

[2 seconds][Agent] : Hello, Hello.

[7 seconds][Customer] : Oh yeah, yes.

[8 seconds][Agent] : Hi, Donald, it's Tyler calling from Australian Seniors. I'm just calling to follow up on the quote request request you've popped through on our website regarding our life insurance cover.

[19 seconds][Customer] : Oh yeah, yeah, yeah, right there.

[21 seconds][Agent] : Thank you for your inquiry. Umm, just purpose of my call is basically just to provide you with that information and take you through your options to see if we might have something suitable to your needs. But just so I can do that there for you. Donald, can I please get you to confirm your full name and your date of birth please?

[36 seconds][Customer] : Donald Kirk Bethel, 20th of the 3rd, 1956.

[39 seconds][Agent] : Perfect. Thank you for that. Donald. Please note all our calls are recorded, so any advice I provide is general in nature and may not be suitable to your situation. And of course there, Donald, can I confirm that you are a male Australian resident, is that correct?

[52 seconds][Customer] : I hope so.

[55 seconds][Agent] : Perfect, thank you. Sorry, it's just for compliance purposes there. Donald. I had to ask to confirm. I just needed to confirm that again with you there. Donald. You are in fact a male Australian resident. That's correct.

[1 minutes 8 seconds][Customer] : Yes, I am.

[1 minutes 9 seconds][Agent] : Perfect. Thank you for that, Donald. So just so I can have a better understanding, what's actually got you looking into life insurance? So you noodle it or do you have some cover in place? OK.

[1 minutes 20 seconds][Customer] : All I want to do is get a quote and then think about it. I'm not really interested in going into why I've done it or anything like that to be honest with you, and I'm not trying to be. All I want is.

[1 minutes 29 seconds][Agent] : No, no, that's OK. Yep. No, fair enough there, Donald. OK, so I just wanted to make sure there are a few things that I have to cover. I'll get through to the quote umm for

you. But there are. So with this policy, this Pol policy ends before your 85th. Umm, sorry, it's a lump sum payment that's given to you if you were to pass away before your 85th birthday. When the policy ends. Now you can nominate up to five beneficiaries with the cover there, Donald.

[1 minutes 55 seconds][Customer] : Mm, hmm.

[1 minutes 56 seconds][Agent] : Umm. And if your death is due to an accident, the chosen benefit amount will triple. Now with this cover as well, we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[2 minutes 10 seconds][Customer] : OK.

[2 minutes 10 seconds][Agent] : Now with this process for our life insurance, it is easy to reply. We just asked you 8 yes or no questions relating to your health over the phone to see if you are approved. Now if you are accepted and once you commence the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition to this, we also have a terminally ill advanced payment included in the cover, which means knock on wood, you never have to use this. But it means that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help you with medical costs just to make sure you're receiving the best care possible. Now in regards to the cover there, umm, Donald, is there any questions that you have for me on how it works or what you're covered for?

[2 minutes 58 seconds][Customer] : No, not really. As I said, right, right, right from the onset. I did this stage.

[3 minutes][Agent] : OK, Yep, Yep.

[3 minutes 3 seconds][Customer] : I'm just looking around all I wanted to quote and give me an idea of how much it might be and if I need, if I wanna turn on and say yes and we go through all the questions after that, I'm happy to do that.

[3 minutes 14 seconds][Agent] : Perfect.

[3 minutes 14 seconds][Customer] : But right now all I want is the quote.

[3 minutes 17 seconds][Agent] : Yep. Not a problem there Donald. So that was for a joint cover, is

that correct? I can see here it's come through under joint cover for \$200,000, the maximum amount. Awesome. Alright, so we'll go join umm, can I just confirm? So this joint was for your wife, is that correct? Awesome.

[3 minutes 34 seconds][Customer] : Yes, Shirley Bethel.

[3 minutes 35 seconds][Agent] : So just to add her into the quote so I can give you umm, the figures, I will just need her first name, her last name and her date of birth just so I can add her into it and get a quote for it confirming that was Shirley. Perfect, thank you for that. And Bethel.

[3 minutes 57 seconds][Customer] : Yep, 141157.

[3 minutes 54 seconds][Agent] : Bethel perfect and her date of birth there Donald 141157 perfect save. And you wanted to look at that for a monthly, umm, on a monthly basis.

[4 minutes 18 seconds][Customer] : I was going to say, I don't know.

[4 minutes 22 seconds][Agent] : OK.

[4 minutes 23 seconds][Customer] : I just want the quote. That's all I need.

[4 minutes 26 seconds][Agent] : Oh, yeah, that's OK. I just wanted to know if you were looking at a full nightly payment or a monthly payment like what worked for you.

[4 minutes 26 seconds][Customer] : And then if I truly don't know, I haven't got that.

[4 minutes 34 seconds][Agent] : OK, let's pull that up now. That's OK. No worries, Donald. We'll pull that up now. Surely. Good. OK. And can I just ask there, Donald, have you had a cigarette in the last 12 months?

[4 minutes 58 seconds][Customer] : I don't smoke.

[4 minutes 59 seconds][Agent] : Awesome. It's great to hear that makes a difference in the premiums you pay. Perfect. And just with Shirley as well there, Donald does has Shirley had a cigarette in the last 12 months?

[5 minutes 10 seconds][Customer] : She doesn't smoke.

[5 minutes 12 seconds][Agent] : Perfect, ma'am. Thank you for that. And just confirming that was \$200,000 of cover for each of you?

[5 minutes 21 seconds][Customer] : Uh, yeah. I, I'm not gonna say I'm not really sure that it's just

gonna be for either or or for both. I'm not really sure right now.

[5 minutes 29 seconds][Agent] : OK, no worries. So what I can do then is I can start the quote at \$110,000 of cover for yourself and then \$110,000 of cover for Shirley. Is that are you happy to continue with that quote amount for today? We can definitely look at other levels of cover as well. So we can go up and down accordingly just to match whatever you feel like would be suitable to you and that would fit within your budget. OK, awesome.

[5 minutes 51 seconds][Customer] : Well, let's let's just start with that then, OK.

[5 minutes 55 seconds][Agent] : So for \$110,000 of cover each for both yourself and Shirley, there'd be a combined premium of \$323.49 per fortnight ro roughly. I can give you the estimate for that directly. So for an annual, so annually, you're looking at about \$8410.71 and that's for \$110,000 of cover for yourself. And Shirley H, how's that sounding in terms of suitability there, Donald?

[6 minutes 8 seconds][Customer] : So that's like the seven grand a year then it's very expensive.

[6 minutes 36 seconds][Agent] : Would you like me to look at some other levels of cover for you?

[6 minutes 38 seconds][Customer] : No, no, what I'll do is I'll give my wife for you know, we'll we'll sit down and chat like we normally do and then if we wanna post on then I'll give you a call back. But thank you for your time. I appreciate it.

[6 minutes 48 seconds][Agent] : Not a problem, Donald. So what I can do is I can e-mail this across to you just so that you have it, you know, to refer back to and read through. Umm, but while I can do so, I can do that there for you. Donald. I've just got your e-mail down as don.cheryl@bigpond.com, is that correct? Perfect, great. So I'll send through the point that we've discussed today and then I'll get that sent through to you on your emails. And then when you're ready, just have a chat with your wife, umm, and then I can touch base with you again later throughout the week or even next week.

[7 minutes 4 seconds][Customer] : Right, alright, no worries. Thanks for your call.

[7 minutes 18 seconds][Agent] : No worries for that. Thank you. Have a good day, Donald.