

[1 seconds][Agent] : Steven, you there? Perfect. Jamie's on the line with us. He will take over. Have a great day, guys. Take care. Cheers, Cam.

[2 seconds][Customer] : Yeah, mate, thank you.

[10 seconds][Agent] : Hey, Steven. Morning, Sir. It's Jamie from Real Life Insurance. How are you?

[14 seconds][Customer] : I'm good. And yourself, buddy.

[16 seconds][Agent] : I, I'm very good, thank you. First, I wanted to apologize for yesterday. Seems like we were playing phone tag with each other and, and, and again this morning. I, I, I do apologize yesterday I actually finished at 4:00 PM. So I'm doing the early shift today again, I start at 8 till 4:00. So I just got that message from Joel that he spoke with you yesterday. So I called you first thing this morning. So I appreciate the call back, Steven. Thank you for that. Umm, because we had originally spoken together, uh, about a week or so. Now I do of course recognize, umm, I've got your quote up here, but because it's a new call, sorry to be a pain. I know Cam's already confirmed your details as well, but could I just get you to reconfirm just your name and date of birth, please?

[40 seconds][Customer] : Not a problem.

[1 minutes 1 seconds][Agent] : Perfect. Cheers, Steve. And of course you're a male and an Australian resident, of course.

[57 seconds][Customer] : Stephen Barnett, date of birth, 17th of the 11th, 1972, yes.

[1 minutes 7 seconds][Agent] : Great, awesome. Well, just a reminder again that all calls are recorded. Any advice? Providers? Generally, nature may not be suitable to your situation.

[1 minutes 14 seconds][Customer] : Not a problem.

[1 minutes 13 seconds][Agent] : OK, umm, cheers. Now Joel had umm given me the rundown that yesterday when he spoke to you that you were possibly wanting to look at a lower amount of possibly \$250,000 to cover UMM, and he managed to bring up the quote there for you. Umm, just wanted to double check to see umm, uh, W were you happy with that amount that it worked out for you? Did you possibly want to look at something else?

[1 minutes 36 seconds][Customer] : No, I'm happy with the quote.

[1 minutes 38 seconds][Agent] : Sure.

[1 minutes 39 seconds][Customer] : I think it was 100 and 68186 a month or something.

[1 minutes 44 seconds][Agent] : Yeah, I'll bring it back up for you now. In fact, what I'll do is we'll recap OO on the life insurance because again, it was a week or so that that we spoke. So I'll just recap the main key points and we'll take it from there. And if you're happy with it, then we'll go through the application, find out your eligibility. OK Cheers, Steven. Thanks a lot, Sir. Umm, uh, BU, but again, umm, just to refresh my memory from last week, umm, this is new for you. You don't currently have any existing cover in place at the moment though, is that right?

[1 minutes 59 seconds][Customer] : Not a problem, just my e-mail, see.

[2 minutes 16 seconds][Agent] : Got you. And, and will you possibly if I, if you're happy with this and you do get accepted, were you looking at this as a secondary policy or maybe to replace your MLC cover?

[2 minutes 13 seconds][Customer] : But I don't know if that's part of Yeah, and that's yeah, secondary policy.

[2 minutes 29 seconds][Agent] : Yeah, sure. Well, either way, it's up to you what you want to do. Of course, only reason we ask because if you are replacing, we just recommend not to cancel out your existing insurance as yet until the application with us has been approved and you've reviewed the policy in full first says Steven, That's all. As it may not be identical to your existing insurance should also consider the benefits that may not apply the waiting piece to miss out again. But if you're looking at it as a secondary policy, that's fine. No worries.

[2 minutes 43 seconds][Customer] : Not a problem, not a problem.

[2 minutes 53 seconds][Agent] : And, and cheers and I'll just ask again. Have you had a cigarette in the last 12 months? That's OK. All good?

[2 minutes 59 seconds][Customer] : Yes, like I've cut down to one a day.

[3 minutes 3 seconds][Agent] : Yeah. Nice. Good for you. Well, I'm a smoker myself. I know how hard it is to to quit or even cut down. So hats off to you. Maybe one day we'll we'll both get there and and quit all together. Now if you recall that this is designed to obviously pay out that lump sum to your family or your beneficiaries when you pass. They can use the money however they wish and to

apply for it. There's no medical checks or doctor's appointments. We'll just need to ask you a couple of questions over the phone. They're just simple yes or no answer questions regarding your health and your answers will determine your eligibility.

[3 minutes 37 seconds][Customer] : Not a problem.

[3 minutes 37 seconds][Agent] : OK, Now once we go to the questions, I'll let you where at the end if you have been approved or, or not, or if there's been any changes to your quote. Because based on your answers or your medical history, umm, the, uh, application, the, the, the quote can change and your terms and conditions could possibly change as well, all based on your medical history. OK, cheers. Now, umm, uh, based on your age at the time, we can you, you could have chosen any amount you like between, umm, \$100,000 a cover as a minimum. From there on it goes up to a maximum of \$1,000,000 cover. So just double checking with the quote that Joel worked out yesterday at 250,000 that did come to a, umm, uh, sorry, he quoted you as a monthly, is that right? You prefer monthly payments, do you?

[3 minutes 56 seconds][Customer] : Not a problem, correct?

[4 minutes 25 seconds][Agent] : Yep. Sure, no worries. Yeah, I'll change that to monthly now. Did he actually take you through the application process? He didn't as yet, did he?

[4 minutes 35 seconds][Customer] : No, not yet.

[4 minutes 36 seconds][Agent] : Got you? Yeah, sure, no worries. So what we can do then for you is if you were happy with the 250,000, let's firstly find out your eligibility. I'll take you to these medical questions now and ensure that you do get accepted their statement.

[4 minutes 51 seconds][Customer] : Not a problem.

[4 minutes 50 seconds][Agent] : OK, thank you Sir. Umm, I just need to, umm, if it's alright with you so I can load up these questions. Just put in an address on your profile, if that's alright. Uh, could we start with your post code and suburbs?

[4 minutes 59 seconds][Customer] : Yep, suburb is Boronia Heights.

[5 minutes 5 seconds][Agent] : Yep, perfect, cheers. And what's your address in Boronia Heights please? And that's home and postal. Did you get all your mail sent there?

[5 minutes 4 seconds][Customer] : Post code is 4124 35 Flinders creece correct?

[5 minutes 16 seconds][Agent] : Cheers, Steve, because again, if you are accepted, I'll post all your documents there for you. They'll be posted today from Sydney. So they should arrive probably not by the end of the week, maybe early next week in your mail. But while you're waiting, you'll actually get an e-mail from me today, in the next half an hour sent to stev.barnett46@yahoo.com. And just making sure that is stev.barnett46@yahoo.com, is that right?

[5 minutes 41 seconds][Customer] : Incorrect.

[5 minutes 42 seconds][Agent] : Oh, it's incorrect. You did you say? OK, Sorry Steve.

[5 minutes 44 seconds][Customer] : Yes, you it it it was Steve.

[5 minutes 46 seconds][Agent] : Yeah, that's, that's what we had from last time I got you. Yeah. No wonder it's, it seems a bit a bit weird because it didn't have your full name. You just had Steph instead of Steve. So I've fixed that up for you now. So it's steve.barnett46@yahoo.com. Got it. Cheers, Steve. Sorry for the muck around. That's probably why you probably didn't get did. Did you get the e-mail that y'all sent off to yesterday? Because he he would would've sent it to that address mostly.

[6 minutes 4 seconds][Customer] : Yes, I have. I haven't actually had a look.

[6 minutes 17 seconds][Agent] : Fair enough. All good. Well, that's fine. I'll pick it up for you now. So that should come through to to your right e-mail. OK.

[6 minutes 23 seconds][Customer] : Thank you.

[6 minutes 23 seconds][Agent] : Umm, no worries. Now, finally, I'm just gonna go ahead and read out a small paragraph to you here, Steve. This is gonna act as a friendly reminder for you to be honest when answering our health questions. And then we'll jump straight into them for you Sir.

[6 minutes 36 seconds][Customer] : Not a problem.

[6 minutes 36 seconds][Agent] : So it reads. Please be aware that all calls are recorded for quality and monitoring purposes. Now we collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure it with other Australian service providers for the purpose of administering your policy or handling claims.

Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. Now, 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 to not make 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 provided some information to us in any earlier discussions you've 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 the claim or make adjustments to the terms and conditions of your policy. Now, can I please confirm with you, Steve? Do you understand and agree to your duty, Sir?

[7 minutes 36 seconds][Customer] : Correct.

[7 minutes 38 seconds][Agent] : Thank you very much. Awesome. So just an FYI, when we go through these questions, all I'll need from you just for the recording is a clear, simple yes or no, only nice and easy. There will be 1 section where I'll need a confident answer regarding your height and weight, but everything else is generally just a yes or no. OK, I'll start with you right away.

[7 minutes 37 seconds][Customer] : Yes, I do not a problem.

[7 minutes 54 seconds][Agent] : First one asks you, have you been hospitalized for COVID-19 the last six months or have you been diagnosed with COVID-19 the last seven days? Are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[8 minutes 3 seconds][Customer] : No permanent resident even.

[8 minutes 15 seconds][Agent] : Yeah, definitely.

[8 minutes 13 seconds][Customer] : I just got to clarify on this one, sorry per permanent resident, but we're looking at getting now Australian citizens. So currently my passport is Austra, New Zealand.

[8 minutes 26 seconds][Agent] : Gotcha. So are you, are you a, are you a CI citizen of New Zealand? Yeah.

[8 minutes 27 seconds][Customer] : Yep, I am a citizen of New Zealand, but we're a permanent resident here. We've been here for the last.

[8 minutes 33 seconds][Agent] : And you that, that, that that's OK. That's OK Either way. I if you are either a citizen or a permanent resident of Australia, currently residing in Australia, that's fine. But if you're a citizen of New Zealand currently residing in Australia, that's also fine. Not a worry at all. Yeah, that's OK. Yeah, I know that that question can be a bit tricky. So just to clarify, you are currently a citizen of New Zealand, currently residing in Australia, is that right? In that case, that's fine. You can apply for this insurance with us, Steve, no problem at all. Cheers for clarifying that. Awesome. We'll move on. Yeah. Next one reads here. Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice? Any of the following. First on the list is for stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer, leukemia or Melanoma excluding other skin cancer, Kidney disorder, hepatitis or any disorder of the liver.

[8 minutes 52 seconds][Customer] : I just wanted to make sure there was yes, no, no, no, no.

[9 minutes 41 seconds][Agent] : Anxiety, depression or stress requiring medical treatment, or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Well done. Next, I'm just ask you, Steve. The next section is in relation to your height and weight. Please be aware that I am required to pay any confident single figure measurement for each in order to continue the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. Now in either centimeters or feet, inches. What's your exact height please, Steve? 6 feet. Exact. Just making sure that was right. Perfect. Thank you. And in either kilos, pounds or stones. What's your exact weight, please?

[9 minutes 46 seconds][Customer] : No, no, 6 feet, correct, 120 kilos.

[10 minutes 28 seconds][Agent] : No worries. Thank you very much. And I'll just ask you here. Have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months? I'm, I'm sorry, Steve, I think the line cut out there. Let me just ask that question again. So have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months? Thank you very much. Perfect. We'll move on. Excuse me now it says here does your work require you to go

underground? Work at heights above 20 meters like the depths below 40 meters, Use 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?

[10 minutes 52 seconds][Customer] : No, no, no.

[11 minutes 19 seconds][Agent] : Yeah, definite plans to travel or reside outside of Australia, IE have you booked or will you be booking travel within the next 12 months?

[11 minutes 29 seconds][Customer] : Maybe just go on holiday, OK.

[11 minutes 31 seconds][Agent] : Yeah, sure that have you made definite, have you got definite plans as yet or or not as yet?

[11 minutes 37 seconds][Customer] : But yeah, we haven't booked anything.

[11 minutes 37 seconds][Agent] : Yeah, Yeah, that's OK. So this is only keep in mind these questions basically ask you as of today, as of your situation at the time of the application in the future if you change your mind, you don't need to call back in. And let us aware again, this is just at the time of the application. OK. Yeah. So a as of today, do you have definite plans to travel or reside outside of Australia, IE have you booked or would you be booking travel within the next 12 months? All good, no worries, that's fine.

[12 minutes 5 seconds][Customer] : No, sorry, no. We basically just travel back to New Zealand every now and then.

[12 minutes 7 seconds][Agent] : And either way, if you did decide to travel there, Steve, do you do you tend to travel a fair bit back then said yeah, you still got family over there.

[12 minutes 19 seconds][Customer] : I do.

[12 minutes 20 seconds][Agent] : Yeah. Nice. Well, either way, if you do decide to travel, this is a worldwide cover anyway. So so long as you keep up with your payments, should the worst scenario happen you when you travel back to NZ, umm, you're still covered with this insurance so long as you keep up with your payments. OK, It's a worldwide cover.

[12 minutes 33 seconds][Customer] : OK, thank you.

[12 minutes 34 seconds][Agent] : Alright, awesome. No worries, we'll move on. Next one reads. Do

you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million. Thank you. Now a couple more medical questions. Have you ever had symptoms of been diagnosed or treated for intent to seek Medicare by sooner The following diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol, low high blood pressure tumor, molar cysts, including skin cancer or sunspots.

[12 minutes 46 seconds][Customer] : No, no, no, no, no, no.

[13 minutes 9 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate, thyroid condition, or neurological symptoms such as dizziness or fainting disorder, the stomach, bowel, gallbladder, pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

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

[13 minutes 51 seconds][Agent] : Well done Steve. I think there's so many people during the day compared to you're very healthy man Good on you. Don't.

[13 minutes 56 seconds][Customer] : I just feel like I'll leave that.

[13 minutes 59 seconds][Agent] : Well from your answers, you're doing really well. Not many people that I speak to get to answer no on every single medical questions. So hats off to you. You're doing really well so far and literally 5 questions and then we're done. OK, almost there.

[14 minutes 11 seconds][Customer] : OK.

[14 minutes 12 seconds][Agent] : Cheers. Next one, just ask you here, other than what you've already told me about in the past three years, have you saw medical advice or treatment by medical practitioner specialists or are you awaiting the results for any medical tests or investigations such as been unlimited to any surgeries, X-rays, scans, blood tests or biopsy?

[14 minutes 27 seconds][Customer] : So that's within. Sorry, can you repeat that question?

[14 minutes 29 seconds][Agent] : The LA Yeah, in the past three years. So other than what you



have already told me about in the past three years, have you saw medical advice or treatment by medical practitioner specialists or are you awaiting the results for any medical tests or investigations such as been unlimited 20 surgeries, X-rays scans, blood test or biopsy? And 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?

[14 minutes 47 seconds][Customer] : No, Nope.

[14 minutes 59 seconds][Agent] : Awesome Steve. So that's it for the medical section. Now I've got 2 questions regarding your immediate family and this is only referring to your mum, dad, brothers and sisters only. Please don't include any other family members besides them. OK, cheers. So it reads 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 unanimous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke, or other hereditary disease prior to age 60, not afterwards. Yeah, again, mom, dad, brothers and sisters before the age of 60. Just making sure. Is that right? No worries. That's OK. Sorry to hear. Well, if we answer yes here, we'll find out if it if it was your sister, we'll find out wha what condition it was. So how many of the immediate family suffered from cancer again before the age of 60? Was it 0123 or more? And how many suffer from heart condition and or stroke? 0123 or more. And finally, how many suffer from other hereditary disease? 01 or more.

[15 minutes 13 seconds][Customer] : OK, No, Yes, yes, Sister 1, 0, 0.

[16 minutes 16 seconds][Agent] : Cheers Steven. Final question then we're done. This last one's just to find out how much Radare you are. It says other than one of events, for example, using gift certificates or vouchers. Other than that, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[16 minutes 46 seconds][Customer] : No.

[16 minutes 47 seconds][Agent] : I'm the same, but like might be living the ground, that's for sure.

Well, well, Steve, thank you so much for your time and patience. That was the last question. I'll go ahead and bring up your results for you right away. Just wanna clarify and reconfirm that you are satisfied with all the answers you've given me today.

[16 minutes 52 seconds][Customer] : Oh yeah, yes.

[17 minutes 5 seconds][Agent] : Great, awesome. So let's have a quick look at your results and give me one second. Won't be long.

[17 minutes 10 seconds][Customer] : Not a problem.

[17 minutes 11 seconds][Agent] : Cheers, Steven. OK, so as expected, not surprising. You are very healthy, man, as I mentioned earlier, based on your medical history and well done. Congratulations. You have been approved for this insurance policy.

[17 minutes 23 seconds][Customer] : Thank you.

[17 minutes 22 seconds][Agent] : OK, Yeah, no worries. So this will in fact cover you for death due to any cause at all. The only thing that you're not covered for is the suicide in the 1st 13 months. That's the only exclusion, OK, I in addition will they'll also be another benefit, which of course I'm hoping you never get to use called the terminally ill advanced payment, but great piece of my knowing it is included for you just in case. This means that if you were diagnosed with 24 months or less delivered by medical practitioners fees, we we will then pay out the full \$250,000 cover to you, not to your family, but to you before you've passed away. So you can actually use the money yourself, take care of your medical expenses or take off your bucket list or whatever you need to do with that money.

[18 minutes 8 seconds][Customer] : Yeah.

[18 minutes 6 seconds][Agent] : OK, no worries. Now keep in mind though, that with this, umm, with that said, umm, there has been a change to the quote. So based on your disclosure in the height and weight section due to your BMI, there has been a change to the cost of the insurance, which means your premium has risen. OK, I'll let you know what it's risen to there Steve, and you can let me know what your thoughts are. We obviously wanna make sure that it will still be suitable and affordable for you while giving you that extra buffet to your existing insurance. So you got that little

bit of extra cover to to do what you what you want it to do. OK, umm. So again, don't be shy. If you feel it's too high for you, we can always bring it down.

[18 minutes 51 seconds][Customer] : Not a problem.

[18 minutes 47 seconds][Agent] : Maybe look at 200,000 if you wanted to to to compensate on that Tuesday, but it's loading up here for you now. So at the moment, if you were still happy to stay with the \$250,000 cover per month, you're looking at a total monthly premium of \$139 exactly per month.

[19 minutes 8 seconds][Customer] : It's dropped a hell of a lot.

[19 minutes 7 seconds][Agent] : OK, umm it it's dropped has it? Did you say, oh sorry, you are correct, my apologies, Steven. Umm, I actually press the wrong button. Sorry, you you you are correct. Sorry. Let me adjust that. Sorry about this.

[19 minutes 26 seconds][Customer] : Not a problem. I should have kicked my mouth out.

[19 minutes 30 seconds][Agent] : Yeah, I noticed. I noticed as soon as you mentioned that I noticed the error that I made Sorry about that.

[19 minutes 36 seconds][Customer] : OK.

[19 minutes 35 seconds][Agent] : So it's just check it's I'm just fixing it up now almost done. It just takes another minute. Now while that's loading up as well, I want to remind you that with this policy as well, you will receive a few additions that we add on top. Firstly, have you set up your will?

[19 minutes 47 seconds][Customer] : Not a problem, no, but we are in the process of it.

[20 minutes 2 seconds][Agent] : Oh, well, you you'll actually get a brand new one fully legalized with this insurance for free. It'll come with your policy documents.

[20 minutes 7 seconds][Customer] : OK, OK.

[20 minutes 9 seconds][Agent] : OK, Yeah, now. Here we go. So there was an error that happened in the underwriting section it where it's not showing your height and weight for some reason. So I'll just jump back in there and we'll fix that up. So could I just re ask you again? Sorry, off memory I believe that your exact height was 6 feet exact, is that right? Yep. And the weight off memory, I believe it was 120 kilos exact. Is that also correct?

[20 minutes 29 seconds][Customer] : Correct, correct.

[20 minutes 36 seconds][Agent] : Cheers. Thank you. Yep, thank you. So I'm just adding that back in. I don't know why that's the first time that's happened where it's removed that. That was very strange. Cheers for understanding. Sorry for the for the trouble there. OK, so now it should work. Sorry to keep you waiting there Steve. Almost done just for understanding, just making sure that all the other questions are the same as well, which they are. Yep, perfect. Just making sure of that because yeah, I don't know why that that removed the height and weight all together from the application. That was very strange.

[21 minutes 20 seconds][Customer] : OK, I'm a unique person.

[21 minutes 43 seconds][Agent] : I've been doing this for seven years and this is Lis. This is literally the first time that's ever happened. So umm, yeah, that was umm, but I've just double checked all your questions. Yeah, they're all the same. Perfect. It was just the heightened weight that got removed. So there we go. Now it picks it up for you and here we go now. So again, based on your disclosure in the heightened weight section, due to your BMI, the loading has applied, which has risen your monthly premium. So at the moment for 250,000, you're looking at 318300 and \$18.15 a month in total. Yeah.

[22 minutes 24 seconds][Customer] : Yeah, sorry. What was it, 300 and 300?

[22 minutes 19 seconds][Agent] : So again, that is based on your disclosure, the high now, uh, 318300 and \$18.15 a month now, again, that is based on the 250,000. What I do just wanna bring to your attention though, Steve, is that loading is obviously not locked in stone. Obviously the BMI can change should it change in the future. You can always call back and always apply to have it reviewed with U, with us in the future.

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

[22 minutes 47 seconds][Agent] : Umm, So keep that in mind, OK? Umm, but at this stage, I understand that obviously it's not the same amount that we had looked at originally or that you'll be added, even quoted you yesterday as well. But umm, having that said, you are still fully approved. Now, would you prefer to maybe look at something a bit lower at this stage to have that security that there's a little bit of an extra buffer on top of your MLC policy?

[23 minutes 10 seconds][Customer] : Actually, no, I think that works out to be roughly about the same as what Joel quoted me. I think I might have calculated wrong.

[23 minutes 12 seconds][Agent] : Oh, oh, did it. OK, sure.

[23 minutes 20 seconds][Customer] : I can't remember.

[23 minutes 22 seconds][Agent] : Well, well, at the end of the day, would it be manageable for you or do you wanna maybe see what it is at 200,000 just to see the difference?

[23 minutes 28 seconds][Customer] : No, that's fine.

[23 minutes 30 seconds][Agent] : That's still manageable for you.

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

[23 minutes 34 seconds][Agent] : Awesome, awesome. So as I mentioned, umm, I, if you're in the midst of organizing your will, fair enough, but you'll actually get a fully legal will with this policy, absolutely free. It's valued at \$160.00 and it's all done online through a company called Safe Will.

[23 minutes 48 seconds][Customer] : Mm, Hmm.

[23 minutes 48 seconds][Agent] : It's really simple and you can actually do it yourself. Once you get the documents, it'll come for free for you.

[23 minutes 54 seconds][Customer] : Yep.

[23 minutes 54 seconds][Agent] : Secondly, let your family know, Steve, that when the time comes and you do pass away, even though this is a life insurance policy, there is a funeral component attached to your insurance.

[24 minutes 5 seconds][Customer] : OK. Yep.

[24 minutes 5 seconds][Agent] : So let you, yeah, remind them that we can pay out in advance 20% of your benefit amount to a maximum of \$20,000 to take care of your funeral expenses. That's all included with this insurance for you.

[24 minutes 19 seconds][Customer] : Mm Hmm.

[24 minutes 20 seconds][Agent] : And one last thing, once you hold our life insurance with us for a year, just as a thank you for being loyal and sticking it out with us for the 12 months, 50 following your policy anniversary, we'll refund you back 10% of all the payments you paid into it. So you'll get

back a total refund from us of \$381.78 just to sticking it out with us for a year.

[24 minutes 41 seconds][Customer] : Yep, Yep.

[24 minutes 40 seconds][Agent] : OK, PE Perfect. And finally, I also need to make sure you understand that with this insurance, your premium is step, which means it will generally increase each year. Umm, uh, uh, from their own state. But umm, as you may be aware, with inflation and everything getting more and more expensive as we get older to keep up with the rising cost of living, what we're actually gonna offer you, and this is your choice, by the way, it's optional. But each year you will be offered to increase your life insurance amount by 5% each year just to keep up with the rising cost of living.

[25 minutes 13 seconds][Customer] : No. Perfect.

[25 minutes 12 seconds][Agent] : But again, you don't have to accept that increase if you don't need it. It's, it's optional.

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

[25 minutes 17 seconds][Agent] : So be aware that, umm, this policy has automatic indexation, which means that each year your sum insured will increase by 5% with associate increases in premium, umm, until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. But again, you can opt out this automatic indexation each year if you didn't want to accept it, It's your choice.

[25 minutes 36 seconds][Customer] : No.

[25 minutes 36 seconds][Agent] : Now to be, uh, completely transparent with you. I'll also give you an indication of what the cost will be next year if you decided to accept that 5% increase, just so you can see the difference. We actually have a, a premium projection tool, which actually SH shows us the, the costings. I'll load it up for you. Now.

[25 minutes 53 seconds][Customer] : Hmm. Mm.

[25 minutes 53 seconds][Agent] : It just states here that the premium projections are indicative only Steve, and they assume you don't make any changes to your cover. Umm. So for next year as an indication, if you make no changes to your policy and you did decide to accept that 5% increase on

your insurance, your life insurance next year will grow to 262,500 and then the monthly cost will then increase the \$372.61 a month next year if you decided to accept that 5% increase. OK, I understand how that works.

[26 minutes 21 seconds][Customer] : So, yeah, so basically each year it's a 5% increase, the insurance policy goes up as well, the L the policy actually increases.

[26 minutes 30 seconds][Agent] : Because obviously with your age as you're getting older, the, the generally speaking, of course can't speak for everybody, but generally the older we get, the more likely we are to claim on the insurance. So the risk, the risk is greater and that's why the cost gets more expensive as we get all the, based on our age, they're saved. Umm, but at the same time, umm, we with inflation, uh, so that's why we do give you that option. If you wanted to increase your insurance by 5%, umm, So if you accept that 5% increase, your, your premium next year will be greater because you'd be covered for that extra 5%, OK. But either way, your premium will increase each year due to your age. OK, we will notify you generally about a month before the policy ends saying hey see becomes about to end the next couple of weeks. This is what the cost would be for next year if you decide to accept the 5% or not. And then you can choose what you wanna do. And you can also find information about up instruction on the website as well.

[27 minutes 6 seconds][Customer] : No, OK, not the problem.

[27 minutes 23 seconds][Agent] : Umm, But if you're happy with that, Steve, again, congratulations. Now that you've been approved, what I'll arrange is I'll get you covered immediately. So once you're in this phone call, you'll be predicted from today. You're not, of course, required to make a single payment as yet. We want to leave you time to receive the documents, double check everything, read over everything first before the first payment gets debited. Because you already done all the hard work, you've gone through all the questions and been approved. We're gonna put the protection in place for you immediately. So once you're in the call, you're covered right away for death from any cause except suicide in the 1st 13 months. And then in the next half an hour, you'll actually get the documents sent to your right e-mail this time. So you'll be able to read over everything today in black and white. And I'll also arrange that the hard copies posted out to your

address in Boronia Heights.

[28 minutes 6 seconds][Customer] : Well, thank you very much.

[28 minutes 6 seconds][Agent] : OK and no worries, my pleasure. Sorry again for mucking up your e-mail last time.

[28 minutes 12 seconds][Customer] : That's it.

[28 minutes 12 seconds][Agent] : And, and the way the payment is set up, Steve is even though you're covered from today, we're going to let you choose a date in the future that's comfortable for you when you'd like for that first payment to be debited. I can push it up to a month's time from today, allowing you enough time as you need to double check the e-mail and make sure you're 100% happy with the policy. Only then, if you're happy with it, there's no need to call us back because you're covered from today and we'll only take out the payment from your account on the date you've chosen. It'll come out each month on the same date. But if you did change your mind after you read over the e-mail, then no worries. There's no cancelling fees with us. You can call in and apply that in the policy and if you cancel in the 30 day cooling off. We'll give you back a full refund of all the premiums you paid in that time, so long as you haven't made any claims of course, or pass away. All right, touch it when I say that.

[28 minutes 40 seconds][Customer] : OK, not a problem.

[28 minutes 58 seconds][Agent] : Oh good, Steve. So we'll let you choose the date again on my end. I can push it up to a month's time, allowing you enough time as you need to make sure you're happy with the policy. Today's the 8th of January. What date would be suitable for you? Remember, it'll come out on that same date each month.

[29 minutes 13 seconds][Customer] : That'll be the 16th of each month.

[29 minutes 15 seconds][Agent] : Yeah, sure. So that'll be Thursday week, comes the 16th of January. Happy with that date. I'll make it within for you, Steve. So if we don't hear back from you before next week, Thursday the 16th, we're going to assume you're happy with the policy. So we'll debit out \$318.15 from your account then, and it'll come out each month on the 16th.

[29 minutes 21 seconds][Customer] : Yep, not a problem.



[29 minutes 37 seconds][Agent] : Perfect. Cheers. And what accounts you wanna note down? We can either use a card or a BSP and account number. There's no surcharge either way. What would be easier for you?

[29 minutes 45 seconds][Customer] : It'll be probably be card.

[29 minutes 47 seconds][Agent] : Yeah, sure. Is it just a Visa or MasterCard under your name? Perfect.

[29 minutes 51 seconds][Customer] : Yeah, it's a debit card under my name, which is like a month.

[29 minutes 54 seconds][Agent] : Yeah, yeah, that's OK. We can use a debit card. No worries. Now, don't read out the number as yet. We're just gonna bring up a secure gateway, umm, because for security purposes, while we're paying your card details. So we're just gonna stop the recording for you, Steve, and the recording will then start again after we click your card details. So when they listen back to the call, they don't hear your number.

[30 minutes 12 seconds][Customer] : None of them.

[30 minutes 12 seconds][Agent] : I'll start the recording now. Now.

[31 minutes 1 seconds][Customer] : The.

[31 minutes 4 seconds][Agent] : And all done perfect. And as of right now, please be advised the call recording has now resumed for quality monitoring purposes. Cheers, Dave. So finally, just to finish this policy off for you, if you can spare me one last minute, I just need to read over your declaration, which will literally be a confirmation of what we've spoken about. You will notice in the middle of the deck I will need to pause and just ask you one yes or no question. So please hear out for that. At the end of the declaration there's another two final yes or no questions, just confirming you've understood every and that you're happy to continue. Once you end this call you'll be covered. From today I'll let you go. Everything will be sent off to you.

[31 minutes 13 seconds][Customer] : OK, not a problem.

[31 minutes 38 seconds][Agent] : OK Thanks Steve, I'll start right away for you. It reads thank you Steven Barnett. It is important you understand the following information. I will ask the agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full

real life COV, sorry, real life insurance is issued by Hanover Live Pre of Australasia Ltd whom will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom I will refer to as GFS Trading as Real insure tuition arrange this insurance on its behalf and never relies upon the accuracy of the information you have provided when assessing application that includes information, we initially clicked it from you to provide a quote and ever as I said, 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 attend a copy on the website. Now I do need to remind you here, Steve of the duty to take reasonable care that you agreed to. Sir, can you please confirm that you have answered all of our questions in accordance with you Judy, yes or no please?

[32 minutes 35 seconds][Customer] : Yes.

[32 minutes 36 seconds][Agent] : Cheers. And that says here. We may from time to time provide office to you by the communication methods you have provided to us in relation to the products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Stephen Barnett receives \$250,000 in the event of life insurance. A benefit is not paid in the event of suicide. In the 1st 13 months of the post for Steven Barnett Life Insurance, a loading was applied during the application process. By agreeing to this declaration you agreed to any non standard exclusions or loading place on your policy and you understand they will remain in place for the life of the policy. You may request one of these alternative terms to be reviewed at any time by calling us. Your premium for the first year of coverage \$318.15 per month. Your premium is STEP which means you'll be calculated at each policy anniversary would yearly increase umm As you age, your sum insured will also increase automatically by \$0.05 each year until you reach the maximum benefit amount or until the policy anniversary umm sorry until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us included in your premiums and amount payable to GFS of between 41% and

55% to cut the costs. Your premium will be debited from your credit card which are authorized to debit from and it provided to us. The policy documentation, PDS and FSU will be mailed to you 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 meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've launched a claim now. There are risks associated with replacing policies as the new policy may not be identical to your existing cover. We recommend that you do not cancel the existing policy until you've received and reviewed our policy in full. Finally, Steve, we have a complaints process which you can access at any time by contacting us here, Sir. Full details are available online and in the documentation we're sending you. All done for you, Steve. Thanks so much. So I'll just have the two final questions and then you'll be covered and I'll let you go.

[34 minutes 46 seconds][Customer] : Thank you.

[34 minutes 46 seconds][Agent] : So first, we'll just ask you here, do you understand and agree with the declaration, yes or no, please?

[34 minutes 51 seconds][Customer] : Yes.

[34 minutes 52 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you? All good. Well, Steve, I've accepted it for you. It's all done. The cover's in place. You're predicted from right now. OK. So welcome on board. Cheers again for your time and patience. I'm sorry again for missing a call yesterday from you, but it's all done. No worries. If there's in the future, something again that you forgot to ask, or if you have any further questions, just call back in. Same as what you've done. Just have to speak to me and I can help you out. But just finally, before you do go, besides the 0468904345 number, do you wanna add a secondary number besides your mobile?

[35 minutes 11 seconds][Customer] : No, thank you. I'd like to add my wife's number to it.

[35 minutes 32 seconds][Agent] : Yeah, yeah, sure. What's her number?

[35 minutes 35 seconds][Customer] : Give me a second.

[35 minutes 37 seconds][Agent] : TA, Take your time. All good? Yep.

[35 minutes 36 seconds][Customer] : I don't remember her number is 0410208100.

[35 minutes 49 seconds][Agent] : Got it. Cheers, Steve. No worries. So now we've got you both your numbers. Just in case I can't reach you for whatever reason, we'll call your wife. OK.

[35 minutes 56 seconds][Customer] : Not a problem.

[35 minutes 57 seconds][Agent] : All done. Welcome to real insurance. Is there anything else you need from me?

[36 minutes 1 seconds][Customer] : No, that's it. Thank you for your help then.

[36 minutes 4 seconds][Agent] : A All good Steve. Thanks again for calling back for me. OK. Again, Happy New Year and take care of yourself. All the best.

[36 minutes 10 seconds][Customer] : Same to you. Thank you.

[36 minutes 11 seconds][Agent] : No Cheers, Steve. Catch you. Bye.

[36 minutes 13 seconds][Customer] : Bye.