

[11 minutes 22 seconds][Agent] : Perfect and just a street name and number please.

[11 minutes 26 seconds][Customer] : 506 A Uruarangi Rd. Mangadi.

[11 minutes 31 seconds][Agent] : Perfect. How do I spell the right name?

[11 minutes 35 seconds][Customer] : Oh Rua Rangi Rd.

[11 minutes 42 seconds][Agent] : Perfect, thank you for that. Is that also your postal address for you like to receive your mail?

[11 minutes 48 seconds][Customer] : Yes please.

[11 minutes 49 seconds][Agent] : Perfect, thanks so much for that. TLA. OK, so I need to read to you something next called a pre underwriting disclosure and I'm just going to need your confirmation of understanding after. OK, so I'm just loading it. I do, I do. Thank you for your patience in advance. OK, so please be aware all calls are recorded for quality and monitoring purposes.

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

[12 minutes 17 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. 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 the 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 that decision to insure you and on what terms. 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 treaty until the time we enter into the contract. If you fail to disclose the 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 void your policy entirely. Do you understand that TRA yes or no?

[13 minutes 31 seconds][Customer] : Yep, I understand.

[13 minutes 29 seconds][Agent] : OK, perfect. Thanks for that. OK, so I've got the questions up. Now most of them are going to need just a yes or no response. But if you need me to repeat any of the questions, just ask me and I'm more than happy to do so. OK, so the first question is in relation to your residency and it's asking are you a citizen or permanent resident of New Zealand, Australia, currently residing in New Zealand, yes or no?

[13 minutes 47 seconds][Customer] : Yep, yes.

[14 minutes 2 seconds][Agent] : Perfect. Thanks for that. Now moving on to the next section and then medical history questions now. So the overriding question is, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following The first question. Stroke or heart conditions such as but not limited to heart murmur, heart attack, and angina, yes or no. Lung disorder excluding asthma, sleep apnea or pneumonia, Yes or no. Cancer or leukaemia, excluding skin cancer? Yes or no. Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no?

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

[14 minutes 56 seconds][Agent] : Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or being told by a doctor that you have

a condition that will reduce your life expectancy? Yes or no? Perfect. Then the last question from this section, in the last 10 years, have you used illegal drugs, abuse prescription medication or receive treatment or counseling for drug or alcohol consumption? Yes or no?

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

[15 minutes 28 seconds][Agent] : Perfect. Thank you so much for that, TMA. OK, so we'll move on to the next section now. And the next section is in relation to your height and weight. Please be aware that I am 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. Keeping that in mind, what is your exact height?

[15 minutes 58 seconds][Customer] : Oh shucks, good question.

[16 minutes 4 seconds][Agent] : Yeah, it's OK if you want to grab them. No, it's OK. Definitely grab the measuring tape. I'm happy to wait on the phone. Perfect. So just to confirm, was that 5 feet and 11 inches?

[16 minutes 43 seconds][Customer] : 5'11" Yep.

[16 minutes 51 seconds][Agent] : Perfect. Thanks for that and thank you. And also thank you for measuring yourself as well. What is your exact weight?

[16 minutes 59 seconds][Customer] : We just just came to the gym to sign up earlier and I'm I'm 120. Yeah.

[17 minutes 4 seconds][Agent] : 120 kilograms, Perfect. Thank you so much for that. Lucky you did go to the gym then. And a follow up question, have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Yes or no?

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

[17 minutes 25 seconds][Agent] : So I just want to clarify that question. So unexplained weight loss is weight loss that you lost without any real reason or you're not really sure why?

[17 minutes 35 seconds][Customer] : Oh, no, sorry, sorry, no.

[17 minutes 36 seconds][Agent] : No, that's OK. So we'll we'll put note of that one. So do you mind if I put you on hold just for one minute?

[17 minutes 52 seconds][Customer] : No.

[17 minutes 52 seconds][Agent] : Perfect. Thank you for that. OK. Thank you so much for holding. Are you still there?

[19 minutes 26 seconds][Customer] : Yep. Oh, good.

[19 minutes 27 seconds][Agent] : Yep, perfect. Thank you for that. OK, So we're moving on to the next section now. So is it question in relation to your occupation, the next one?

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

[19 minutes 37 seconds][Agent] : So 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? Yes or no?

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

[19 minutes 56 seconds][Agent] : Next question, 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 no? OK, next we have a travel question. So do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months, yes or no?

[20 minutes 6 seconds][Customer] : Oh, no, no.

[20 minutes 23 seconds][Agent] : And next question, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? Yes or no? So was it, I didn't quite catch it, was it a yes or no?

[20 minutes 35 seconds][Customer] : Oh, no, no.

[20 minutes 41 seconds][Agent] : Perfect, thank you for that. OK, so moving on to the next section. Now at the next section, we have a few more medical history questions. So the overridden question is have you ever had symptoms of, been diagnosed with or treated for? We intend to seek medical advice for any of the following. First question, diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, yes or no?

[21 minutes 10 seconds][Customer] : Yes, I have diabetes.

[21 minutes 12 seconds][Agent] : That's OK. Thank you so much for disclosing that. The next

question, type one or type 2 diabetes, yes or no?

[21 minutes 21 seconds][Customer] : Yes, type 2.

[21 minutes 22 seconds][Agent] : Perfect. Thank you for that. OK, so and that's all the questions I have for you. So I want to thank you in completing all those questions. I'm just loading the results now so it won't take too long. And I thank you for your patience in advance.

[21 minutes 46 seconds][Customer] : OK, cool. Thank you.

[21 minutes 47 seconds][Agent] : The computer, that's OK. The computer just goes a little bit slow at this stage. OK. So thank you so much for completing those questions for me. Now I did just want to say that congratulations, your application has been approved, but it is subject to the following terms and conditions. So we are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. And it has changed. It has changed a little bit just because of the type 2 diabetes and the BMI. But I also just want to say, unfortunately you haven't been successful in the serious illness. So we aren't able to offer you serious illness cover. But for \$100,000 of life cover, you're looking at a payment of \$57.37 a fortnight. How is that about sounding to you?

[22 minutes 58 seconds][Customer] : Yep.

[23 minutes][Agent] : Perfect. I'll, I'll just let you know about the terms and condition.

[23 minutes 2 seconds][Customer] : So I'm not going to, you're pretty much saying I'm not going to be covered for the Terminal 1/8.

[23 minutes 7 seconds][Agent] : So it's just for the serious illness cover. You've been unsuccessful just for the serious illness, but you have been approved for the life just for the subject, just with this following terms and conditions. So I'm unable to offer you the serious illness, but we can offer you some life insurance still.

[23 minutes 25 seconds][Customer] : Oh yeah. And how much is that? How much is the life insurance again?

[23 minutes 24 seconds][Agent] : So, yes, yeah. So we're able to offer you a benefit amount of 50,000 to \$100,000 and \$400,000 of life insurance comes in at \$57.39 a fortnight.

[23 minutes 42 seconds][Customer] : Can I ask a question? Can my partner ask a question?

[23 minutes 46 seconds][Agent] : Absolutely. Yeah, that's no problem.

[23 minutes 46 seconds][Customer] : Is that alright with you? Oh, hi. Hi. Just in like if at any time he was to have a heart attack or a stroke or anything to do with his heart, what is he, what he is the life insurance insurance still acceptable for the payer or what is it? No.

[24 minutes 10 seconds][Agent] : No, that's a great question, that one. So what I just, I just want to let you know that for the 1st 12 months you will sorry, TLA will be covered for accidental death only and then after 12 months he will be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. So I for the 1st 12 months he will be covered for accidental death only, and then after the first 12 months he will be covered covered for any natural 'cause as well. And then after the 1st 13 months he'll be covered for suicide as well. So it's just the first 12 months that he's only covered for accidental death, but he will be covered for natural causes after the first year.

[24 minutes 35 seconds][Customer] : Ah, do you understand that? Yeah. So for the first yeah. So the first 12 months are only covered for accident only if if anything was to if you would have passed of any health issues how to check out anything you're not covered that's only until.

[25 minutes 9 seconds][Agent] : And that's just for the yes, it's just for the 1st 12 months for his accident only. And then after 12 months, he will be covered for natural 'cause as well.

[25 minutes 21 seconds][Customer] : OK, up to you if that's what you want to go with.

[25 minutes 26 seconds][Agent] : I also just wanted to let you hear right that there is a terminally ill advanced payment in the cover as well. So what that means after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay the benefit amount to you in full just to help with any of those medical expenses at the time. So that's one of the other benefits as well. And your beneficiaries will still be able to request a funeral advance payout as well of \$10,000.

[26 minutes][Customer] : Oh yeah.

[25 minutes 59 seconds][Agent] : Now I also just want, I just wanted to also let you know, please be aware that your premium is stepped, which means it would generally increase each year. And in

addition, this policy is automatic indexation, which means each year your benefit amount will increase by 2% with associated increase in premium. You can opt out of this indexation each year now just to confirm for \$100,000 of life insurance coming in at \$57.39 a fortnight. Is that affordable for you?

[26 minutes 26 seconds][Customer] : OK, Yeah, it is. So how much am I actually insured for? Just 100,000?

[26 minutes 40 seconds][Agent] : So, so it's \$100,000. It's just, it's changed a bit just because of the answer to the health and lifestyle questions.

[26 minutes 48 seconds][Customer] : Yeah.

[26 minutes 47 seconds][Agent] : So the type 2 diabetes and the BMI. So it has changed. We're we're able to offer you a cover of \$50,000 to \$100,000. So you'll still be able to get some cover with a policy term of 20 years. It's just changed a little bit just to get your answers to the health and lifestyle questions.

[27 minutes 6 seconds][Customer] : Yeah, it's up to you, really.

[27 minutes 11 seconds][Agent] : So were you happy with that amount or do you want me to show you a lower one?

[27 minutes 17 seconds][Customer] : Oh, no. I just thought it would be a little bit more, that's all. I mean, yeah, I'll go ahead with my.

[27 minutes 33 seconds][Agent] : Yeah, no problem at all. Well, what I'll do for you then is get you immediately covered over the phone today, and I will send you all the policy documents to review as well. I'll send them to you by e-mail and post just so you can get the electronic and the paper copy.

[27 minutes 49 seconds][Customer] : Yeah.

[27 minutes 49 seconds][Agent] : Also do keep in mind the policy gives you something called a 30 day cooling off. So if you decide the policy is not suitable for you and you cancel within the 30 days, you will receive a full refund of your premium unless you've made a claim of course. Now the final thing I need to do to finish setting this up for you and send you out all the documents is we enter bank account details but we don't require any payment on the day. We normally collect it within the

next 7 days, but we always try to make it work with either a payday or a benefit day or even a pension day for some people. Would you like your first payment day to be in line with your pay cycle?

[28 minutes 33 seconds][Customer] : Yes, please.

[28 minutes 34 seconds][Agent] : It's OK. What? When do you get paid next?

[28 minutes 39 seconds][Customer] : This week on a Thursday. So if it came out on a Friday, that'll be good.

[28 minutes 43 seconds][Agent] : Yeah, absolutely. So do you want it to come out on Friday?

[28 minutes 50 seconds][Customer] : Next week. Next week?

[28 minutes 46 seconds][Agent] : So the 19th, yeah, absolutely. So not this Friday, but the Friday after?

[28 minutes 56 seconds][Customer] : Yes please.

[28 minutes 57 seconds][Agent] : Yeah, absolutely. So that would just be the 26th of January and then every for every fortnight after that?

[29 minutes 4 seconds][Customer] : OK then. Thank you so much.

[29 minutes 6 seconds][Agent] : No, it's OK. Did you? We have two ways of payment. So we have a direct debit option using a bank account. We also have a card option as well. What would you prefer?

[29 minutes 20 seconds][Customer] : Your bank account? Yeah, I don't want my card. Oh, yeah, I didn't get it. You can use the bank account. Just my bank account. Oh, bank account. I'm just getting the details now.

[29 minutes 34 seconds][Agent] : No, it's OK. Take.

[29 minutes 34 seconds][Customer] : My partner will do it.

[29 minutes 36 seconds][Agent] : That's OK. Is I just need to ask, is it your bank account, Sir?

[29 minutes 41 seconds][Customer] : Yeah, it's my bank account, mate.

[29 minutes 43 seconds][Agent] : Yeah, perfect. Well, just let me know when you're I'm ready. I'm more than happy to wait until you get that number. Yep. Still here?

[29 minutes 53 seconds][Customer] : I'm here, it's given the phone address for me.

[29 minutes 57 seconds][Agent] : Yeah.

[29 minutes 57 seconds][Customer] : Heres the bank.

[29 minutes 57 seconds][Agent] : But with the bank account, I I'm very sorry, but I will need to get that number from him just for the privacy and security reasons. I'm sorry about that.

[30 minutes 3 seconds][Customer] : Just a second.

[30 minutes 10 seconds][Agent] : No, that's OK. Please take your time. That's no problem. 02 0124 01 6/6 731 000 for suffix. I'll just read it back just so I know I've typed it correctly. So I've got a Bank of New Zealand account starting with 020124, 0166731 and 000.

[30 minutes 27 seconds][Customer] : 02 0124 01 6/6 731 Triple 000 Yep, Yep, Yep, Yep, Yep, Yeah, mate.

[31 minutes 17 seconds][Agent] : Perfect. What's the name of that account?

[31 minutes 22 seconds][Customer] : Oh, your name. Oh, just under my name.

[31 minutes 23 seconds][Agent] : Normally it's it's yeah. Perfect. So I've got I'll, I've got TE space R sorry, I'll say that again. TE space ARAI space PAWHA. Perfect. Thanks for that. Now the next thing I need to do is I need to ask you 4 questions in relation to your direct debit authority. And with these questions, I'm just going to need a yes or no to each of them. So the first one, do you have authority to operate this bank account alone?

[31 minutes 35 seconds][Customer] : Yep, Yep, Yep, Yep.

[31 minutes 57 seconds][Agent] : Perfect? Are you happy to set up a direct debit authority without signing a form? Perfect? And do you need to jointly authorize debits?

[32 minutes 4 seconds][Customer] : Yeah, night.

[32 minutes 12 seconds][Agent] : Final question, have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months of the account you're providing?

[32 minutes 24 seconds][Customer] : Night.

[32 minutes 25 seconds][Agent] : Perfect. Thank you for that. And in order to proceed, I need to read a short declaration about your direct debit authority, and I'm just going to need confirmation at the

end. So it says you agree. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions, yes or no? Perfect. Thanks for that. Now is your e-mail address, is it tearai.tawtawha01@gmail.com?

[32 minutes 59 seconds][Customer] : Oh, Yep, Yep, yeah, lower casing.

[33 minutes 12 seconds][Agent] : Is that your best e-mail address perfecting lower casing? Yeah, that's exactly what I have. OK, so the final thing I need to do before I send you out all the policy documents is I need to read to you one final declaration. So this one's basically the terms and conditions of the policy. So if you need me to reread any part of it, just let me know and I'm more than happy to. And if you have any questions, please stop me.

[33 minutes 50 seconds][Customer] : Yeah.

[33 minutes 39 seconds][Agent] : And I'm more than happy to answer any that you have, but I'm going to ask you for a yes, no response a couple of times near the beginning and then a couple of times at the end, But it reads, Thank you, Tia Ray Tower, 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 in force unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this 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 about 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 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. Can you please confirm

that you understand and agree to this?

[35 minutes 24 seconds][Customer] : Yeah, I understand.

[35 minutes 26 seconds][Agent] : Perfect. And you agree as well?

[35 minutes 29 seconds][Customer] : Yeah, I agree.

[35 minutes 30 seconds][Agent] : Perfect. Thanks for that. Now your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle 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. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? PRI?

[35 minutes 57 seconds][Customer] : Yes, I have.

[35 minutes 58 seconds][Agent] : Perfect. Thank you for that. Now, we may from time to time 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 allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time by contacting us or by using any unsubscribed facility on communications we send you. The accepted cover Pays a lump sum benefit amount of the following. TRA Tower receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on January 25, 2044 at 12:00 AM. Your premium for the first year of cover is \$57.39 per fortnight. Your premium is a step premium, which means it will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium, calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of TRA Tower, which you're authorized to debit from and have provided to us. Your premium will be deducted in accordance with the authority you have provided to us. I am Best has rated Pinnacle with AB plus financial strength good and Triple B minus issuer credit rating with an outlook

of stable. You can read more about these ratings on our website and in your policy documentation.

[38 minutes 14 seconds][Customer] : Yeah.

[38 minutes 12 seconds][Agent] : We may provide recent communications to you via the e-mail address you have provided to us. This will include any legal notices we have required to provide to you. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation will be sent to you by 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 factsheet which outlines key aspects of your cover in plain language. You should carefully consider these documents to ensure the product meets your needs. 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 unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 00580.fouroremailsupport@onechoice.co dot NZ TMA. Do you understand and agree with the declaration?

[39 minutes 28 seconds][Customer] : Yeah, I understand and I agree.

[39 minutes 25 seconds][Agent] : I've just read you Perfect, perfect. Thanks for that. And 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?

[39 minutes 40 seconds][Customer] : No, I'm not. Thank you.

[39 minutes 42 seconds][Agent] : Perfect. Well, I just want to say thank you so much for your time today and welcome to the one choice family. And I've sent you out all the documents now by both e-mail and post. So you should you should get them shortly.

[39 minutes 55 seconds][Customer] : Alright then, thank you so much my part and I would like to just have a quick chat with you, if that's alright.

[39 minutes 55 seconds][Agent] : But yeah, it's been a yeah, that's no problem at all.

[40 minutes 3 seconds][Customer] : Hiya.

[40 minutes 4 seconds][Agent] : Hello. How are you again, Tiana?

[40 minutes 7 seconds][Customer] : Alright, good. Thanks. I have a policy on insurance. I just signed up last week.

[40 minutes 13 seconds][Agent] : OK.

[40 minutes 14 seconds][Customer] : I I but I'm honest, I'm not covered with the serious illness.

[40 minutes 19 seconds][Agent] : Oh, OK. Yeah.

[40 minutes 20 seconds][Customer] : Am yeah, am I able to look into that for my insurance or OK?

[40 minutes 27 seconds][Agent] : Yeah, absolutely, absolutely. I can definitely help you with that.

What I'm going to do is I'm just going to finish just posting and emailing out those documents.

[40 minutes 34 seconds][Customer] : Oh, sorry.

[40 minutes 34 seconds][Agent] : So just that's OK. That's OK. I just, I'm just going to finish doing that.

[40 minutes 42 seconds][Customer] : OK.

[40 minutes 38 seconds][Agent] : And then what I'm going to do is go into your profile and I'll be able to look into that for you. So do you mind if I put you on hold just for one minute?

[40 minutes 48 seconds][Customer] : Yep.

[40 minutes 49 seconds][Agent] : Perfect. Thank you, Tiana. Thank you so much for holding. Tiana, are you still there? Perfect. Thank you for that. OK, so your husband's, is it your partner or your husband?

[41 minutes 53 seconds][Customer] : Why yes, I am partner.

[42 minutes 1 seconds][Agent] : Perfect.

[42 minutes 3 seconds][Customer] : Well, I seem to be husband anyway.

[42 minutes 2 seconds][Agent] : Well, basically I've, I've absolutely, absolutely. But I finished sending out all the documents to him. So his policies are in place now. So what I'm going to do is I'm just going to go into your profile. So just bear with me while I do that. So I have So what do you you told me before that your full name, your first name is Tiana. Is that TIANA? Perfect. And how do I and what's your surname? Tiana. Sorry, how do I spell that again just because I exited the last profile?

[42 minutes 28 seconds][Customer] : Yes, Tiglia, hi.

[42 minutes 46 seconds][Agent] : Yep.

[42 minutes 41 seconds][Customer] : So TE space capital HUIA?

[42 minutes 47 seconds][Agent] : UIA, thank you for that.

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

[42 minutes 51 seconds][Agent] : OK, so I'm just going into it now. I just need, can you just confirm your date of birth for me, please?

[42 minutes 58 seconds][Customer] : Yep, 18th of the 10th 84.

[43 minutes][Agent] : Perfect. And I just need to ask you as well, can you confirm that you are a CU? Sorry, one second. Can I just confirm that you are a female New Zealand resident currently residing in New Zealand as well?

[43 minutes 11 seconds][Customer] : Yes, I am.

[43 minutes 12 seconds][Agent] : Perfect. Thank you for that. OK, so I'm just going into the profile now. OK. So you said that you signed up for life insurance last week and you didn't didn't know about the serious illness cover?

[43 minutes 30 seconds][Customer] : They probably asked, but I didn't actually know what it was for.

[43 minutes 33 seconds][Agent] : Oh, I see.

[43 minutes 33 seconds][Customer] : But hearing what the serious illness one like, ha, anything to do with the heart?

[43 minutes 41 seconds][Agent] : Yeah, absolutely. Yes.

[43 minutes 40 seconds][Customer] : Yeah, I didn't. Yeah, I didn't get that one.

[43 minutes 42 seconds][Agent] : So no, that's OK. That's OK. So yeah, it does. It does have the undergo coronary bypass surgery and the heart attack, cancer and stroke.

[43 minutes 54 seconds][Customer] : Yeah.

[43 minutes 54 seconds][Agent] : I, I just think you, I know I've already spoken to your partner before, but I just need to confirm your postal address, even though I already know it, as well as the e-mail address and phone number, please.

[44 minutes 5 seconds][Customer] : Yeah. So the postal address is 5068 order at any road phone number.

[44 minutes 10 seconds][Agent] : Yep, just the phone number and e-mail address, please. Yep, Yep.

[44 minutes 18 seconds][Customer] : My phone number is 02109 triple 111112 and my e-mail is tianna.tahuya@gmail.com.

[44 minutes 28 seconds][Agent] : Perfect. Thank you so much for that. So what I'm going to do is I'm actually going to transfer you over to our customer support team because they're the team that deals with policies that are already in place. So, and they'll be able to, they'll be able to advise you of the serious illness option and even add it in for you if it is an option that you are after.

[44 minutes 39 seconds][Customer] : Oh, OK.

[44 minutes 46 seconds][Agent] : So I'm just going to put you in a short hold. I'm going to transfer you over to them now.

[44 minutes 52 seconds][Customer] : Yeah. Cool. Thank you.

[44 minutes 50 seconds][Agent] : All right. Thank you, Tiana, please hold the line. Hi.

[45 minutes 5 seconds][Customer] : Hey, David.

[45 minutes 6 seconds][Agent] : Hi, Kirsten. How's it going?

[45 minutes 8 seconds][Customer] : Good.

[45 minutes 9 seconds][Agent] : Yeah, very good. Thanks. So I got Tiana Tehui on the phone at the moment.

[45 minutes 8 seconds][Customer] : How are you? Oh, OK.

[45 minutes 14 seconds][Agent] : I just sold a policy to a husband and she was listing in the back and I sold him a serious illness cover. And now Tiana wants a serious illness cover on her current policy.

[45 minutes 18 seconds][Customer] : Yeah, she just wants to know more about it.

[45 minutes 25 seconds][Agent] : Well, just she just wants to know more about it.

[45 minutes 27 seconds][Customer] : Pretty much. OK, no problem. So she wants to know about the Two's illness option and then add it to her policy potentially.

[45 minutes 27 seconds][Agent] : Pretty much potentially, yes.

[45 minutes 35 seconds][Customer] : Yeah, no problem. Umm. Oh, sorry.

[45 minutes 36 seconds][Agent] : So I've done pretty much all the checks.

[45 minutes 47 seconds][Customer] : Thank you so much. Uh yeah.

[45 minutes 39 seconds][Agent] : So I've done e-mail, phone number, address, full name, date of birth, residency, type of policy and out of the policy now.

[45 minutes 48 seconds][Customer] : Out of the policy now. Thank you. You can transfer when you are ready.

[45 minutes 53 seconds][Agent] : Perfect. So putting it through in 3210.

[45 minutes 58 seconds][Customer] : Welcome to customer support. My name.