

[1 seconds][Customer] : Hiya, I was like, bro, what the hell? Because I was trying to explain to him the process and I'm just like brah, I just need to transfer you through. And then he's like OK, he came through. It was a service call because he didn't know what he already had. So he already has funeral explained. Hold on a second. He actually wants a whole new policy.

[1 seconds][Agent] : Hey, I thought the previous one was you and so I was like hey, OK, so it was just after a top up or oh OK.

[33 seconds][Customer] : He wanted to say the policy he's got now is with his ex-wife and his actual two children, but he's been remarried and has a new wife with two stepchildren and he want he wanted to add them onto this one. But I said he can't.

[46 seconds][Agent] : Yep.

[46 seconds][Customer] : He'll need to either take out a top up or another policy.

[52 seconds][Agent] : OK, no worries.

[50 seconds][Customer] : So he wants something similar to, you know, explained and specifics the ones that, uh, take. Do you need anything from this one?

[1 minutes 3 seconds][Agent] : No, that's OK. I'll confirm everything.

[1 minutes 6 seconds][Customer] : Because it's a legacy 1, so it shouldn't really affect his benefit amount, right?

[1 minutes 10 seconds][Agent] : I'm not too sure on that.

[1 minutes 12 seconds][Customer] : Oh, OK.

[1 minutes 13 seconds][Agent] : Yeah.

[1 minutes 14 seconds][Customer] : Uh, let's check out another policy transfer to sales.

[1 minutes 18 seconds][Agent] : Was he going to do that separately for every person?

[1 minutes 21 seconds][Customer] : Umm, I'm not sure. Good question.

[1 minutes 24 seconds][Agent] : OK, no worries.

[1 minutes 26 seconds][Customer] : Umm, let me just today is like crazy.

[1 minutes 30 seconds][Agent] : Is it?

[1 minutes 31 seconds][Customer] : Yeah. What's his name? Wilfred.

[1 minutes 36 seconds][Agent] : Yep.

[1 minutes 39 seconds][Customer] : Jumping out of this one.

[1 minutes 41 seconds][Agent] : Yep.

[1 minutes 44 seconds][Customer] : I'll just want for him.

[1 minutes 45 seconds][Agent] : All right.

[1 minutes 45 seconds][Customer] : You ready?

[1 minutes 45 seconds][Agent] : Thanks. Yep. Thank you so much.

[1 minutes 53 seconds][Customer] : Thank you so much for your patience there, Will French. All right, so I've got Brendan from our sales team and he'll be able to assist you from him. Thanks, Brendan. OK, thank you. Thank you.

[2 minutes 5 seconds][Agent] : Wilfred, how are you today?

[2 minutes 7 seconds][Customer] : I'm good, thanks.

[2 minutes 8 seconds][Agent] : That's really good to you. Well Wilfred, just very firstly, just so I can assist you further. I'm sure maybe Joanne already did this with you, but umm, I do just need you to confirm your full name and date of birth for me please.

[2 minutes 20 seconds][Customer] : Umm, it's the 10th of the fourth person before and it's petrol billiams.

[2 minutes 25 seconds][Agent] : Beautiful, beautiful name by the way, there, Wilfred. And, and can I confirm that you are a male Australian resident?

[2 minutes 33 seconds][Customer] : Yes I am.

[2 minutes 34 seconds][Agent] : Lovely. OK. All right. So Joanne was telling me you asked the funeral cover, is that right? So that was for yourself, for your partner and as well as your stepchildren.

[2 minutes 47 seconds][Customer] : Yes what's happening is I I am covered.

[2 minutes 53 seconds][Agent] : Yep. All right. OK. Yep.

[2 minutes 51 seconds][Customer] : I've got the policy, but it's with my ex-wife and my my kids so And you can no longer just add like I've got with the new one.

[3 minutes 7 seconds][Agent] : Mm. Hmm.

[3 minutes 4 seconds][Customer] : After five years, I got the one new one and my youngest boy now and my two step kids. So you caught it and it's part I believe. So I just wanna take it from this year like it's on offer.

[3 minutes 18 seconds][Agent] : Oh, OK, so just very firstly, I'll let you know all calls are recorded. Any advice or provide is general in nature and may not be suitable to your situation. So I believe from what Joanne advised was that umm, you wanted to take out a new policy because you weren't able to add umm to your old policy. Is that right? As in your, your stepchildren.

[3 minutes 35 seconds][Customer] : Yes, yes.

[3 minutes 36 seconds][Agent] : Yeah, so I can, I can definitely take you through that as well. Umm, if you, I know you, you know, you've probably covered this before, but I'm just going to cover all the information and features and benefits just to cover all bases with you, just to remind you everything as well. Any questions for me, don't be afraid to ask as well, OK?

[3 minutes 53 seconds][Customer] : OK, hope you finish.

[3 minutes 54 seconds][Agent] : No worries at all. OK, So what we'll do firstly is I'll go through your cover for yourself, they're Wilfred and then we can discuss that on behalf of your wife and then your the children that you would like added as well.

[4 minutes 7 seconds][Customer] : Yes.

[4 minutes 6 seconds][Agent] : OK, All right.

[4 minutes 9 seconds][Customer] : Well, just quickly, just a quick question. So if I take on this new policy, then what happens to the old one? Well, I saw it covered on the debt one also because then I've covered twice.

[4 minutes 11 seconds][Agent] : Yep, I'll completely understand your question there. So did did by any chance did join? OK, so so le sorry about that, Wilfred. What Le what I'll do for you, I'll pop you on hold. I'll double check that umm as well with Joanne just to see how to go about that for you.

[4 minutes 44 seconds][Customer] : OK.

[4 minutes 42 seconds][Agent] : OK, thanks for that. Just hold the line for me. Thank you. Hey there

Wilfred. So, umm, I've double checked with Joanne. So you just to double check with you as well. You still have a cover for yourself? That's umm, still in place. Is that right? OK, so you didn't cancel your your your cover. OK. Mm Hmm.

[6 minutes 31 seconds][Customer] : Yes, yes, no, no, I didn't cancel it because I think it's an old one, but it's I can just sell it because a while back they asked me when I wanted to change it to them, but I I just kept it the same idea what to do. I mean, I definitely still keeping that one.

[7 minutes 5 seconds][Agent] : OK, so you wanted to keep your your previous one, just keep keep that in place, is that right? But you want to open a funeral cover for your current wife and your step kids, is that is that right? OK, no worries then. So OK, we will just discuss it for your umm, wife and your step kids then instead.

[7 minutes 9 seconds][Customer] : Ye, yes, yes, OK, Yep.

[7 minutes 25 seconds][Agent] : OK, not a problem. All right. Sorry. It's just going to take me one second just to do that for you.

[7 minutes 39 seconds][Customer] : You have this phone?

[7 minutes 41 seconds][Agent] : Thank you for your patience as well and clarifying that for me too.

[7 minutes 44 seconds][Customer] : Yep.

[8 minutes 14 seconds][Agent] : OK. All right.

[8 minutes 27 seconds][Customer] : Is Davina Berle, Berlea Williams?

[8 minutes 20 seconds][Agent] : So just so I could assist you with your wife's funeral cover there, could I just have her full name, please, Maria Williams. And just to double check the spelling of that. Maria Williams, WI double LIMS. Oh, sorry. Iams. Yep. Hmm. Mm.

[8 minutes 33 seconds][Customer] : Yes, yes, yes, yes.

[8 minutes 46 seconds][Agent] : And what is Maria's date of birth there? 1975.

[8 minutes 51 seconds][Customer] : It's the 12th of the 4th, 1935, yes.

[8 minutes 58 seconds][Agent] : OK, beautiful. That's good that you remember. I sometimes I struggle to remember my partners, but we don't tell her that and just very quickly as well. Could I just have you confirm that she, uh, she's a female Australian resident.

[9 minutes 4 seconds][Customer] : Yes, yes he is.

[9 minutes 17 seconds][Agent] : Yep. OK, All right. So I'll pop that out for you. And once again, just with regards to this, I'll let you know. All calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation. So I'll still run through the, uh, main features and benefits there with yourself, uh, just to cover all bases. And then we'll get, have a look at what's best suitable for your wife there as well. OK, All right. So would her preferred title be missus So missus Maria Williams. OK, beautiful. And just very quickly as well, Is there a, uh, preferred address that you'd like me to note down? Uh, what was that? What circuit KU double R uh, Kurjon. And that's George's home. Oh yeah.

[9 minutes 52 seconds][Customer] : Yes, no, it's the same 51 Kansas Circuit N please, Kanzel KU Double RA Jong Circuit and it's in North Lake.

[10 minutes 21 seconds][Agent] : Kurjon North lights. Beautiful.

[10 minutes 26 seconds][Customer] : Yes.

[10 minutes 26 seconds][Agent] : I'm sorry. Yeah, we don't, we don't, umm, save your details as well, just for your privacy as well.

[10 minutes 29 seconds][Customer] : Oh, OK.

[10 minutes 31 seconds][Agent] : Yeah. So that's why I asked again.

[10 minutes 31 seconds][Customer] : Yeah, Yeah, no, I yes, Sir. Just the one card looks like 4509 and it's in Queens.

[10 minutes 40 seconds][Agent] : Mm hmm. OK. Beautiful. And is that the same for your postal address? For the for her postal address. Beautiful.

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

[10 minutes 47 seconds][Agent] : Thanks so much for clarifying that. And just two more things for that as well. Is there a preferred contact number for herself?

[10 minutes 55 seconds][Customer] : If you might have phoned it. I just you, you just give my number for now.

[10 minutes 59 seconds][Agent] : OK, yeah, no worries. And just so I can note down your number

here, what could you let me know what that is?

[11 minutes 1 seconds][Customer] : Yep, Yep. It's 042281 double 3341.

[11 minutes 8 seconds][Agent] : Yep, 042281 3341. Lovely. And what is the preferred e-mail address? Would that be yours or your wife's? Uh huh, not a problem. Yep. And So what is that? Uh, what is that e-mail address? That's OK. Oh, I'm so sorry. The line just cut there. Would you be able to just repeat that one more time? Yep. williams@hotmail.com. And so the first name as well. Was that right?

[11 minutes 24 seconds][Customer] : It will be 9 Yes at Hotmail dot com Yes, it's wilson.williams@hotmail.com yes, yes, my first.

[12 minutes 3 seconds][Agent] : And how do I spell that again? Sorry about that. Yep. wilfordyeswilfordwilliams@hotmail.com. OK, so I'll quickly take you through the funeral cover. Any questions as well? Still still applies. Don't be afraid to ask any questions. OK.

[12 minutes 6 seconds][Customer] : It's Wilfred OK.

[12 minutes 21 seconds][Agent] : All right, so our cover is designed to provide a cash benefit of up to \$15,000 to her loved ones. So her being Marie, of course, when she passes away, they can use the funds not only for funeral expenses, but also any other final expenses like unpaid bills. She can nominate up to five beneficiaries to receive this benefit amount and if death is due to an accident, her chosen benefit will triple. In addition, before the policy anniversary following her 75th birthday, if she were to suffer an accidental serious injury such as quadriplegia or paraplegia, the benefit amount will also triple. So it's easy to apply. There are no medical checks and acceptance is guaranteed if she is an Australian resident aged between 18 and 79. And just so you know, for the 1st 12 months she will be covered for accidental death and accidental serious injury. Only after the first 12 months, she will be covered for death due to any cause.

[13 minutes 25 seconds][Customer] : None.

[13 minutes 19 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding her policy for 12 months, if she was first diagnosed with the terminal illness with 12 months or less to live by a medical practitioner, we will pay her claim in full to help her with things like

medical expenses. Does that all make sense so far? That's good to hear. And so for her, the age, she can choose between \$3000 up to \$15,000. And a couple things to note, she uh, her cover also provides her with an early cash option. So any time after she reaches 85 years of age, she can choose to enter cover and we will pay her 75% of the funeral insurance benefit. And her premiums are level, which means they are designed to stay the same as she gets older. And when she reaches the age of 85, low premiums will cease. So she'll have nothing more to pay and she'll also automatically receive a 25% bonus cover applied to her benefit amount. OK. So just from that \$3000 up to \$15,000 there, what level of cover would you like to take a look at firstly for Maria?

[13 minutes 36 seconds][Customer] : Yes, it does. Well, it won't be the same, but it's probably about \$10,000.

[14 minutes 27 seconds][Agent] : What was that, 3010 thousand?

[14 minutes 27 seconds][Customer] : It was still about 10,000 because fuel expenses is quite expensive now this.

[14 minutes 34 seconds][Agent] : Completely understand that. No worries.

[14 minutes 35 seconds][Customer] : So yes, I, I think it's, that's about because I know a friend of mine is lifetime when it came down to \$12,000.

[14 minutes 45 seconds][Agent] : Oh, OK. MMM.

[14 minutes 46 seconds][Customer] : Yes, Sir.

[14 minutes 47 seconds][Agent] : Yeah. And my condolences. They. I'm sorry to hear about that as well.

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

[14 minutes 49 seconds][Agent] : They're Wilford.

[14 minutes 50 seconds][Customer] : No, that's OK.

[14 minutes 51 seconds][Agent] : Yeah, but I'll let you know. For \$10,000 of cover, Maria's premium will be \$19.23 per fortnight.

[15 minutes][Customer] : Yeah, it is.

[15 minutes 1 seconds][Agent] : Mm hmm. That's good to hear. And we have a real reward attached

to the policy. So following her first policy anniversary date, we will refund to a 10% of the premiums she has paid in that time, and we will send her a free will kit valued at \$30.00 with each policy. So was that? Was it 10? Oh yeah.

[15 minutes][Customer] : OK, OK, so so so I don't want the Internet. I don't just a question.

[15 minutes 25 seconds][Agent] : Mm, Hmm, yeah.

[15 minutes 22 seconds][Customer] : So the policy I've got now also, it's like with where I've got myself, my ex-wife and my my kids, OK, I've I've got the little one between my account wife and I always got one together and it's only 34 next year. But where do I put him on and to it's it's the policy now. Do I have to pay save for the other whatever I need to add? Is it separate policies should I have to take out for them or is it all together?

[15 minutes 56 seconds][Agent] : Yes. So it'd be a separate policy as umm, as there, there, there are different people there as well. Yep.

[16 minutes 3 seconds][Customer] : OK, so each one needs to have a separate policy? Is that what you're saying? I can't bundle them together?

[16 minutes 4 seconds][Agent] : Is that well, mm, hmm, yeah, that's correct.

[16 minutes 13 seconds][Customer] : Oh, OK.

[16 minutes 14 seconds][Agent] : Yep. And are you happy to do that as well?

[16 minutes 14 seconds][Customer] : So yeah, I just thought I can bundle them because we are family.

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

[16 minutes 21 seconds][Customer] : You don't bother.

[16 minutes 21 seconds][Agent] : And I perfectly understand.

[16 minutes 23 seconds][Customer] : I just have the one payment but everything is bundled together like what I'm what I'm on or what I'm on now.

[16 minutes 35 seconds][Agent] : Mm Hmm. Oh, no, I completely understand. Let me double check that with my manager just so I can explain that best to you as well.

[16 minutes 31 seconds][Customer] : So I just pay the one amount if it's for all of it, yes.



[16 minutes 41 seconds][Agent] : Umm, I see. As to why that umm, what's the process with that as well? OK, just hold the line for me Wilfred. I'll be right back. Thank you.

[16 minutes 46 seconds][Customer] : Oh tha, thanks.

[18 minutes 15 seconds][Agent] : Alright, Heather, Wilfred, you still there?

[18 minutes 17 seconds][Customer] : Yeah, I'm sorry. Yeah.

[18 minutes 18 seconds][Agent] : Yes. So I double checked that with my manager for you as well just because I wanted to give you the best, you know, obviously the information possible, but yes. So anyone you know below the age of 18 will have to be set up as a as a separate cover as well. If you would you like to put, you know all the covers on the same payment date as well. Would is that what you wanted?

[18 minutes 38 seconds][Customer] : Yeah. Well, why? Because why? Why am I asking? Because my, my same. I just kept they both working so I can talk to them and get them to take out their own covers.

[18 minutes 50 seconds][Agent] : All right.

[18 minutes 50 seconds][Customer] : Does it make sense?

[18 minutes 50 seconds][Agent] : OK.

[18 minutes 52 seconds][Customer] : Yes. So. So I'll take them. Or if I can't do this, but what I'll do, I'll put my wife in my little one.

[18 minutes 59 seconds][Agent] : Hmm. Mm.

[18 minutes 59 seconds][Customer] : Umm, can I put the two of them on the same tablet? He's only four years old. Or three years old?

[19 minutes 7 seconds][Agent] : OK. Not a problem at all. Yeah. So what we'll do is we'll do it for your wife and the little one that you mentioned. Yeah. As a separate. How old is your, the younger one?

[19 minutes 13 seconds][Customer] : Yes, he's only 34.

[19 minutes 21 seconds][Agent] : Oh, he's turning 4.

[19 minutes 19 seconds][Customer] : Next year months, yes.

[19 minutes 22 seconds][Agent] : OK, umm, so yeah, we don't do children's cover anymore for the funeral cover. So yeah, it would have to be between the ages of 18 to southeast 79 that I mentioned there.

[19 minutes 32 seconds][Customer] : Oh, OK, so effective. I can only do my wife then.

[19 minutes 42 seconds][Agent] : Yeah. Oh, if you wanted to, you can do your other children as well, but that's up to you.

[19 minutes 43 seconds][Customer] : So yeah, but this and this will be separate policies.

[19 minutes 49 seconds][Agent] : Oh, right, right.

[19 minutes 50 seconds][Customer] : So the that's what I'm saying. I I thought the I can so like the old system, I can bundle in one. Everyone is covered.

[19 minutes 58 seconds][Agent] : Oh, no, I completely understand.

[19 minutes 58 seconds][Customer] : I thought something like this. Yes.

[20 minutes][Agent] : Yeah, it's just because, yeah, we don't do to like, uh, children's cover anymore. And anyone over the age of 18, as I mentioned, as I clarified with my manager, would have to, uh, be a separate cover there.

[20 minutes 11 seconds][Customer] : OK, you know, that's good to know.

[20 minutes 11 seconds][Agent] : Yeah, OK. No worries.

[20 minutes 13 seconds][Customer] : So I'll go through my wife here and, you know, and I'll talk to my kitchen to see which way they're gonna go.

[20 minutes 20 seconds][Agent] : OK, no worries at all.

[20 minutes 22 seconds][Customer] : Yes.

[20 minutes 22 seconds][Agent] : All right so Yep. So once again where we left off there for your wife was uh, the \$10,000 of cover and that would the premium will be \$19.23 per fortnight. And you mentioned, so you with the wheel kit as well. Did you, did you mention something about that? So we said we will send you a free wheel kit value that \$30.00 with each policy.

[20 minutes 43 seconds][Customer] : Yes, yes, it will be good.

[20 minutes 44 seconds][Agent] : Yep, Yep and so you may pay more in total premiums over the life

of the policy than the benefit and that please be aware this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back on this you are eligible for and choose the early cash back offer.

[21 minutes 6 seconds][Customer] : Yep, that's fine.

[21 minutes 4 seconds][Agent] : OK, all right, So what I can do for you is get your so once again, just for compliance purposes. I'll correct myself on that as well. So SH, uh, she may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if she cancels outside of the 30 days, her cover will stop and she will not receive anything back unless she is eligible for and she's the early cash back offer. So just to correct myself there, umm, it's uh, referring to her there, not yourself.

[21 minutes 37 seconds][Customer] : Yeah, you know, that's fine.

[21 minutes 37 seconds][Agent] : Yep, thanks for that. All right, sorry this takes one second to load up.

[21 minutes 50 seconds][Customer] : No, that's OK.

[21 minutes 52 seconds][Agent] : Thank you so much for your patience with me today as well.

[21 minutes 55 seconds][Customer] : Yeah, no, that's fine.

[21 minutes 54 seconds][Agent] : I, I do appreciate that because sometimes technology is so fast, but honestly, on the days it's so slow as well.

[22 minutes 2 seconds][Customer] : Yeah, no, I totally understand.

[22 minutes 1 seconds][Agent] : All right, all right, so the next step for yourself, umm, just as a business, we can really collect payment within the next 7 days. When in the next 7 days would be more suitable for you or what would be more suitable for yourself there?

[22 minutes 23 seconds][Customer] : Umm, probably in the next 7 days will be for for that because I'm getting paid on the Tuesday and that's next Tuesday.

[22 minutes 31 seconds][Agent] : OK, no worries.

[22 minutes 31 seconds][Customer] : So can it do the Wednesday?

[22 minutes 33 seconds][Agent] : The Wednesday, so the 28th, yeah.

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

[22 minutes 36 seconds][Agent] : So next week or Wednesday is what you're saying, uh, the 28th of September not a problem at all. And is that from the savings or check account for yourself?

[22 minutes 47 seconds][Customer] : It's from the I don't I gave him my card details this morning or before the other lady.

[22 minutes 55 seconds][Agent] : Oh, OK.

[22 minutes 52 seconds][Customer] : It will be from this account if it's still on there. I don't know what to say.

[22 minutes 56 seconds][Agent] : Oh, yes, I, yes, I will for, for your privacy reasons, we don't store that, so it wouldn't have been shared to me just so that you know that way. Is it to protect you of course as well.

[23 minutes 5 seconds][Customer] : OK, yeah.

[23 minutes 10 seconds][Agent] : Yep.

[23 minutes 7 seconds][Customer] : So, so I'll give you the card details of which the deductions we've done.

[23 minutes 10 seconds][Agent] : So it was that it was that a credit card, what you say?

[23 minutes 14 seconds][Customer] : Is that Visa debit card, Yes, or is it my name?

[23 minutes 15 seconds][Agent] : OK, Yeah. And you prefer to give card number, is that right? OK, not a problem. So I'll just let you know for security purposes, while obtaining your card details, the call recording will stop and we'll recommence after we have collected your details.

[23 minutes 19 seconds][Customer] : Yes, OK. Yeah, that's fine. The.

[24 minutes 43 seconds][Agent] : All right. So please be advised that call the call recording has now resumed for quality and monitoring purposes. OK.

[24 minutes 50 seconds][Customer] : OK, OK.

[24 minutes 51 seconds][Agent] : And just very quickly to read, double check that e-mail address. itswilfredwilliamswilfredwilliamsI sorrywidoubleliams@hotmail.com. All right, beautiful. So now I'll just read you. The declaration takes about one to two minutes and right at the end there are just two

questions you answer with a clear yes or No2. OK.

[25 minutes 1 seconds][Customer] : Yes, yes, yes.

[25 minutes 11 seconds][Agent] : All right, so thank you. Maria Williams. It is important you understand the following information. I will ask the agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Henova Life free of Australasia Limited. Henova has an arrangement with Greenstone Financial Services trading as real Insurance, to issue and arrange this in insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and who never relies upon the accuracy of the information you have provided when assessing your application. Another has set a target market determination for this product, which describes the types of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. 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 Australian service providers for the purpose of administering your policy or handling claims. Our Privacy Policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. We may from time to time provide office 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 you opt out. You can opt out of this at any time by contacting us. You have agreed to take out a single real funeral cover with the following cover. Maria Williams is covered for \$10,000 In the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of the terminal illness cover thereafter accidental serious injury. Cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insurance 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash option, you will no longer have a right to

claim under the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to age 85, their benefit is payable and there is no refund of premiums after the cooling off.

[27 minutes 39 seconds][Customer] : None.

[27 minutes 29 seconds][Agent] : If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the life insured 85th birthday. The bonus cover is not payable if you take the early cash option. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured at this point. Your total premium for your first year of cover is \$19.23 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 29% and 53%, calculated on a level basis over the life of of the policy. Your premium will be debited from your credit card which you are authorized to debit from and have provided to us. We may provide written communications to you by the e-mail address you have provided to us, and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSG via mail. If you have provided us with an e-mail address, your policy schedule will also be emailed to you today.

[28 minutes 45 seconds][Customer] : None.

[28 minutes 44 seconds][Agent] : You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. Through which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. We have the complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. All right, so we'll for the last two questions there.

[29 minutes 9 seconds][Customer] : Yes, I do.

[29 minutes 5 seconds][Agent] : Do you understand and agree with the declaration I've read You Beautiful. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

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

[29 minutes 18 seconds][Agent] : Beautiful? All right, so I'll finalize that all for your wife there, Maria. And then that should be all sorted for you there.

[29 minutes 27 seconds][Customer] : OK, all good.

[29 minutes 29 seconds][Agent] : Thank you so much there. All right, so just very quickly, I'll make a note down all the couple things for yourself.

[29 minutes 31 seconds][Customer] : OK, yes.

[29 minutes 36 seconds][Agent] : Yeah, so. All right, so your full name is Wilfred Williams. Wilfred Williams. And sorry, what was your date of birth again there? Wilfred 19740 And your birthday is very close to your wife there as well. Do you guys celebrate together or? Oh, that's beautiful. How long have you both been together?

[29 minutes 59 seconds][Customer] : The 10th of the 4th, 1974 yes, yes, actually, uh, five years this year. No, but it's 6, not 7 years.

[30 minutes 24 seconds][Agent] : Seven years.

[30 minutes 23 seconds][Customer] : No, no, not five.

[30 minutes 24 seconds][Agent] : Wow, congratulations on that.

[30 minutes 25 seconds][Customer] : Yes, yes. But thanks.

[30 minutes 29 seconds][Agent] : All right. And just to quickly double check, so it's the same address for yourself, is that right?

[30 minutes 33 seconds][Customer] : Yes, it is circuit.

[30 minutes 32 seconds][Agent] : So 51 Kurrajong, umm, uh, Crescent, uh, North Lakes also. OK, My apologies. Yeah. And North Lakes QLD 4509 OK, so that's all completed for you and Maria there. So your documents will be with you shortly. Her documents will be with you shortly. But I well

for that, I do just want to say thank you for choosing Wheel insurance and have a wonderful rest of your day as well. And it's an absolute pleasure speaking to you.

[30 minutes 41 seconds][Customer] : Yes, yes, all good.

[31 minutes 5 seconds][Agent] : And so, yeah, uh, after you have that chat with your, your children there as well, umm, they can always just call back on this number as you, you know, as you did as well. And request for myself, my name is Brendan. And that way I can just take your children through that as well.

[31 minutes 19 seconds][Customer] : OK, all good. No worries.

[31 minutes 18 seconds][Agent] : OK, No worries. And I'll let, no, that's OK.

[31 minutes 20 seconds][Customer] : Thanks for your help and yes, I'll never talk to you. All good.

[31 minutes 25 seconds][Agent] : No, no worries at all. I'll let you know.

[31 minutes 26 seconds][Customer] : OK, OK.

[31 minutes 27 seconds][Agent] : I'll work Tuesdays, Wednesdays and Thursdays on those days. Yeah.

[31 minutes 30 seconds][Customer] : OK, more than likely yes, that is fine.

[31 minutes 31 seconds][Agent] : If you prefer to speak with me, uh huh.

[31 minutes 34 seconds][Customer] : So which states are you working?

[31 minutes 36 seconds][Agent] : Uh, Tuesday, Wednesdays and Thursdays.

[31 minutes 39 seconds][Customer] : Yes, I would say Yep.

[31 minutes 38 seconds][Agent] : All right.

[31 minutes 41 seconds][Customer] : I'll I just speak to the wife. We might end up paying for the for the pizza also because one only started working, that's the other one is getting a new job. So you know how they have been doing jobs.

[31 minutes 54 seconds][Agent] : Mm, hmm.

[31 minutes 54 seconds][Customer] : So I'll speak to my wife and I'll like to give you a call back next week Wednesday.

[32 minutes][Agent] : OK, not a problem at all then. I'll speak to you next week then.



[32 minutes 4 seconds][Customer] : O OK, All good. Thank you.

[32 minutes 4 seconds][Agent] : All right, thanks for that. Have a wonderful rest of your day, Wilfred.

[32 minutes 5 seconds][Customer] : OK, OK, hold on. Bye.

[32 minutes 9 seconds][Agent] : All right, bye. Bye now.