

[3 seconds][Agent] : Welcome to real insurance. You're speaking with guy. How can I help you?

[0 seconds][Customer] : Yeah, just hello I'd like to get 2 points paid through someone can send to yourself and my husband.

[13 seconds][Agent] : Yeah, of course. You are very faint in the background there. Are you able to make the phone a little bit louder for me, please?

[20 seconds][Customer] : Not really.

[21 seconds][Agent] : OK, that's a lot better. What was your date of birth please? 23273. And your first name? Jodie JOD i.e.

[26 seconds][Customer] : 23273 Jodie yes.

[37 seconds][Agent] : OK Surname please. Jodie MILDE. And you are a female Australian resident? Of course.

[39 seconds][Customer] : Nildy MILDE, yes.

[47 seconds][Agent] : OK, now I'll let you know today. All calls are recorded. Any advice I provide to you is general in nature and may not be suitable to your situation. It'll be there. Sorry, one second. OK, alright, so I'll, I've seen you put your enquiry through today, so I'll just open that straight up there. And just so I can understand your situation a bit better, Jody and how to best help you today. Are you new to life insurance or are you trying to compare to an existing policy for example?

[1 minutes 24 seconds][Customer] : Yeah, I need to cancel my existing policy and yeah, find a better one.

[1 minutes 29 seconds][Agent] : OK. Are you like the reason you're coming away from the existing one? Is it based on price or is it based on what what it actually covers you for both? OK, well let's let's go through these features and benefits. They're pretty straightforward. I want to take you through time frames of the policy and what you can control. And we'll get that price up while we're loading. I'll load the price up while we're doing all that. So I'll just double check so I can get the price up. Have you had a cigarette in the last 12 months?

[1 minutes 57 seconds][Customer] : No, I've never tonight.

[1 minutes 58 seconds][Agent] : OK, easy. That'll help us with your process. Very good. Now with

our cover for life insurance at Real, it's designed to provide financial protection for your loved ones. The money does get paid out for a lump sum payment if you were to pass away, and then it gets released to the beneficiaries of your choice. You can choose up to five of those people at one time, and they decide how the money spent. OK. So whether that's using it to pay off a mortgage, a loan or just using it to maintain their lifestyle in general dirty, it's really going to be up to those beneficiaries. Easy to apply for as well. No medical checks, no blood test at all. All we do is take you to a five to six minute yes or no health and last all questionnaire per person. These questions will determine if that individual can be covered or not and if so, on what terms to cover will be offered to that person. So if they get accepted and once you decide to commence the policy, you will be covered immediately to get you to any course straight away. There's no waiting period to be served on that. The only thing that is not covered is suicide in the 1st 13 months.

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

[2 minutes 56 seconds][Agent] : That's all OK now in addition, we will immediately cover you for a terminally ill advanced payment as well, which is a another benefit. Obviously I hope this never happens to you, but the way it works is if you were diagnosed with 12 months or less to live by a medical practitioner, we can pay you out the claim in for while you're alive so that you can just use the money itself.

[3 minutes 21 seconds][Customer] : Mm hmm.

[3 minutes 17 seconds][Agent] : So medical costs, you might want to get rid of the mortgage if there is one state your family if it's up to you. OK, there is a funeral benefit included. It is a \$10,000 advance payment that is there for the beneficiary to request when they claim so they can take it and use it for funeral costs and final expenses. We generally release the advance payout of \$10,000 within 24 to 48 hours for the beneficiary provided they've supplied the correct documentation requested when they claim. So as an example, Jodie would do not need a death certificate unless they can get one. We will accept. So I'm Prof by professional that you've passed away at that point. OK, does that all make sense so far? Any questions at all?

[3 minutes 55 seconds][Customer] : Yep, no.

[3 minutes 58 seconds][Agent] : OK, now there's no expiry on this cover. It can be held for life for as long as you want, as long as the premiums are paid on time. That's just going to be your decision at the end of the day. And there's no looking contract or exit fee at any time either. So if you don't need this at a certain point, you know, we understand, you just make sure you let us know. You don't need to pay to get out of it at any time. But there's a few other things you can do in that regard as well, which I'm going to teach you. If you do travel as well, we do cover you worldwide 24/7. 4 we've just spoken about. OK, now with the the pricing, you can choose from 100,000 up to 750,000. We can go in the middle of that in 50 thousands. Whatever you choose here is just to start on and I will teach you how you can increase and decrease as time goes on. So at the current time, do you have a mortgage? And you've got young kids, I'm guessing. OK, OK, they're a little bit grown up now. Yep. OK, so so family protection and mortgage would be your main concerns. OK, let's keep those in mind. What do you think you would need to be covered for at the moment to make sure that mortgage is covered?

[4 minutes 49 seconds][Customer] : Yes, not that young, but yeah, I think we've just called about the 500,000 be fine.

[5 minutes 16 seconds][Agent] : OK, easy. Now, if you want to increase this in a large amount in one go, the way to do that is call back before 65 for that person and they can ask to get approved for the health questions again. And if they do get approved again before 65, they can look at their options for increasing in large amounts.

[5 minutes 33 seconds][Customer] : OK.

[5 minutes 33 seconds][Agent] : OK, now you can apply to decrease to cover at any time. So if you could decrease to cover, the payments will lower accordingly. And don't forget if the premiums are paid on time, you can hold this as long as you want or if the life if you want so you could put.

[5 minutes 47 seconds][Customer] : It just depends on how much the premiums are and how much we kind of insure for.

[5 minutes 53 seconds][Agent] : Yeah, that's fair. I'm just teaching you what you can do along the way. Normally people just jump in and go. I want the Max because everyone wants the Max. But

that's why I'm teaching you this.

[5 minutes 51 seconds][Customer] : So that's yeah, I get that.

[6 minutes 1 seconds][Agent] : So you can actually say that even if you start a bit lower to get a better premium, you can adjust it later. Yep.

[6 minutes 4 seconds][Customer] : But yeah, I get all that. But if, if the premiums are affordable, then I would go with the Max.

[6 minutes 13 seconds][Agent] : Yep.

[6 minutes 10 seconds][Customer] : But until we get to the actual cost, I can't decide either way.

[6 minutes 14 seconds][Agent] : OK, Well, if you can just make sure you after I give you the price, just give me a SEC to raise, but like explain the rest of the stuff that I've been to say and I don't mind to jump straight into it. So \$58.55 a fortnight, that'll give you 500,000. How does that sound?

[6 minutes 32 seconds][Customer] : And that's just life insurance is not.

[6 minutes 37 seconds][Agent] : So that's why I like to explain everything before I get the price. Every.

[6 minutes 35 seconds][Customer] : So that's not yeah, no, no, I did that.

[6 minutes 40 seconds][Agent] : Everything I've explained to you so far, that's what's in that price.

[6 minutes 44 seconds][Customer] : Yeah, No, that's good.

[6 minutes 43 seconds][Agent] : Yeah, Yeah.

[6 minutes 46 seconds][Customer] : So can you then add things like dis, permanent disability, all that crap?

[6 minutes 54 seconds][Agent] : I mean, if you need it, yeah, you can apply to add total and permanent disability and serious illness. That's your optional extra benefits that you can pay extra for to put on top of your cover. Umm, there's also children's cover, but that's for kids that are, uh, if you've got children between age 2 and 17 years old in Australian residents, you can insure their life too, on top of your policy.

[7 minutes 17 seconds][Customer] : The youngest one will be 17 in a few months, so that's fine.

[7 minutes 16 seconds][Agent] : So OK, yeah, he's old. They're pretty much an adult already, So

umm, that's OK. So that one, it's all right, you don't need to worry about that with the serious illness and TPD, Do you need those? Do you want me to explain them? Yeah. All right. So total and permanent disability. Umm, ask me a few questions before we can apply for it. Do you work a minimum of 20 hours per week?

[7 minutes 24 seconds][Customer] : Yeah, yeah, yes.

[7 minutes 47 seconds][Agent] : And what is your current occupation there, Jody?

[7 minutes 52 seconds][Customer] : School support officer, right SSO.

[7 minutes 54 seconds][Agent] : OK, one SEC. I just need to find you on the list. But what was the first one you said? School support. Oh, I'll search that first.

[8 minutes 1 seconds][Customer] : Education support and sometimes comes under school support or education support, depends what state you're in.

[8 minutes 15 seconds][Agent] : Yeah, yeah. And I think I've got it here. I've got school learning support.

[8 minutes 19 seconds][Customer] : Yeah, that's it. That covers it.

[8 minutes 20 seconds][Agent] : Are you just are you just office based only or likely in the classroom, or are you primary or secondary?

[8 minutes 24 seconds][Customer] : I'm in the classroom primary.

[8 minutes 30 seconds][Agent] : Primary? Yes, I've got school learning support. Primary. That's fine. Does that sound like you? Yep. OK, so with TPD total and permanent disability, it pays a lump sum benefit in the event that you suffer a loss of limb or sight or are unable to work for a period of six consecutive months and are not able to return to work in any fields which you are experienced, educated or trained, or if you were to suffer loss of independent existence.

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

[9 minutes 2 seconds][Agent] : OK, so pretty much you're getting injured that badly, you're never going back to your work ever again to get paid out like that. Is that what you're looking for?

[9 minutes 12 seconds][Customer] : Yeah, I don't think I need that, but I think my husband's one will will need that.

[9 minutes 17 seconds][Agent] : You'll need that. Yep. Umm, but sorry, but you went muffly again.

Can you say that again please?

[9 minutes 19 seconds][Customer] : I will probably be willing to stab him, then I'll probably maybe illness cover.

[9 minutes 27 seconds][Agent] : The illness 1 instead, I'll come back to that. Just give me one SEC Umm, all right. So with the serious illness one, this cover pays a lump sum benefit if you would have suffered insured event covered under this policy. The funds can be used in any way you see fit to assist in any rehabilitation costs or is an income replacement as you are recovering the insured events under this policy are heart attack, cancer, stroke, or if you were to undergo heart bypass surgery as assessed against the definitions in the PDS. So you look, you want to add that on. OK, let's look at a price. So, umm, you can apply from coverage anywhere from 50,000 up to 50% of your chosen life insurance benefit amount. OK, so are you happy with that pricing for the 500K for you so far?

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

[10 minutes 15 seconds][Agent] : Yeah. All right, so knowing that we can now do a maximum of two fifty 250,000 for serious illness, umm, I can go as low as 50,000 and I can jump up and down in this range in \$25,000 increments for this one. So what, what did you want me to quote on?

[10 minutes 38 seconds][Customer] : We'll just go with the maximum.

[10 minutes 41 seconds][Agent] : Yep. So that'll be \$96.73 a fortnight on top of your life insurance premium.

[10 minutes 40 seconds][Customer] : We'll see how we go on top.

[10 minutes 50 seconds][Agent] : So you'd be looking at it a total of 150. So remember this cover, like if you just get diagnosed with cancer, you're getting paid out that money, right? You don't have to die for this. This is going to pay you out while you're alive. Does that make sense? Yeah. Yeah. So even if you just have a heart attack, you know, not a lot of people have heart attacks and then and then they're totally fine afterwards. You would be paid out this money to know what I mean. Umm, so keep that in mind. It is a living benefit, allows you to get the money yourself while you're

alive. OK, umm, what was your, if you can help me out, Jody, what's your budget? What do you want to try and stay under? Because I'll try and keep it under that amount altogether. I'll play around with this for you.

[11 minutes 8 seconds][Customer] : Yeah, no, that's yeah, yeah. It's a bit tricky at yeah. We're just trying obviously with cost of living and everything else. Yeah, as long as we possibly can. But still you're not being covered, which is it's like how Long's the piece it's doing really.

[11 minutes 42 seconds][Agent] : Yep, yes, yeah.

[11 minutes 51 seconds][Customer] : It's my concern.

[11 minutes 49 seconds][Agent] : So that's why I was trying to explain it before because I haven't gone through all that yet. Let's pull this aside for one SEC. So you can increase this two ways and you can decrease it as well at any time. OK. Now increasing the first way is getting approved before a certain age through the health questions. So then we'll be increasing a large amount. So the life insurance aspect, the first part we went through, you need to get approved for that before 65 to apply to do that. The TPD and the serious illness, you need to do that before you turn 60 for those two options. OK, So if you call back to get approved for those before 60, then you can look at increasing those in a large amount, but it's obviously based on your life cover too. So whatever your life cover is, that determines how much you can apply for to take it in serious illness.

[12 minutes 1 seconds][Customer] : Yes, yeah, yes.

[12 minutes 33 seconds][Agent] : OK, now that's the the subject to eligibility. Why is getting an increase getting approved again before a certain age? Now there's another way which you probably are aware of. It's called automatic indexation. So with us each year, what that means is your son insured will automatically increase by 5% with associated increases in premium.

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

[12 minutes 55 seconds][Agent] : OK, Now you can opt out of this automatic indexation each year when you don't want it there. And you can make that decision every single year up until the policy anniversary after your 75th birthday.

[13 minutes 7 seconds][Customer] : Mm hmm.

[13 minutes 5 seconds][Agent] : So quite some time, OK. So I'd like to look at that way as a way you can have small increases in what you're covered for over time without having to call back getting approved again, OK. Now keep in mind TPD and serious illness, they expire upon your 65th birthday, OK? So you can control the automatic indexation for them often to that point, the life cover you can control as far as the policy anniversary after your 75th birthday for the life aspect, OK. So, yeah, knowing that, you know, even if you started a bit lower to get a cheaper premium next year, it's going to go up by 5% anyway. And that's going to happen to every aspect. So the life TPD and serious illness. OK, umm, so let me just have a look here. Like would your umm, would \$100 a fortnight be too much?

[13 minutes 46 seconds][Customer] : Right, about \$100 before. No, it would be good.

[13 minutes 54 seconds][Agent] : I'm going to try and keep it well under that or would I be able to within the Max? Give me one SEC.

[13 minutes 59 seconds][Customer] : Yeah, Yep.

[14 minutes 1 seconds][Agent] : So and you and you're definitely want to keep the life cover of 500 K OK, that'll be there. I'm just going to say what 50,000 is, so I can see the breakdown. So it's \$19.35 a fortnight for \$50,000 of serious illness.

[14 minutes 21 seconds][Customer] : Yeah, yeah. So if we started 100,000 as you said, we can always go up.

[14 minutes 24 seconds][Agent] : So if we do 100,000, we just double that, for example, OK, the the automatic indexation is going to be there for you or or you can call back before you turn 60 for that aspect and you can apply to get approved again. And if you are, then you can look at increasing it in large amounts.

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

[14 minutes 46 seconds][Agent] : So yeah, \$38.69 a fortnight will give you \$100,000 of serious illness on top of your life insurance premium. So adding that together with the \$500,000 life cover, you're looking at \$97.24 a fortnight at the moment. So that's just under the \$100 mark.

[15 minutes 2 seconds][Customer] : Yeah, that's right. Yep.

[15 minutes 4 seconds][Agent] : Yeah, Keep in mind for me, Jodie, I need to let you know that there is an exclusion on the serious illness option for any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered.

[15 minutes 18 seconds][Customer] : OK. Yep.

[15 minutes 18 seconds][Agent] : OK. Ah, please also be aware that any payment made under serious illness cover reduces the available life insurance benefit amounts. Umm, so as an example, let's say, I hope you don't have to, but let's say you end up claiming on the serious illness, you get paid the 100,000 while you're living to use however you want. Ah, you will be then left with \$400,000 life cover. Does that make sense?

[15 minutes 38 seconds][Customer] : Yeah, that makes sense. That's fair enough.

[15 minutes 39 seconds][Agent] : Easy, it's same as if you also purchased total and permanent disability cover.

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

[15 minutes 43 seconds][Agent] : The TPD benefit amount will also reduce when you have a successful serious illness claim if you chose to have that as well. Now don't forget, if you don't want to start with TPD, that's fine. You have plenty of years. If you change your mind, you think you need it, you just make sure you apply for it before you turn 60 and you just need to get approved for it to add it on top of your life cover at that point. OK, just for for now for you, Jodie, are you happy for me to add this optional cover your quote for the serious illness option?

[16 minutes][Customer] : Yeah, No, Yes, please.

[16 minutes 11 seconds][Agent] : OK for me there. And you want me to come back to take the day for you or you don't think you need that at the moment? OK, that's fine. Umm, you said one of your children is 17, right?

[16 minutes 16 seconds][Customer] : No, no, not at the moment, not quite.

[16 minutes 24 seconds][Agent] : Not quite. Do you want to look at insuring them?

[16 minutes 24 seconds][Customer] : It'd be 17 and everything, no?

[16 minutes 28 seconds][Agent] : OK, no worries, All good. Umm, OK, so they're the options will

come back a step. Now what I wanna do is show you that automatic indexation for next year. I wanna give you an example. So, uh, aside from what I've already told you, your premium is stepped on this cover, which means it will generally increase each as you age. I'm sure as you can appreciate, the older we become, the more risk we become. Now, the first one I'm going to show you is if you let your benefits increase. OK, so, so Jody meal, please be aware that all of our premium protections are indicative only and assume that you do not make any amendments to your cover.

[17 minutes 8 seconds][Customer] : None.

[17 minutes 1 seconds][Agent] : So as an example, if you do not decline the indexation on your policy, the premium payable in your following year of cover would be \$112 and 15 cents a fortnight. That's all together. Just umm, if you want to jot these breakdowns down for me, Jody.

[17 minutes 23 seconds][Customer] : Yeah.

[17 minutes 18 seconds][Agent] : Umm, so the life cover would go to \$68.70 a fortnight. Umm, the the serious illness would go to \$43.45 a fortnight. Umm, but remember this option is when the benefits go higher, right? So the life cover goes to \$525,000 in one go and the, uh, the serious illness goes to 105 dollars. Umm, sorry, \$105,000. So 525K105K.

[17 minutes 48 seconds][Customer] : Yep, Yep.

[17 minutes 51 seconds][Agent] : OK, so when we look at that, you can see this year it's 5855-A49 for the 500K life cover, right? And you can see what it goes to. And then same with the serious illnesses, \$38.69 a four nine at the moment this year for 100K you can see what it goes to. So that's if you, if you get the renewal, just actually, you know, I'm sure you will, but when you get the renewals, make sure you read through them for that. Have a look for you know what the next 12 months is going to look like. If you're happy with what it says, you just leave it. OK.

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

[18 minutes 21 seconds][Agent] : But if you're not, that's where you give us a quick call and you say guys have got your renewal. I've had a rate and I've decided I don't I don't think the automatic indexation is from an opt out. OK. So as an example, if you decline the indexation on your policy,

the premium payable in your following year of cover would be instead 106 dollars and 81 cents altogether. And then the benefit amounts will remain the same as they were the previous year. SO500K life, 100K serious illness. OK, so as a as an indication, as I'm sure you can see there, if you make no changes to the policy, that's what your premium will be next year. In total, \$106.81 a fortnight just so you can see the breakdown to Jodie. 6543 a fortnight for 500K life and 4138 cents a fortnight for 100K serious illness.

[19 minutes 12 seconds][Customer] : Yep.

[19 minutes 12 seconds][Agent] : Just so you can see. OK, does that all make sense?

[19 minutes 16 seconds][Customer] : Yes, it does.

[19 minutes 16 seconds][Agent] : Easy. And you can also find information about our premium structure on our website too. OK, now, umm, I've gone through pretty much everything. We're in Western Sydney as well, Jodie, if you, if you know where, uh, Parramatta is for about 1520 minutes from there in Bella Vista. So anytime you speak to us, uh, no matter what department it is, we're in that building and we work Monday to Fridays at AM to 8:00 PM NSW time to assist you with whatever you need to talk about.

[19 minutes 45 seconds][Customer] : OK, Yep.

[19 minutes 44 seconds][Agent] : OK, now the next step is to see if we can get your approved umm, So I'm just going to braze you through that. I can get through this in maybe 7 to 8 minutes because we added the serious illness on. They're all yes or Nos. If you get stuck at any point, you stop and tell me and I'll help you as best I can. OK, I'm going to try and get you approved. No change. Now we give you some money back to if you want to write this down Jodie. So it's called the real reward. Following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time as a thank you. So for the life cover, you're going to get back \$152.22.

[20 minutes 2 seconds][Customer] : OK, right.

[20 minutes 24 seconds][Agent] : And for the serious illness, you're going to get back \$100.60. So just combine those together, you'll get paid back \$252.82 after you hold the policy for the 1st 12 months. And you can spend that money however you want. And we also supply you in the post of

free will kit valued at \$30.00 so you can organise or update a will for yourself if you want to as well.

OK, easy. What's your post code in suburb please Jody?

[20 minutes 45 seconds][Customer] : Yep, it's 5041 and it's W Bourne Park.

[20 minutes 54 seconds][Agent] : Westbourne Park, SA, Yeah. And your street address.

[20 minutes 56 seconds][Customer] : Yep, one Glen Loss Avenue Glen for Nelly LOTH.

[21 minutes 5 seconds][Agent] : Thank you. Is that your postal address as well? OK. O 422248234, the number I've got you want, Is that your best phone number?

[21 minutes 7 seconds][Customer] : Yes it is, yes it is.

[21 minutes 15 seconds][Agent] : And you go by Missus? Yeah. Do you have an e-mail address ready?

[21 minutes 17 seconds][Customer] : Yep, yes, it's Fernley.

[21 minutes 33 seconds][Agent] : OK, thank you. And I do, I've just got your name as Jodie Mills. Is that right? Is that how I say it?

[21 minutes 23 seconds][Customer] : So F for Fred, ERN for nellyilee947@gmail.com Mil D so that's alright.

[21 minutes 41 seconds][Agent] : Mill Mildey. OK, so Jodie Mildey. All right, that's easy. That's all finished. OK, that's good.

[21 minutes 47 seconds][Customer] : Do you need the middle name or anything?

[21 minutes 50 seconds][Agent] : It's optional. Doesn't need to be there unless you want it to be.

[21 minutes 54 seconds][Customer] : OK. Yeah, that's fine.

[21 minutes 55 seconds][Agent] : Do do you want to leave it out or easy? No worries. All right, so let's go through these questions. I just need to read your a formal message that outlines how we need to be doing this together properly. But again, like I said, I'm here to lean on. Tell me if you need help. You can just tell me yes or no. It's the most questions. OK, now it says here. Please be aware all calls are recorded for quality and monitoring purposes. 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 your information and much complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care. It's not making any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agreed to your duty, yes or no?

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

[23 minutes 7 seconds][Agent] : OK, perfect, thank you Jody. First one is for COVID, so it says. Have you been hospitalised for COVID-19 in the last 12 months? Or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days?

[23 minutes 22 seconds][Customer] : No.

[23 minutes 23 seconds][Agent] : And are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

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

[23 minutes 29 seconds][Agent] : Does your work require you to go underground? Work at heights above 20 metres, dive to that's below 40 metres? Is explosives or travel to areas 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 Australia IE booked or will be booking travel within the next 12 months?

[23 minutes 41 seconds][Customer] : No, no, no.

[23 minutes 57 seconds][Agent] : And the next section is in relation to your height and your weights. 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. So Jodie, what is your exact height please? That's all. Are you there? And what is your exact weight, please? Thank you. So 156 centimeters in height and 88 kilograms in weight the last time you weighed yourself. OK, easy. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? OK, no, that's fine. All good. And with your height, is that recent or was that a while ago? OK Umm, do you?

[24 minutes 14 seconds][Customer] : 156 centimetres, 88 kilos, yes, I wish no yeah, will be a while ago that was just getting a more accurate.

[24 minutes 50 seconds][Agent] : Yeah. Do you, Do you want to? I can wait if you want to check that. Umm, do you have a tape measure?

[24 minutes 56 seconds][Customer] : Yes.

[24 minutes 57 seconds][Agent] : Yep.

[25 minutes 28 seconds][Customer] : So it's 167, not 157, sorry.

[25 minutes 31 seconds][Agent] : OK, lucky we checked. That's all good. That's fine. So we're 167 centimeters in high and 88 kilograms in weight. Is that correct?

[25 minutes 39 seconds][Customer] : Yep.

[25 minutes 40 seconds][Agent] : OK, Thank you for checking from me, Jodie. I appreciate that. So this one just switches. It's very good that we did check that. This last question says have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? OK, that's very good. Thank you for for doing that. I really appreciate that, Jodie. Now the the next section says do you have existing life insurance policies with other life insurance companies with the combined total time of short of more than \$5 million?

[25 minutes 55 seconds][Customer] : No, no.

[26 minutes 11 seconds][Agent] : OK. Have you ever had symptoms of being diagnosed or treated for, or intend to seek medical advice for any of the following cancer, tumour, mobile cyst including skin cancer, Sun Sports, Melanoma or leukaemia? Have you ever had an abnormal cervical smear? Uh, a stroke, chest pain, palpitations or heart conditions? Such has been not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms

such as dizziness or fainting. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[26 minutes 25 seconds][Customer] : No, no, no, no, no, no, no, no.

[27 minutes 1 seconds][Agent] : Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression or stress requiring medical treatments, or any other mental health disorder.

[27 minutes 19 seconds][Customer] : I had a short period where I was on an antidepressant but it was only for like 3 months and that was five years ago.

[27 minutes 25 seconds][Agent] : Oh, that's easy. Don't worry. We'll we'll put that as a yes. I should be able to get through this without having to change, but let's double check it, OK? Umm, all right, I'm going to put a yes for that. We just need to break this down so it says is your condition of form of schizophrenia, bipolar or psychotic disorder yes or no? OK, now I've got a list here. I know what you did. I need to read it all out and I need you to answer me with ABC or D OK. So it says is your condition A depression, anxiety, post Natal depression or stress including post traumatic stress disorder, B anorexia nervosa or bulimia, C ADHD or ADD or D other mental illness.

[27 minutes 41 seconds][Customer] : No A.

[28 minutes 6 seconds][Agent] : And then it says here, how many episodes have you had which required treatments? Now, what I want to do for you, Jody, umm, it's just where you get the definition. So you can answer this confidently. Uh, I think I already know where you fit, but I just want to give you that patient one. OK. OK, so an episode is an event, occurrence or recurrence of symptoms with increased severity from the mood and usually require the medical intention, referral, treatment or alterations, adjustment to existing maintenance treatment. Now treatment can take the form of either medication or counseling or therapy, for example. OK, so if someone has mental health symptoms that require treatment, this is an episode. And if they return to that doctor several times to monitor the situation and or for repeat prescriptions, this is the same single episode. If, however, they have a relapse or symptoms worsen and the treatment needs to be changed or increased and this constitutes a second episode. And similarly, if the applicant recovers and

treatment stops and the applicant is fine, but at a later date, symptoms return and I have to go back to the doctor's, seek further advice, this would be a separate episode.

[29 minutes 10 seconds][Customer] : Yep.

[29 minutes 10 seconds][Agent] : OK, so in that regard, how many episodes have you had which requires treatment?

[29 minutes 15 seconds][Customer] : 1.

[29 minutes 15 seconds][Agent] : So I can either put one to it was just the one was up.

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

[29 minutes 18 seconds][Agent] : OK, easy. The categories one to two. So I'm going to put that in. But then it asked me was it more than one episode? So I can put a yes or a no for that.

[29 minutes 26 seconds][Customer] : No one.

[29 minutes 27 seconds][Agent] : OK, easy. That's fine. Have you had symptoms or treatment for this condition within the last six months? Have you ever seriously contemplated or attempted suicide? OK, no change, umm, on either the serious illness or the life aspect, which is great. OK, so that's all put down correctly and we can keep moving further now. That's very good. Thanks for helping me with that as well. I appreciate that now. Ah, Jodie, the next one says any illegal drug use, abusive prescription medication, or receives medical advice or counseling for alcohol consumption.

[29 minutes 33 seconds][Customer] : No, no, no, I'm allergic car. Well said.

[30 minutes][Agent] : OK, that's fine. Umm, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma.

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

[30 minutes 13 seconds][Agent] : OK, no worries. OK, so the next one, we've got 5 to go and we're doing very well. So the next one says other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such has been unlimited to any surgeries, X-rays, scans, blood tests or biopsy, Yes or no? Yep, it is a bit. So it's only going to ask us about the past three years, if you can keep that in mind. And it's other than what you've already

told me about. So if you've already told me about it and we've put it in the application already, you don't need to say it again. OK, Umm, so I'll write it back so it says other than what you have already told me about. In the past three years have you sought medical advice for treatment by a medical practitioner or specialist or you were waiting results for any medical tests or investigations such as been or limited to any surgeries, X-rays scans, blood tests or biopsy? OK, so I'll put a yes. And what was what condition required the medical examination or advice? And was that outside the three years? Yeah. So we don't need to talk about it. It's outside of the freeze. Yeah. Both knees.

[30 minutes 42 seconds][Customer] : Say that one again that was a lot of information there yes three major surgery so since 1 was I think it was outside three years birthday very insist that then got infected resulting in his ligny bye only just I think OK and the other one was a knee first knee right yeah.

[31 minutes 56 seconds][Agent] : Umm, give me one SEC. Umm. I've got knee joint disorders, including surgery. If you did surgery, does that sound like you?

[32 minutes 8 seconds][Customer] : Yeah. So 1 ended up with a Proscopy and the other 1 ended up in a full replacement.

[32 minutes 9 seconds][Agent] : Yeah, that's OK. So do you, would you class them underneath joint disorders, including surgery? Yep, that's fine. So we don't need to talk about that. That's on the list. Umm, so that was two of them, and then the other one was the ovarian cysts.

[32 minutes 18 seconds][Customer] : Yeah, yeah.

[32 minutes 27 seconds][Agent] : OK umm, think I might be able to put the cysts in a different section. 1 SEC. So have you ever had an abnormal cervical smear?

[32 minutes 40 seconds][Customer] : So it's just a one off thing that he, he and his.

[32 minutes 38 seconds][Agent] : No, Umm, OK, I think we can put, we could probably put on the cyst. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice or any of the following? So cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia. So if we put a yes for that and I come to mole or system put a yes, it says has the mole or cyst been confirmed benign?

[33 minutes 9 seconds][Customer] : Yeah, it was, I said it's it's a a thing that just happened. It's a spontane like you go and actually know you have a cyst until it like burst and it was a one off occurrence like I don't get regular cysts or anything.

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

[33 minutes 22 seconds][Customer] : It's just a one off thing that just happened and I was in pain and went to the doctors and they went, Oh yeah, this happened. It absorbs itself naturally within a few weeks you'll be fine. And then it end up getting infected.

[33 minutes 36 seconds][Agent] : OK. And did they confirm it benign?

[33 minutes 35 seconds][Customer] : So yeah, they're not cancerous. It's like a it's not a tumour.

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

[33 minutes 45 seconds][Customer] : It's just like, it's like a kidney stone almost. It's just you get them in your ovaries and that's it.

[33 minutes 46 seconds][Agent] : So, OK, so I guess with this one, because I can't type in this one, it's just asking me the question. So it was assist, is that right?

[33 minutes 59 seconds][Customer] : Yeah.

[33 minutes 59 seconds][Agent] : Yeah. So then it says has the mobile assist being confirmed benign, yes or no?

[33 minutes 59 seconds][Customer] : Well, yes, I guess.

[34 minutes 6 seconds][Agent] : Yeah. So would it be yes or no? Do you know what I mean? So did they say was it benign or is it cancerous?

[34 minutes 11 seconds][Customer] : It was never tested. It it it's not that sort of fist.

[34 minutes 13 seconds][Agent] : OK, OK.

[34 minutes 15 seconds][Customer] : I don't miss them. It ruptured.

[34 minutes 18 seconds][Agent] : Umm, OK.

[34 minutes 20 seconds][Customer] : It's like a it's like a blanket.

[34 minutes 29 seconds][Agent] : I'll see if I can put it in a different section.

[34 minutes 32 seconds][Customer] : Yeah, it doesn't. I know the fist you're talking about, but it's not

that sort of a condition.

[34 minutes 37 seconds][Agent] : Yeah, I'll get where you're coming from. That's alright, I say, because it's all like a it's umm, like it disappeared, but umm, it's not like on the outside of your skin or anything.

[34 minutes 49 seconds][Customer] : No, no, it's just like, you know, some yeah, like an egg releases like from your ovary kind of thing.

[34 minutes 53 seconds][Agent] : Umm, umm, and did they say like that? It is so clear now. There's nothing wrong anymore, Is that right? Yeah.

[34 minutes 57 seconds][Customer] : But it yeah, it's just yeah, yeah, it was a one off some some people get them regularly and they have to monitor it. But this was I've never had one before and I've never had one since.

[35 minutes 20 seconds][Agent] : Yeah.

[35 minutes 14 seconds][Customer] : It was just a freak kind of thing that had the odd 1 and it happened to get infected. That was when because there's blood there, obviously. So that got infected. That was the only cause for the further treatment.

[35 minutes 28 seconds][Agent] : And then you had a hysterectomy for.

[35 minutes 31 seconds][Customer] : Yeah, because it was undiagnosed at 10 months, the infection. So. But so am I, you know, worked out what it was.

[35 minutes 31 seconds][Agent] : OK, OK, OK. So, so essentially it was just an ovarian cyst and it ruptured and just absorbed itself. And now you have no problems after the hysterectomy.

[35 minutes 41 seconds][Customer] : And yeah, yes, yes, that's right.

[35 minutes 53 seconds][Agent] : And that was over three years ago now.

[35 minutes 58 seconds][Customer] : Yeah, I would say it would be 4454.

[35 minutes 55 seconds][Agent] : Oh, OK, that's a long time. OK, give me one SEC. I, I can't fit in this mind map, which is fine. There's not a question for it. But this will be something I write in the other section that I was asking about where we got stuck. But because it's out of three years, I don't even think we need to put it down. So.

[36 minutes 22 seconds][Customer] : No, I don't I you lose track of time, but thinking back now, because it was I was at the middle school and now I'm at the Primus, but I've been at the Primus.

[36 minutes 32 seconds][Agent] : Right.

[36 minutes 30 seconds][Customer] : This is my fourth year, so it's at least side.

[36 minutes 34 seconds][Agent] : At least five. OK. Yeah, well, that's a long time. Umm, give me one SEC if you don't mind. Jodie, I'm just going to figure this out for you. I don't think we need to put it down, but I just want to be sure, OK?

[36 minutes 43 seconds][Customer] : Thanks.

[36 minutes 42 seconds][Agent] : I won't be too long. Thanks so much for holding, Jodie.

[37 minutes 47 seconds][Customer] : Yes, yeah.

[37 minutes 48 seconds][Agent] : So we don't need to put it down because it was over three years ago, but we do need to capture it under assist. So I've just double checked with my manager. So I know it's not the kind of assist you're thinking about, but it's just on the system. It's just in general assist. So we could just need to answer those questions there. I'm just going to get rid of everything that doesn't apply to you first, if you don't mind helping me with those. So it says. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice or any of the following? So cancer, tumour molds ceased, including skin cancer, sunspots, Melanoma or leukaemia. So again, based on yours, I put a yes. Based on your response, please answer yes or no for each of the following. Melanoma yes or no. Any other form of skin cancer and or sunspots? Yes or no tumour, yes or no leukaemia yes or no other form of cancer?

[38 minutes 28 seconds][Customer] : No, no, no, no, no.

[38 minutes 40 seconds][Agent] : OK, and then I'm just going to put a yes to mole or seas and then it says what I asked you before, has the mole or seas been confirmed benign? So did they say it was cancerous?

[38 minutes 50 seconds][Customer] : No.

[38 minutes 50 seconds][Agent] : OK, so are you happy to put, has the mole assist been confirmed benign as a yes or a no?

[38 minutes 58 seconds][Customer] : Yes.

[38 minutes 59 seconds][Agent] : Yep. Do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? OK, so that's answered fine. There's no change and we're all good to keep going. And that's just being put down now because that will be on your medical history. Do you know what I mean?

[39 minutes 6 seconds][Customer] : No, yes.

[39 minutes 16 seconds][Agent] : So that that's all finished now, so that are you happy and confident with the way I've just answered those questions? Yep, no worries. So coming back to that other one where we put the nasal disorders, including surgery for the two knees, we don't need to talk about those because it's on the list and it's OK. It doesn't make a change for you and we can skip moving forward.

[39 minutes 22 seconds][Customer] : Yep, lovely.

[39 minutes 35 seconds][Agent] : So was it just those two things you need to let me know about for that section? Yep. OK, easy. Umm, thanks again Johnny for helping me. I do appreciate it. Now there's only four to go. So the next one says, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Very cut out there. Was that a yes or another? Sorry, Jerry. OK, easy. Thank you. I've got two family history questions for you. So no, not so much about yourself this time around, but your immediate family, father, mother, brother or sisters only. OK, so to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

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

[40 minutes 35 seconds][Agent] : OK, easy. And the last one? Other than one off events such as a gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, motor racing, parachuting,

mountaineering, upsailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no?

[40 minutes 59 seconds][Customer] : No.

[41 minutes][Agent] : OK, no worries at all. Jodie, I'd just like to thank you again and give you a big congratulations. We've given you a full approval for both the life and the serious illness aspects. You did not have any change made to your application. OK, which is awesome. I know we answered yes to a few of those things, but it didn't make a change for you, which is great. OK, now coming back to the price, obviously that didn't make a change for what I first gave you because you flew through that with flying colours. So just to come back to that again, \$97.24 a fortnight in total. Altogether we'll give you \$500,000 life cover and \$100,000 serious illness cover for what we have spoken about today. We are more than happy to have you immediately covered over the phone for what we've spoken about. What we'd do for you in the situation, Joey, is send you all your documentation so you can go and take them and read them in your own time and make sure this is right. You get the e-mail copy today in two to 15 minutes. Please open that. You'll get a hard copy and paper form in two to five business days as well. Now we will give you a 30 day cooling off. While you do this reviewing for us. If you do come to the conclusion that it's not for you, for example, you just make sure you call us back. If you cancel within those 30 days, we will give you a full refund of your premium unless you make the claim in that time. Now on top of that, we don't need an upfront payment. OK, so we're more than happy to protect you for what was spoken about today, but you can choose a future day for the first payment so you have more time to do the reviewing. Umm, and before I go into that, because you let me know you have an existing policy already, umm, to coincide that we recommend if you are replacing the existing policy that you don't cancel it until your application has been approved, which we now know and you have reviewed this policy in full as it may not be identical to your existing cover. So please don't go and cancel anything until you've read through everything thoroughly and made sure it is the right one, umm, up and up until that point. And you can more than welcome to do what you want to do at that point. But umm, we just recommend you should also consider the benefits that may not apply or when improved, that must

may start again, of course. OK.

[42 minutes 43 seconds][Customer] : OK, OK.

[43 minutes][Agent] : So just take your time with it. Umm, so yeah, that again. That's why we do let you pick your first payment day. So you've got a bit more time to do all that stuff and just, you know, double check and make sure everything's right. Umm, today's the, the 23rd Jodie. What day did you want the first payment to be?

[43 minutes 23 seconds][Customer] : Wednesday. That's the first Thursday.

[43 minutes 14 seconds][Agent] : I can check calendar for you, yes? Umm, that'll be the 2nd of May.

[43 minutes 29 seconds][Customer] : Yep.

[43 minutes 31 seconds][Agent] : I can do that for you, that's fine. Umm, so but the 2nd of May 2024 is your first collection day of payment and then it will happen every fortnight after on the Thursdays unless you call us back and tell us otherwise. Is that alright with you?

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

[43 minutes 44 seconds][Agent] : Easy.

[43 minutes 43 seconds][Customer] : Yep, that's the one.

[43 minutes 45 seconds][Agent] : Umm, now did you want to nominate down the savings or check account for payments Ready savings? OK, Jodie Mildee is the account name.

[43 minutes 51 seconds][Customer] : OK, Yeah. So can I set that up myself on the on the website or do you have to do it?

[44 minutes 2 seconds][Agent] : I could do it either way, but it's the same thing. Do you know what I mean? I could just.

[44 minutes 5 seconds][Customer] : Because I need to also get a policy for my husband. He's got to go to work soon.

[44 minutes 11 seconds][Agent] : Yep. It's OK, I'm working late today. What time does he finish?

[44 minutes 11 seconds][Customer] : So no, not that late.

[44 minutes 18 seconds][Agent] : OK, what? What do you mean?

[44 minutes 22 seconds][Customer] : Well, then I need to go through the questions and that's him.

[44 minutes 25 seconds][Agent] : Well, you he will need to do that on his own anyway if you can't do that.

[44 minutes 25 seconds][Customer] : So yeah, I know, but he's standing right next to me.

[44 minutes 31 seconds][Agent] : OK.

[44 minutes 31 seconds][Customer] : So, but he's got to get ready for work soon and then do the payment all at the end.

[44 minutes 33 seconds][Agent] : OK, so it doesn't what doesn't really affect your one. Do you know what I mean? Like yours is finished. Does that make sense?

[44 minutes 44 seconds][Customer] : Yeah, it does.

[44 minutes 47 seconds][Agent] : Yeah.

[44 minutes 47 seconds][Customer] : But it's the same payment details for both. But can we kind of put that one on hold and do his policy and then I can do all the payment stuff at the end?

[44 minutes 55 seconds][Agent] : What? Uh oh, not really. So what would happen? I need to click it twice in that regard. You know what I mean? It doesn't make a difference for for your one. So I just wanted, because I obviously want to make sure you're informed so you can do a joint policy, but that's not going to make any difference to your pricing.

[45 minutes 7 seconds][Customer] : OK, What else do you need?

[45 minutes 17 seconds][Agent] : So there's actually no benefit to do that apart from it just gives the one person control over the whole policy. The other person doesn't get a say.

[45 minutes 26 seconds][Customer] : Yeah, that's fine.

[45 minutes 24 seconds][Agent] : Umm, at the moment I've done yours as a single.

[45 minutes 27 seconds][Customer] : I'll do all the.

[45 minutes 28 seconds][Agent] : Yeah.

[45 minutes 28 seconds][Customer] : Yeah, I'll do all the finances anyway. So if you can do a joint policy, that'll be good.

[45 minutes 32 seconds][Agent] : OK, so if you can just give me a SEC to explain it properly. OK, so if you do a single policy, you get full control of your own cover that way so nobody can tell you what

to do with your money and where it's going to go. OK, now you get to choose up to five beneficiaries yourself. So you get to choose where your money goes. OK, if you do a single policy you both get a free, we'll keep about \$30 to organise or update your own wills. Now if you doing a joint cover, there is absolutely no difference in price. It doesn't make a difference at all. Everyone gets their own price based on the health and the last soul, gender, age and smoking status.

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

[46 minutes 4 seconds][Agent] : OK, so all that happens is we put the paperwork in one and then the second person doesn't control the policy at all. They do not get to pick any beneficiaries. OK. So that means if you pass away together, the secondary person's money will not go to anybody because the person that was the beneficiary is the main policy holder and they're now passed. OK. So what happens there is the money gets released in the form of the check to that deceased person's estate. The check will then need to be processed through the settlement of that deceased person's estate through that financial institutions deceased to say processes which we have no say on time frame over and we don't have any control on family members contesting wills. OK, sorry. If you're doing a single cover age, you both get to choose up to five beneficiaries each so that if you do pass together, the other beneficiaries can still call and claim their percentage. Does that make sense?

[46 minutes 58 seconds][Customer] : Yeah, it would be the same beneficial if anyway it would be the three children.

[47 minutes 2 seconds][Agent] : OK, so in that regard, your husband is not going to get it to pick a beneficiary. It's going to be you and that's it. Do you know what I mean? So if if you pass away together, the kids can't call and get his portion, does that make sense?

[47 minutes 2 seconds][Customer] : So yeah, yeah, yeah.

[47 minutes 16 seconds][Agent] : Yeah. Sorry. Again, There's no difference in price. If you're doing a single coverage, you can actually just pick up to five beneficiaries each, even if they're the same people. But that way, in case you pass away together, at least the kids can call and claim each percentage that they were allocated. Does that make sense? Because if you do a joint policy, your husband can't allocate anybody for his money. Are you following?

[47 minutes 39 seconds][Customer] : Yeah, that's fine.

[47 minutes 40 seconds][Agent] : Yeah, yeah.

[47 minutes 40 seconds][Customer] : We just do it within the singles then that's fine.

[47 minutes 43 seconds][Agent] : Does it, does it make sense for you, though? Because you can do whatever you want to do. I'm just trying to help you. OK. Yeah.

[47 minutes 48 seconds][Customer] : Yes, that's fine.

[47 minutes 49 seconds][Agent] : Yeah. Yeah. Umm. All right.

[47 minutes 49 seconds][Customer] : That just OK, That's fine.

[47 minutes 52 seconds][Agent] : So yeah, again, I'd need to collect the payment details, even if it's the same account twice if you're doing a single coverage. Yeah. Umm. So again, savings account dirty. Is the account name a joint account?

[48 minutes 4 seconds][Customer] : Yes, it is.

[48 minutes 5 seconds][Agent] : Yeah. And how would you like me to write it out?

[48 minutes 5 seconds][Customer] : So it's PB and JN Milding G for Gerard, G for golf. Yeah.

[48 minutes 13 seconds][Agent] : PDNJM, PGNJN, Milby and that's N for November and M for Michael.

[48 minutes 26 seconds][Customer] : N for November.

[48 minutes 27 seconds][Agent] : OK. And the BSB. Yep, and that's Bank of South Australia an account. Yep, Yep, OK, no worries. Uh, and just obviously just to keep in mind that the other difference between a joint post and a single is anyone for a will keep comes with the joint policies as class as one policy. So this way you you get you get one each. Does it all make sense the way I've explained? Are you happy to proceed with a single cover?

[48 minutes 43 seconds][Customer] : This day is 1/05 972 yes, 017693740 yes.

[49 minutes 22 seconds][Agent] : OK, no worries. And the last thing I need to do is redo a declaration. This takes 2 to 3 minutes. Then I can let you go. And then you obviously you'll get all your documents. So please take your time to read through and call me back if you need to ask me any further questions. I'm here till 8:00 tonight. OK, so it says here. Thank you. Jodie Mildy. It is

important you understand the following information. I'll ask your agreement today since the end and your policy will not be enforced. Of these terms in full family life coverage issued by Hanover Life Aria of Australasia Limited and we were referred to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as real Insurance to issue and arrange this insurance on it's behalf. Hanover has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quotes. Hanover has had a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you that you need to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

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

[50 minutes 26 seconds][Agent] : Now, we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By granting this declaration you can send 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. He said the cover pays a lump sum benefit amount of the following. JD mildly receives \$500,000 in the event of life insurance. JD mildly receives \$100,000 in the event of serious illness. The benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for your first year of cover is \$97 and \$0.24 per fortnight. Your premium is a step premium, which means it'll be calculated at each policy anniversary and will generally increase as you age. Your sum insurer will also increase automatically by 5% each year, and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of PG and J and Milde, which were authorized to debit from and have provided to us the policy documentation. PDS and FSG will be sent to you within 5 working days and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product makes your name so. 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. If you are replacing an existing policy with this colour, we recommend that you cannot cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies as your new policy may not be identical to your existing colour and there may be other issues you consider depending on your circumstances. We have a 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 just to confirm there, do you understand and agree with the declaration? I've just read you yes or no? Jody, are you there? Jody? Yep, sorry, cut out there. Was that a yes or no? Sorry.

[52 minutes 4 seconds][Customer] : Yes, Yes.

[52 minutes 9 seconds][Agent] : Thank you. While I'm on this page, so would you like any other information about the insurance now or would you like me to read any part of the PDS to you by any chance? And I'll just confirm as well, you do have the authority to debit from the joint account you've provided to me.

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

[52 minutes 25 seconds][Agent] : Yeah, no worries. So you now cover for spoken about. Please open that e-mail today and have a good rate. And as I mentioned, call me back if there's any questions. Your free will keep will come in the post. You'll get the hard copy in two to five business days. For documents, the only thing you need to sign and send back is the beneficiary form for where you want your money to go. So remember, you can choose up to five people. You can allocate a percentage to each of them. Just make sure you sign it before it's sent back. If you don't mind, please. OK, so that that'll come in the post so you can take your time with that. Alright, that's all done. Don't forget you'll get your your real rewards as well following the first policy anniversary date after holding the policy for the 1st 12 months. Is there anything else I could do today for you for your one?

[53 minutes 9 seconds][Customer] : Not for mine, None.

[53 minutes 10 seconds][Agent] : OK. And do you want me to quickly get your price for your

husband so I can send it off as well?

[53 minutes 14 seconds][Customer] : Yes, please.

[53 minutes 15 seconds][Agent] : OK, no worries there. And with Ferni Lee. So FERNI double FERNIL EE 947@gmail.com. That'll be the best e-mail for the future as well as now. OK, well, we use that e-mail address from time to time to communicate with you in relation to your policy, Jody. So just keep an eye out for me. Please give me one SEC. Can I please confirm your partner's date of birth?

[53 minutes 28 seconds][Customer] : Yes, yes, yes, 311216 and 9.

[53 minutes 44 seconds][Agent] : OK, just loading up his profile. It won't be long. OK, How long does he have until he goes to work?

[54 minutes 2 seconds][Customer] : He's got to leave in half an hour.

[54 minutes 4 seconds][Agent] : Half an hour.

[54 minutes 7 seconds][Customer] : He doesn't need.

[54 minutes 7 seconds][Agent] : Did he hear everything he had? He had everything.

[54 minutes 9 seconds][Customer] : Yeah, he heard everything he said and doesn't need. He doesn't need life insurance. He just needs serious illness and CPD.

[54 minutes 16 seconds][Agent] : Oh, so those are benefits for life insurance. You need to have a life insurance to get those. Does that make sense?

[54 minutes 23 seconds][Customer] : Right. OK.

[54 minutes 23 seconds][Agent] : Yeah. Yeah.

[54 minutes 26 seconds][Customer] : His life insurance comes through police cruiser.

[54 minutes 24 seconds][Agent] : Umm, police super. Oh, OK.

[54 minutes 30 seconds][Customer] : He's the police, obviously, so it already comes through that, but they don't offer.

[54 minutes 34 seconds][Agent] : The other stuff. OK. Umm, we could look at this as a top up. So how much lucky umm, do you know how much he has in his super for life cover?

[54 minutes 36 seconds][Customer] : No, not at top of my head, no.

[54 minutes 48 seconds][Agent] : Like does does he have an option to reduce that?

[54 minutes 52 seconds][Customer] : Yes.

[54 minutes 53 seconds][Agent] : He does. Umm, let's just get a quote first. There, there. What's his first name? Peter and surname?

[55 minutes 3 seconds][Customer] : Mildew.

[55 minutes 2 seconds][Agent] : It's the same yeah. Umm, Peter is a male Australian resident. Of course.

[55 minutes 4 seconds][Customer] : Yep, Yep.

[55 minutes 8 seconds][Agent] : I'll just put your phone number down here for now.

[55 minutes 11 seconds][Customer] : Yes.

[55 minutes 10 seconds][Agent] : OK, I'll explain what. Maybe we'll just get a quote for now and then Peter can work out what he wants to do in that regard.

[55 minutes 20 seconds][Customer] : Yes, exactly.

[55 minutes 25 seconds][Agent] : OK.

[55 minutes 21 seconds][Customer] : Yes, 947.

[55 minutes 26 seconds][Agent] : Ferny Lee, sorry, it was at 973947okand@gmail.com. Yep. Ferny lee947@gmail.com. OK, umm, all right, let's get this up really quick. Has paid and had a cigarette in the last, uh, 12 months.

[55 minutes 34 seconds][Customer] : Yes, 9.

[55 minutes 44 seconds][Agent] : OK, umm, see with umm, with, with super. Keep in mind life insurance through your super is often based on the default level of cover. So he would also really insurance you have the ability to apply for an additional, umm, you know, life insurance policy on top of any other coverage you may have. And you can select A level of cover of your choice with us, as you already know, depending on your age. So Peter could look at this a few ways. He might want to use this as a top up so he can have the TPD in serious illness. He might.

[56 minutes 17 seconds][Customer] : Yes, it is because it's only 100,000.

[56 minutes 20 seconds][Agent] : It's only 100,000 of the Super, is it?

[56 minutes 23 seconds][Customer] : No, I'm thankful for you.

[56 minutes 30 seconds][Agent] : Yeah, Yeah, we could look at that.

[56 minutes 25 seconds][Customer] : If we just did a price for 100,000 life insurance and then added the other one, yeah, that'll be easier.

[56 minutes 31 seconds][Agent] : But remember, remember life insurance, whatever you pick with life insurance, that'll in AH, that will determine what we can apply for for these optional benefits. So ah, you can go as high as your life aspect with the TPD, but with the serious illness, you can only go up to 50% of your selected life insurance benefit amount. OK, so how much does he want for serious illness?

[56 minutes 59 seconds][Customer] : So serious illness if you like cancel and that sort of thing. So if you would that you could get the payment. So he couldn't work. So 2000 thousand, no 100,000.

[57 minutes 13 seconds][Agent] : 250 he wants 100 would have to do 200,000 miles to do that.

[57 minutes 16 seconds][Customer] : So what we have to do is yeah, yeah, that's fine.

[57 minutes 20 seconds][Agent] : Yeah, but let's just get let's just play around the quotes anyway. Let's just see what we can do.

[57 minutes 24 seconds][Customer] : Yeah, yeah.

[57 minutes 25 seconds][Agent] : So if we do life insurance for paid agility for 200,000 and he just about just a triple check because I've got a lot of things running through my head trying to help pay at the moment. He's not had a cigarette in the last 12 months. That's right. Yeah. OK. So yeah, \$200,000 life cover, \$40.55 a fortnight. Umm, serious illness. I can either do 5075 or 100,000. So if I click 100,000, that'd be \$76.31 a fortnight on top of his life insurance premium.

[57 minutes 37 seconds][Customer] : No, Yeah, yeah, right.

[57 minutes 59 seconds][Agent] : So 76.31. And then with Abd, I just need to see if we can say he's a police officer.

[58 minutes 5 seconds][Customer] : Yes.

[58 minutes 4 seconds][Agent] : Is he OK? Just give me one SEC. I just need to see if if we can actually do for police officers and and the main thing is to take you Deezer that that Peter wants.

OK, Yeah, Yeah. Well, with, with Peter's occupation, so he works a minimum of 20 hours per week, right? Yeah. And what kind of police officer is he Investigator.

[58 minutes 20 seconds][Customer] : Yes, oh seriously, on this fantasy day, Cos that's why I the two things he's not covered for yes, the time scene, the investigator CSI.

[58 minutes 53 seconds][Agent] : Umm, CSI, Umm, it takes fires. OK, I've got a list here. Umm can pay to hear me? Yeah. Umm, sorry, sorry pet again. My name's Guy. I'm from real insurance mate. I'll just let you know. All calls recorded. Any advice I provide you is general in nature and it'll be suitable to your situation. Umm, just for the call mate, so I can ask you these questions. Can you just confirm your first name, last name and date of birth for me, if that's OK?

[58 minutes 59 seconds][Customer] : He takes photos, collect done collects all the yes, you can yes, Peter Dry Melody 31st of 12th 69.

[59 minutes 32 seconds][Agent] : 6-9 yeah. And you are a male Australian resident, of course.

[59 minutes 34 seconds][Customer] : Yep, that's correct.

[59 minutes 38 seconds][Agent] : OK, it's going to read you out a list here Peter, and you can tell me which one to choose for you. So I've got police administration officer only, not officer or rank. Police officer, Air wing squad. Police officer Bomb disposal Police officer. Constable. Police officer Detective. Police officer. Diver Police officer, Dog squads Police officer Federal All ranks. Police officer. Inspector. Police officer, MO Motorcycle police. Police officer. Rescue squads slash TRG Slash. Special OPS Police officer. Sergeant. Police officer. Special weapons Police officer. Superintendents Slash Chief Police officer. Transit officer. Which one of you? I know there's a lot.

[1 hours 21 seconds][Customer] : Yeah, probably none of them, but you know, my police officer, Brevit Sergeant, crime scene investigators. Yeah.

[1 hours 29 seconds][Agent] : So you're, you're a Sergeant?

[1 hours 31 seconds][Customer] : Yeah. Brevit, Brevit Sergeant. That's cool.

[1 hours 32 seconds][Agent] : Private, Private Sergeant. I think the best thing for me to do. Yep.

[1 hours 32 seconds][Customer] : But I'm, I'm operating operations support.

[1 hours 42 seconds][Agent] : Operation support.

[1 hours 41 seconds][Customer] : But yeah, yeah.

[1 hours 43 seconds][Agent] : Umm, which one do you think would fit on the most? Are you not federal? Are you?

[1 hours 52 seconds][Customer] : No, we'll just go. We'll just go. Argent Police.

[1 hours 55 seconds][Agent] : So I've got police officer Sergeant, so I've got that here. Do you think that fits what you do or you think you do a lot different to that?

[1 hours 54 seconds][Customer] : Yeah, Yeah, no, Yeah. Well, it's supposed to list, if not comprehensive, is it? So I haven't got crime scene investigator, and that's what I specifically do. So you have to change your lip.

[1 hours 1 minutes 12 seconds][Agent] : OK, yeah, yeah, I know we probably should add that on. I've got it. Inspectors. Not the same, is it?

[1 hours 1 minutes 20 seconds][Customer] : No, no, no, no, no.

[1 hours 1 minutes 21 seconds][Agent] : No, no. OK mate, what I might do for you if you don't mind. I'm just going to get these quotes out to you and I'm going to e-mail the underwriters with your job title so that they can add this on the list.

[1 hours 1 minutes 32 seconds][Customer] : Yeah, yeah. Bye. Bye.

[1 hours 1 minutes 38 seconds][Agent] : Yep.

[1 hours 1 minutes 38 seconds][Customer] : It's similar to the dog squad.

[1 hours 1 minutes 47 seconds][Agent] : OK, let let me see if the I'll go to crime instead of police. I'll go to to crime scene and see if that comes up.

[1 hours 1 minutes 41 seconds][Customer] : Detectives, crime scene investigators, all the same, under the same Sergeant, same rank, maybe just the investigator. Probably the best.

[1 hours 1 minutes 59 seconds][Agent] : Yeah, if, if in doubt, we'll I'll just e-mail the underwriter. That should get back to me in a couple hours anyway, and I'll let you know what we can put it down as. Let me just, I'll, I'll figure this out anyway, but let's just get a quote up for it. I'm just going to put you down for now as Sergeant, because that's what you closest to there.

[1 hours 2 minutes 8 seconds][Customer] : Yeah, maybe put it down as protective because

Sergeant would be patrols, you know, on patrol.

[1 hours 2 minutes 32 seconds][Agent] : So I've got detective as well, police officers, detective. Risk it's well, they, they are essentially the same risk, correct.

[1 hours 2 minutes 36 seconds][Customer] : I'm just thinking because like if it's talking about patrols and the level of OK, that's fine.

[1 hours 2 minutes 48 seconds][Agent] : Umm, police officer, administration officer only no officer ranks. That's a different one. That's just that. That's like working in office. Yeah.

[1 hours 2 minutes 54 seconds][Customer] : Yeah, yeah, I wear the flyer arm and all the equipment, alright.

[1 hours 2 minutes 59 seconds][Agent] : Yeah, no, there's that. Most of them that I'm looking at, they're all pretty much the same list except for the one that just stays in the office, so off admin only. But then, umm, a few of them decline. So like if you were a police officer diver, I wouldn't be able to give you TPD, for example. Does that make sense?

[1 hours 3 minutes 14 seconds][Customer] : Yeah, that's right. Yeah.

[1 hours 3 minutes 16 seconds][Agent] : Yeah, Yeah. But yeah, Sergeant or, umm, detective, that's the same rank anyway, so that's like on the on the list, I mean. So, well, I'm guessing what I'm gonna, I'm gonna just give you a place of money if you wanted to get this done, I'm gonna e-mail the underwriters and say this is his occupation. They'll just tell me to pick under a certain one anyway, Do you know what I mean? Umm, so it's fine. So let's just do the quote for now. Umm, OK, so with TPB, uh, again, I know you, you heard me before Jody. But it pays a lump sum benefit in the event that you suffer the loss of limo sight or aren't able to work for a period of six consecutive months and are not able to return to work in any field which you are experienced, educated or trained, or if you were to suffer loss of independent existence. Umm, so this one, we can go between 50,000 up to the highest eligible sum insured you pick for the life cover. So 5075100. And you can keep going up in 25 till you hit the 200,000. So you want 200 for TPD, Peter?

[1 hours 4 minutes 16 seconds][Customer] : Yeah, we'll go for 200. Yeah, we'll just quote on there.

[1 hours 4 minutes 17 seconds][Agent] : Yep, yeah, Yep, Yep. So that'd be \$89.51 a fortnight on top

of your life insurance premium. So altogether we're looking at \$206.37 a fortnight. That's going to give you \$100,000 serious illness, 200,000 TPD and 200,000 of life cover. Now, I guess what what you can do is you might need to compare this to your super to see what you can do. So you may want to use this life insurance and not have any super life insurance anymore. Or you may want to reduce your super life insurance down to a reasonable amount so this is affordable to you to add on so you can have the tape it in serious illness. You know what I mean? You'll just have to work out what's best for you at the end of the day. OK. Does that make sense?

[1 hours 4 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah. That's it. Gives me no idea any outlets.

[1 hours 5 minutes 10 seconds][Agent] : Yeah. What, what I'm going to do, I'm just going to send this quote off with the breakdowns so you can use them and you just call me back once you, you know, talk to your super and, and work out what you want to do and I will help you through this. And we'll just get as many quotes as we need to get up and sift through and pick the best one for you. OK, now I'm, I'm usually here Monday to Fridays. I'm off this Thursday and Friday because of ANZAC Day, but I'll be back on Monday, so if you can do your research over the weekend for me if, if that's possible, if you've got free time and then call me back on the Monday and then we'll go back to it together. OK, umm, I'm going to e-mail the underwriters still, Peter, if you can give me like another couple of minutes, if that's OK. I've already sent you off the e-mail. Umm, can you just give me a brief, umm, rundown on what you do for your occupation?

[1 hours 6 minutes 3 seconds][Customer] : Who made Sorry?

[1 hours 6 minutes 4 seconds][Agent] : Yeah, yeah, yeah, yeah.

[1 hours 6 minutes 4 seconds][Customer] : Yeah, the crime's been investigated. So I attend all the yeah, make assessments on crimes and you take photos, collect, gather evidence. Yeah, it's ending all the scenes. Yes. Smart reports and the evidence.

[1 hours 6 minutes 22 seconds][Agent] : OK, so gather evidence, take photos, write reports, admit evidence. Do you do like, uh, emitted evidence? Is that when you, like, you go into the, the lab and do all that kind of stuff?

[1 hours 6 minutes 45 seconds][Customer] : Yeah, we do all the shoe marks, collecting tool Marks and blood and survivors DNA. No, we just do all the collection.

[1 hours 6 minutes 43 seconds][Agent] : Or do you, do you do the, the testing and stuff or is that someone else the collection? OK, so I gather evidence. I can put that under that as a whole, under that umbrella. Take photos, write reports, submit evidence. Umm, and just, I'll just write attending crime scenes.

[1 hours 7 minutes 15 seconds][Customer] : Yeah.

[1 hours 7 minutes 16 seconds][Agent] : OK, say that again.

[1 hours 7 minutes 21 seconds][Customer] : Yeah, all the companies. Yeah, Whatever you can think of.

[1 hours 7 minutes 23 seconds][Agent] : Yeah, yeah, no, I can imagine.

[1 hours 7 minutes 31 seconds][Customer] : That's correct.

[1 hours 7 minutes 26 seconds][Agent] : OK, so and your title is Crime Scene Investigator and I'll write police in brackets. All right, so I'm going to, I'm going to e-mail that to the underwriter and decide what category do I pick for you for TPD just to be 100% sure we can offer that to you. OK.

[1 hours 7 minutes 43 seconds][Customer] : Very good.

[1 hours 7 minutes 44 seconds][Agent] : And yes, just do you do your research for me, you know, find out about your soup and whatnot and what you can do there. We can look at this as a top up if you want, or you could do, you could use this as replacement. It's, it's really up to you what you want to do, but we'll work it out for your budget and I'll talk to you on the Monday. Do you have Monday off or do you want me to call you on a different day?

[1 hours 7 minutes 52 seconds][Customer] : Yeah, I see. Yeah, Monday'll be right.

[1 hours 8 minutes 8 seconds][Agent] : Yeah.

[1 hours 8 minutes 7 seconds][Customer] : Yeah, that's good.

[1 hours 8 minutes 8 seconds][Agent] : What, what time will you like? I can book you in for what? Whatever time you want.

[1 hours 8 minutes 12 seconds][Customer] : Yeah, about 9:00.

[1 hours 8 minutes 15 seconds][Agent] : No.

[1 hours 8 minutes 14 seconds][Customer] : That'll be fine.

[1 hours 8 minutes 15 seconds][Agent] : Yeah. I'll start at 9:00. I'll call you as soon as I start. All good. No worries, mate. Well, thanks so much for your time and patience. Thank you as well, Jody. I'm going to e-mail this off right now. Yep.

[1 hours 8 minutes 18 seconds][Customer] : I'll just give you, I'll just give you his phone number.

[1 hours 8 minutes 26 seconds][Agent] : Oh, yeah. Yeah, of course. Of course.

[1 hours 8 minutes 26 seconds][Customer] : He's not ringing me 0405223405.

[1 hours 8 minutes 32 seconds][Agent] : Yep, Yep, no worries, all good. Umm, that's no problems at all. OK, so is there anything else I could do for either of you today while it's on the phone?

[1 hours 8 minutes 45 seconds][Customer] : No, that's all. Thank you very much.

[1 hours 8 minutes 46 seconds][Agent] : No, it's my pleasure. All good. I hope you both have a good day.

[1 hours 8 minutes 49 seconds][Customer] : Thank you. Bye.

[1 hours 8 minutes 50 seconds][Agent] : Bye bye.