

[9 seconds][Agent] : Hello.

[10 seconds][Customer] : Hello.

[9 seconds][Agent] : And then I just want up on the life insurance inquiry you popped through online just to run you through some quotes and I'll take you through the cover as well. So you're Speaking of Paul and your surname we have here is Webb is that right? No worries. And your date of birth we have is the 30th of the 5th 55.

[32 seconds][Customer] : Correct.

[33 seconds][Agent] : No worries. And just confirming as well.

[38 seconds][Customer] : Yep, it's fine.

[35 seconds][Agent] : You're a male Australian roster 3D. So you know as well they made all calls recorded. Any advice applied.

[53 seconds][Customer] : I was really interested in the the female column.

[44 seconds][Agent] : It's general in nature may not be suitable to your situation, but is your first time looking into some fuel cover for yourself they made or do you have some cover you can hi and and if you don't cover like nothing in place at the moment, no worries. Well yeah, what I'll do then mate. I'll load up some quotes here for us. Only take a second or two to load so really quickly just running through how the cover works. If you have any questions as well, feel free to jump in.

[1 minutes 14 seconds][Customer] : OK.

[1 minutes 15 seconds][Agent] : Umm yeah, pretty straightforward again, all calls recorded. Any advice provided? General in nature may not be suitable to your situation. So how this one works, you may, it pays you out a lump sum payment if you were to pass away and goes to whoever you nominate as your beneficiaries. So with those beneficiaries, you can nominate up to five people to receive that money. It's paid out to them, and they can use that on the funeral costs or even any other fund expenses as well, like any unpaid bills or anything like that, for instance, Anything. Yeah, they need to.

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

[1 minutes 48 seconds][Agent] : Now it also pays out triple if you were to pass away due to an

accident. So always a unexpected factor in life. So you've got the accidental death cover which pays out triple in that case here. Now Speaking of the also, for the 1st 12 months, you'll be covered for accidental death and accidental serious injury only. Then after the first 12 months, you'll be covered for deaths due to any cause. Umm, In addition, there is a terminal illness benefit, which means after holding your policy for 12 months of your first diagnosis of the terminal illness, with 12 months or less to live by a medical practitioner, we can pay out your claim in full to help out with things like medical expenses. Yeah, though busy, that obviously never happens, but just in case you're able to claim on that, uh, and get paid out the insurance to help out with medical bills, things like that. Your premiums for that cover, their pool are designed to stay the same as you get older. So they're not designed to go up as your age or anything like that. Also, once you do reach age 85 or any time after you can choose to actually end your cover, we will pay you 75% off the funeral insurance benefit. So you've got that, that cash out option there if you ever wanna, yeah, cash out the money. Use that there. I mean, you can also find information about our premium picture on our website. Hopping into the quotes here, Paul, just double checking so far there may any questions or pretty straightforward, no worries. Now just to reiterate to the cover ranges from 3000 goes up to \$15,000 of cover. What level were you thinking would be suitable to cover those funeral expenses for yourself?

[3 minutes 33 seconds][Customer] : I'm not sure how much it will cost.

[3 minutes 35 seconds][Agent] : You were you leaning more towards like a cremation or a burial information? Well, according to our resource resources here, so this is according to the government's Money Smart website. So the Australian government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for a basic Commission up to \$15,000 for a more detailed burial service. So even if any money, just say the funeral did, oh, the the creation did cost \$4000. If you had say \$10,000 to cover that extra 6000 would stay with your family, which then could be used on paying off bills or anything like that, or even just putting food on the tape.

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

[4 minutes 19 seconds][Agent] : Yeah. Where do you think would be a good place to start? Of

course, again, we can move it around from there, but where would you like to start?

[4 minutes 29 seconds][Customer] : That's pretty good.

[4 minutes 33 seconds][Agent] : 10,000 So it would come into a fortnightly premium at 10,000 of \$46.53 per fortnight for the \$10,000 of cover. So yeah, around \$23 a week roughly it equates to. Would that be affordable, do you think?

[4 minutes 54 seconds][Customer] : That's pretty good, yeah.

[4 minutes 58 seconds][Agent] : Yeah, good to hear. Another thing is, well, there is an early, sorry, a bit of a cash back here. So following your first policy anniversary date, we'll refund you 10% of the premiums you paid in that time. So you get a cash back of \$120.97 back into your bank, which you can spend however you want. We also include something which is if you haven't done your will just yet, there's a legal will we give you. So it's a free online legal will.

[5 minutes 25 seconds][Customer] : That's good.

[5 minutes 25 seconds][Agent] : It's valued at \$160.00 with each policy. Again, it's a legal document. You don't need to pay anything extra for it. It's just included there, which you can use if you want to.

[5 minutes 25 seconds][Customer] : That is an extra 150.

[5 minutes 37 seconds][Agent] : So that's not that's included. You don't need to pay anything extra for that.

[5 minutes 40 seconds][Customer] : OK. Thank you.

[5 minutes 41 seconds][Agent] : Yeah, so that's just, yeah, it is included, no extra cost. Now, again, you can also find information about our premium structure on our website. But yes, it's sounding like it would be suitable and affordable so far there, Paul.

[5 minutes 55 seconds][Customer] : OK, fine.

[5 minutes 56 seconds][Agent] : Yeah, good to hear. And uh, would you learn more towards the 10,000 at the moment? Would you want to look anywhere else or do you think the 10,000 suitable at the moment?

[5 minutes 56 seconds][Customer] : I think CN¥10,000.

[6 minutes 7 seconds][Agent] : Yeah, just say in 10 years time as well, you change your mind, you

might be a little bit more cover. You're more than welcome to apply for additional cover. It's just subject to eligibility at the time. But you're not locked into that amount basically is what I'm trying to say. You can always adjust that. So you could bring it down or, or apply for that additional just subject to eligibility there at the time of application. Yeah. Just to reiterate again, so that terminal illness benefit and the the cover. So for the 1st 12 months, you'll be covered for accidental death and accidental serious injury. Only after the first 12 months you'll be covered for death if you're dating. Cause in addition, there's that terminal illness benefit, which means after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we can pay out the claim in full. Again, your premiums are designed to stay the same as you get older. So it's not designed to go up as you age or anything like that.

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

[7 minutes 1 seconds][Agent] : Now as it is in the insurance policy. At the end of the day there, Paul, we do let you know upfront they may, you may pay more in total premiums over the life of the policy than the benefit account. So please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop. You will not receive anything back unless you are eligible for and choose the early cash back offer.

[7 minutes 22 seconds][Customer] : So OK.

[7 minutes 25 seconds][Agent] : But what we can do there for you Paul, because they're standing suitable and affordable at the \$10,000 of cover, we can get you immediately covered over the phone today without you having to pay anything upfront. So it'll allows us to send out all of your tailored policy documents out to your home address and your e-mail for you to review. This policy also gives you a 30 day cooling off. So if you decide the policy isn't suitable for you, you can't within the 30 days and you get a full refund of any premium you've paid unless a claim has been made. And as I mentioned as well, you're not actually required to make any upfront payments. So you can note down your first payment date to be on like a pension day or a day you're happy with in the future, which gives you enough time to review the policy before any payment comes out there as well. Yeah, double checking. Are you happy to continue? Yeah, I'll pop. You need an address here as

well to send out your documents to you. What's your home address's post code?

[8 minutes 12 seconds][Customer] : Yeah, 22011 just got a bit of a call tonight.

[8 minutes 24 seconds][Agent] : 201 MO Pardon.

[8 minutes 37 seconds][Customer] : Unit 7.

[8 minutes 42 seconds][Agent] : Sorry mate. Unit 7 Yep Yep. 139 A.

[8 minutes 43 seconds][Customer] : Unit 7, 1:30 9/9 Norman St., EROUGHN, Yeah, 2011.

[8 minutes 58 seconds][Agent] : And no worries, no worries, no worries. Just double checking, how do I spell Braun again?

[9 minutes 26 seconds][Customer] : ROUTHAN.

[9 minutes 25 seconds][Agent] : Is it BRAUA NHAN? Alright and that was unit 7/139A. No worries. So Unit 7/1398, Brougham St. And is that your postal address as well?

[9 minutes 56 seconds][Customer] : Yep, it's 20. I'm in.

[9 minutes 58 seconds][Agent] : No worries. Now what we'll do there as well, Paul. We'll pop in your preferred payment method, but nothing comes out until the day you select. So is there a day in the future that would be most suitable for you for that first payment? I think what works best is a pension day or something you want to line it up with.

[10 minutes 14 seconds][Customer] : Yeah, that's your name.

[10 minutes 16 seconds][Agent] : Yeah, what day would that be?

[10 minutes 25 seconds][Customer] : Can I give you that? Can I give you that?

[10 minutes 29 seconds][Agent] : Pardon me?

[10 minutes 37 seconds][Customer] : It's leaving my watching.

[10 minutes 39 seconds][Agent] : Yeah. Sounds like you've been partying too much news, Eve.

[10 minutes 44 seconds][Customer] : Oh, so once I received a visa later from you and I give you a starting date then?

[10 minutes 51 seconds][Agent] : Yeah, you can do that, however. So basically, if that's the case, then we wouldn't be able to get you covered from today. So instead it'd be a a general quote I'd be able to send out to your e-mail that would with be without being covered. An alternative I mentioned

there, we've always pulled it. What we can do is alternatively get you covered immediately over the phone, but you're not required to make that upfront payment. All we have to do is just note down your preferred method of payment and the day you want that first deduction to come out. So the cover instead would start from today and then it sends out all the documents to your home address and your e-mail. So you get the full tailored offering to be able to read over with that checked in place. If you're not happy with it, all you got to do is just give us a call before that first deduction date. Yeah, the first payment comes out. Basically if you wanted to do that instead, we're more than happy to. It's up to you. Would that sound more suitable there for you, Paul?

[11 minutes 45 seconds][Customer] : Yeah, that sounds good.

[11 minutes 47 seconds][Agent] : Yeah, again, again, nothing comes out today or right away or anything. We just need you to basically pick a day you're happy with and note down your preferred method of payment. So when would be you mentioned the pension day would be best for you?

[12 minutes][Customer] : Yeah, that's it.

[12 minutes 6 seconds][Agent] : So would that be the 16th or would you want it on like the Friday, the day after it comes in? Yeah. So would the 17th be suitable then? Friday the 17th? Yeah, no worries. And did you want to note down a BSN account number or a Visa or MasterCard? What's easier for you?

[12 minutes 4 seconds][Customer] : It would be the debit card number.

[12 minutes 29 seconds][Agent] : Good. No worries, we'll pop that one in now. I'll just pop the call recording on hold as well. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details.

[13 minutes 31 seconds][Customer] : The. None. None.

[14 minutes 36 seconds][Agent] : As well, please be advised that the call recording is now received for quality monitoring purposes. You'll have to double check as well there Paul, you have authorisation to debit from the card. Yep. And are you happy to continue?

[14 minutes 47 seconds][Customer] : Yeah, yeah.

[14 minutes 52 seconds][Agent] : Any other questions or trouble understanding so far there poor or

pretty straightforward as well?

[14 minutes 56 seconds][Customer] : So that the first time on the 17th is that 26 lbs.

[15 minutes][Agent] : Yep, correct. So first payment comes out on the 17th. From today you'll be covered for accidental death and accidental serious injury only for that first 12 months and deaths due to any cause of that starting from once we accept that declaration. But any other questions or trouble understanding or everything else, pretty straightforward.

[15 minutes 19 seconds][Customer] : You're very cheerful. Thank you.

[15 minutes 20 seconds][Agent] : Yeah, no worries, All good. I'll just triple check your details as well and make make sure everything's right rather than sending you out and having you have to make sure as well. You're more than welcome to anyway. But it's just his first and last name. Paul Webb. PAULWE Double B.

[15 minutes 37 seconds][Customer] : Yep.

[15 minutes 38 seconds][Agent] : Yep. Date of birth is the 30th of the 5th 55.

[15 minutes 41 seconds][Customer] : Alright.

[15 minutes 42 seconds][Agent] : You're a male Australian resident so it's Unit 7/139A Broadham St. Woolamaloo 2011.

[15 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[15 minutes 51 seconds][Agent] : Best phone number is the one we're on now and best e-mail is pd.web8@icloud.com.

[16 minutes 1 seconds][Customer] : You too.

[16 minutes 2 seconds][Agent] : No worries and just to reiterate you can also find information about our premium instructional website. Your premiums design stay the same Now what I'll do there Paul. I'll read out the declaration here so it's a little bit of a read so you don't have to talk too much they may save your voice. There's just two questions for you at the end that's it that yeah, the majority of the readings on mired here so just says thank you Paul Webb. It is important you understand the following information. I'll ask for your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. We'll renewal cover is issued by Henover Live Ari

of Australasia Ltd, then we refer to as Henover. Henover has an arrangement with Greenstone Financial Services trading as Australia. Sorry. Henover has an arrangement with Green Real funeral cover is issued by Henover Live Ari of Australasia Ltd, then we refer to as Henover. Henover has an arrangement with Greenstone Financial Services Trading as Real Insurance to issue and arrange this insurance on the behalf. Your answers to your application questions and any related documents form the basis of your contract of insurance and Henover relies upon the accuracy of the information provided by the searching application and over this set A tag mark termination for this product which describes the type of consumers this product is designed for. Addition practices are consistent with this termination. Any container 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 with other Australian service providers for the purpose of administering your policy while handling claims. OK, I will share this to your insurer and make sure 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 create your information and lodge complaints about breach of the privacy by agreement and separation. You can tend to be contacted by us in relation to other products and services. You can update this anytime by contacting us. You have a great take out a single wheel funeral cover with the fine cover or webis cover for \$10,000 in the identity of death. In the case of death accidental of you suffering to find accidental serious injury the benefit now will triple Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of a terminal illness cover They're after accidental serious injury Cover for each life insured underage 75 starts immediately and ends on the policy anniversary for the life insured 75th birthday until life insured reaches age 85 Three start accidental serious injury cover fee Life insured under age 75 starts immediately and ends on the policy anniversary for 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. Now if you take up the silly cashier option, you'll no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover



any time by contacting us. If you stop paying your premiums, we may end your cover, but we'll give you as notice before doing so. If cover ends prior to age 85, no benefits payable and there's no refund of premiums after the cool year. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that day and you're not very required to pay any further premiums. The bonus cover is not payable if the only cash option has been taken out. Cover fees Life insured End of the day prior to the 100th birthday, we will pay the funeral benefit and bonus cover for the life insurance point. Your total premium if your first year of cover is \$46.63 per fortnight. The premium is at our level which means they are designed to stay consistent year on year and will only change the Altio cover. The insurer adjusted premium rates applying to your policy. Insurer can they make change because applied consistently across all policyholders, you may pay more premiums than the benefit amount over the life of the policy, including your premium. This amount payable to real insurance of between 34% and 54% calculated on a level basis of the life policy. The premium will be debited from your credit card which you're authorised to debit from and have provided to us. We may provide ring communications to you by the e-mail address you have provided to us and this will include any legal notices we're required to provide you in writing. If you prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation PDS FSG will be mailed to you and either provide 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 property needs. You have a 30 day clean up. When you make it into your policy and any. Payment you may have paid will be refunded in full unless you've lodge a claim they are associated with replacing policies. As your new policy may not be identical to your existing cover, we recommend that you do not cancel any existing policy until you have received or review that policy in full. We have a complaint to process which you can access any time by contacting us. All details are available online and in the documentation we're sending you. Last two questions here for you, Paul. Do you understand and agree with the declaration? Would you like any information? Would you like me to read any part of the PDS to you then, mate?

[20 minutes 38 seconds][Customer] : Yes, just about the wheel.

[20 minutes 48 seconds][Agent] : Yeah, there will. So that'll be sent out to your e-mail. That will just fill that in, that one in whenever you want. There anything else there mate?

[20 minutes 45 seconds][Customer] : The wheel come, you know, All right, OK, no, it's all very straightforward.

[21 minutes 4 seconds][Agent] : No worries, I'll send that through to you now. Just make sure, have a read over it, you're happy with everything. If you need anything from us in the future, there'll be a number on that document. Just give us a call. Give us a call back on this number. Whatever's easier. I appreciate your time there mate. All the best and have a good new year.

[21 minutes 17 seconds][Customer] : Thank you very much for your help and you too.

[21 minutes 21 seconds][Agent] : Cheers. Thanks, Paul. See you mate. Bye.