

[2 seconds][Agent] : Yes, hello W I'm not sure what happened. Yeah, the phone just hung up on that. So that's all good. And just because the phone hang up and hung up and this is a new phone call, I just have to quickly follow a process. So can I ask if you quickly confirm your full name and date of birth there for me? Yep. And then your date of birth as well.

[1 seconds][Customer] : Hello, it went open 19 117.

[30 seconds][Agent] : Thank you. And then please, now calls are recorded. Any advice are provided limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK, so I just pick up from where we left off so we don't hold you up too much longer there. So give me one second. Alrighty. And so just to confirm as well, the account name for your direct debit authority there, was that the same as your full name there? Yes, it was. OK. Beautiful. Alright, so I'll pick up from you.

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

[1 minutes 3 seconds][Agent] : Yeah. So the the exact same way your full name was written, correct? OK. S so just S and then and then the rest of it.

[1 minutes 7 seconds][Customer] : SB, SB and then the surname.

[1 minutes 14 seconds][Agent] : So I just put S and then your middle name and then yeah, yeah, S and then your middle name was the V and then your full surname, Correct?

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

[1 minutes 26 seconds][Agent] : Yes. Wonderful. Alright, so we'll pick up from where we left off. Now. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I refer to as whom I will refer to as Pinnacle, has an agreement with Greensun Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Funeral Insurance is sorry whether One Choice Life Insurance is suitable for your needs on the basis of the information you

provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other interest, products or services. We have verified they understand the cover and they consider that the premiums are affordable. We'll send you a copy of our funding advice Disclosure Statement that more information which can assist you to decide whether to act with any advice we provide. Can you confirm they understand and agree to this yes or no?

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

[2 minutes 39 seconds][Agent] : Wonderful. Your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm that you have answered all of our questions in accordance with your duty of disclosure? Yes, we may from time to time provide offers to you via the communication message you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us.

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

[3 minutes 23 seconds][Agent] : The accepted cover paid a lump sum benefit amount of the following SAINI Space VEIP OK AP OK AI Space KALIVAKAPO, GA receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy in In the 1st 12 months, your policy is enforced. A death benefit is paid only in the event of accidental death. Your cover ends on January 13, 2045, 12:00 AM. Your premium for the first year of cover is \$56.47 per four. Now your premium is theft, which means it will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can update this. Included in your premium is the amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle with AB plus financial expense good and Triple B minus issue a credit rating with an outlook of stable. You could read more about these

ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents that ensure the product your needs. 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. Alright, thank you for your patience there. Just those last two yes or no questions for you. The first one is do you understand and agree with the declaration on the full and the last one there is would you like any other information now or would you like me to read any part of the policy document to you?

[5 minutes 10 seconds][Customer] : Yes, yes, thanks.

[5 minutes 24 seconds][Agent] : Alrighty, wonderful. So you said yes there. So this question is reading. Would you like any other information now or would you like me to read any part of the policy document to you? So it's asking over the phone right now.

[5 minutes 40 seconds][Customer] : Yes.

[5 minutes 37 seconds][Agent] : Would you like any other information or like me to read any part? No. So once you once you once you said yes here, you'll be covered by us immediately.

[5 minutes 40 seconds][Customer] : So once, yes, so once I have signed in like I have said yesterday, do I have to wait till I sign the document and how do I, even though the payment system has been done? So you are talking about one year, so say if before the one year and then I have been diagnosed with something, what, what is the what, how do you do that before one year?

[5 minutes 58 seconds][Agent] : Yes before sorry. So say if you've been diagnosed with what? So yeah, at 12 months.

[6 minutes 14 seconds][Customer] : Say if I was diagnosed something, anything, any sickness and it hasn't been 12 years yet, how is that so? Is that the?

[6 minutes 27 seconds][Agent] : OK, so just to re, just to recap the coverage for you. So for the 1st 12 months, you'll be covered for accidental death only. After the first 12 months, you will be covered for death due to any cause. OK. So if it's if, if you get DI, if you get diagnosed within the 1st 12 months, then no, you will not be covered because you're covered for accidental death only. But after

the first 12 months, you're covered for death due to any cause. So if you regardless of what the cause is except suicide in the 1st 13 months regardl Despite that you are covered for death due to any cause. So whatever the reason may be.

[7 minutes 11 seconds][Customer] : OK. There's a accident at that.

[7 minutes 10 seconds][Agent] : OK yeah. And then for the 1st 12 months it's accidental deaths.

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

[7 minutes 17 seconds][Agent] : OK, so now would you like any other information now or would you like me to read any part of the policy document to you over the phone?

[7 minutes 25 seconds][Customer] : No, no, I'm fine. Thanks.

[7 minutes 24 seconds][Agent] : Yes, I'm no worries. So I'll accept this one here for you. And so give me one second there. All righty wonderful. So that one's all completed there for you. All your documents, they will will be with you shortly as well. So once again, I'll send them out to your e-mail and then I'll send them out to your address as well for you to have a good read over. OK. All right.

[7 minutes 46 seconds][Customer] : OK, for the documents, for the documents to be sent to me, is it, is it OK if I change the address we're sending the documents to? No.

[7 minutes 58 seconds][Agent] : Oh, OK, it is OK now it's 'cause I just processed it now, so I have to send in after the request. So give me one second there, I'll pop it through for you. OK. And so which address did you want to send them to? OK, give me one second.

[8 minutes 22 seconds][Customer] : 534, 534C Yeah C Yeah. Ferry Rd.

[8 minutes 30 seconds][Agent] : OK, so the request, So was that 534 C Kerry Ferry, Ferry Rd. Yep. So that's where was that? How do I store that?

[8 minutes 40 seconds][Customer] : Ferry, FERRRR, Woolston, Woolston WN. Christchurch.

[9 minutes 3 seconds][Agent] : OK, you say I didn't hear the suburb there because your phone cut out multiple times.

[9 minutes 10 seconds][Customer] : L for L for Lights.

[9 minutes 8 seconds][Agent] : So it was WOO, yeah, wallstone. And that's in Christchurch.

[9 minutes 14 seconds][Customer] : STON Christchurches.

[9 minutes 20 seconds][Agent] : OK, no worries. So I've got 4, three, sorry. 534C Ferry Rd. Wollstone cluster.

[9 minutes 27 seconds][Customer] : 5/3 for C for cat.

[9 minutes 29 seconds][Agent] : Yes, 5F534C, Correct. OK. And that's Wollstone. So I'll get that updated for you. I'll send that through now and then I'll get them to send it out there.

[9 minutes 35 seconds][Customer] : OK, thank you.

[9 minutes 40 seconds][Agent] : OK, Alright. No worries at all.

[9 minutes 44 seconds][Customer] : Thank you.

[9 minutes 45 seconds][Agent] : Thank you. Bye. Bye.