

[11 seconds][Customer] : Yeah. Hello.

[12 seconds][Agent] : Hi, Dionne, it's Francis calling from one choice. How are you?

[16 seconds][Customer] : I'm good in your franchise.

[17 seconds][Agent] : I'm well, thank you for asking. I'm just calling back. I've had a few, umm, I've tried to call you a few times but we've missed each other. I'm just calling in regards to that quote that we did for you.

[28 seconds][Customer] : Yeah, yes.

[30 seconds][Agent] : Umm, let's have a now. Look, before I go into that, I'm just gonna remind you that all calls are recorded. Any advice I provide is 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. Now, just for security purposes, can I get you to confirm your full name and date of birth for me there please?

[53 seconds][Customer] : OK. To Rihanna Agate and the date of birth is 15 January 1979.

[54 seconds][Agent] : Yep, thank you so much. Very uh. Now we were looking at umm, confirming height and weight.

[1 minutes 6 seconds][Customer] : Yes.

[1 minutes 7 seconds][Agent] : A Yep. All right. So now in regards to the health and lifestyle questions that we went through, besides, umm, updating, umm, the height and weight and the gallbladder removal, umm, date, has anything else changed?

[1 minutes 22 seconds][Customer] : No, nothing has changed.

[1 minutes 23 seconds][Agent] : OK, so all right, we'll just get sound. We'll just confirm the what, the height, but umm, first. But what is your exact height? Perfect. What is your exact weight?

[1 minutes 30 seconds][Customer] : It's 181 centimeters, 117 kilograms.

[1 minutes 36 seconds][Agent] : 117 kilograms, 117? Yeah. Oh, you were close. Very close. And if.

[1 minutes 38 seconds][Customer] : Yes, Yeah.

[1 minutes 45 seconds][Agent] : Yeah, very close. Alrighty now. All right. Now, Alex, have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months? Yes or no?

[1 minutes 55 seconds][Customer] : No, no, yeah, I want that, yes.

[1 minutes 56 seconds][Agent] : All right, so I'm confirming 118 centimeters and 117, so 181 centimeters and 117 KGS public. All right, let's continue. OK, now we were up to the gallbladder. Let me have a look. Gallbladder, gallbladder getting up to those questions. OK, removal of gallbladder. OK, So when we'll go up to when did it occur? What?

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

[2 minutes 38 seconds][Agent] : Yep, Yep.

[2 minutes 36 seconds][Customer] : Let me just quickly confirm to you, my wife checked for me. When was that corporate operation just now. I will be with you just in a minute.

[3 minutes 11 seconds][Agent] : Yeah. No, take your time. Take your time.

[3 minutes 31 seconds][Customer] : 16 November 2020.

[3 minutes 34 seconds][Agent] : 15 November 2020. So it's within the Yeah, so it's within the three years, right? So correct. Yeah.

[3 minutes 42 seconds][Customer] : It's within the three years, yes.

[3 minutes 43 seconds][Agent] : All right.

[3 minutes 43 seconds][Customer] : Yeah.

[3 minutes 44 seconds][Agent] : So perfect. So so 15. I'm just going to be 15.

[3 minutes 47 seconds][Customer] : 16/16/16. Yes.

[3 minutes 48 seconds][Agent] : Oh, sixteen, 16/16/2020.

[3 minutes 50 seconds][Customer] : 16 November 2022 yeah. 2020. Yeah, sorry.

[3 minutes 55 seconds][Agent] : OK, perfect. No, no, you're right. You're right. So thank you so much. And so I can just change the date so it's 16 and, umm, that. And that was that's when it occurred. And the removal we've done the same time. Right.

[4 minutes 11 seconds][Customer] : Yeah, it it occurred a while before that.

[4 minutes 10 seconds][Agent] : All right. When did it occur? Yeah, yeah.

[4 minutes 16 seconds][Customer] : It was somewhere in that year and the only thing that it was getting the lockdown. So they were at that stage it was only an emergency procedure and there was

no elective procedures.

[4 minutes 27 seconds][Agent] : Oh, OK, Yep, Yep. OK on the 16th of November 2020.

[4 minutes 28 seconds][Customer] : So, so I was just waiting for South Africa to open the elective procedures and then and then they removed the gallbladder, Yes.

[4 minutes 40 seconds][Agent] : OK, so let's just put down that umm, 2020 umm, removal of gallbladder, umm 16 November 2020. Perfect. And all the other questions have been answered. There we go all right Sir, now I can log in the application. OK, all right now, all righty now. So we are in reference to your health and lifestyle answers. Your application needs to be referred to the underwriters for assessment. Now, if approved, this policy will cover you for death due to any cause except suicide in the 1st 13 months. OK.

[5 minutes 30 seconds][Customer] : OK, OK.

[5 minutes 39 seconds][Agent] : There's also a terminally ill advanced payment included in the cover. What that means is if you were diagnosed with 12 months or less than a biomedical practitioner, we pay the claim that in full there for you. All right.

[5 minutes 51 seconds][Customer] : OK.

[5 minutes 52 seconds][Agent] : Also please be aware that your premium is stepped, which means it would generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year.

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

[6 minutes 10 seconds][Agent] : OK, that's upon, that's upon renewal now. Alright, perfect. Now so we were looking at \$1.2 million of cover. Now I do need to advise that your premium has risen. Now it is due to your BMI, which is your height and your weight. OK, now, OK, so you're looking at a fortnightly premium of \$106.44 per fortnight. Alright, so how is that sounding to you so far?

[6 minutes 13 seconds][Customer] : Yes, yes, that's good.

[6 minutes 39 seconds][Agent] : OK, perfect. Well, the next step is, is we will send the documents, sorry, we send this to the underwriters. Now while your application has been assessed, you will be

covered for accidental deaths, which pays out if death was due to a direct result of an accident. Cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Marianne, the commencement of your cover will be subject to the final assessment by the INSU by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And we'll, we will send you out all your policy information to your e-mail address. And so the e-mail and password address that you've provided.

[7 minutes 11 seconds][Customer] : OK, yes.

[7 minutes 31 seconds][Agent] : Perfect. OK, all righty now. So we don't require any upfront payments, right. You can choose a date which is suitable for yourself. You can line it up with one of your paydays if you wish. As a business done, we generally click payment within the next 7 days. When in the next 7 days would be more suitable for you And would you like your first payment to start?

[7 minutes 57 seconds][Customer] : Umm, can you hear me?

[8 minutes 1 seconds][Agent] : I can hear you.

[8 minutes 3 seconds][Customer] : Yeah, let me just quickly I'm telling you need to be in the next 7 days.

[8 minutes 6 seconds][Agent] : No, no, that's that's generally. But if that doesn't suit you, what day suits you?

[8 minutes 10 seconds][Customer] : Yeah, right.

[8 minutes 11 seconds][Agent] : I'll see if I can make an organ.

[8 minutes 13 seconds][Customer] : OK, because umm, let me just check. And that is now 11th.

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

[8 minutes 18 seconds][Customer] : So if it can be my payday is on the 21st of July, if we can maybe make it the 24th of the 24th of July. Yes.

[8 minutes 27 seconds][Agent] : 24th of July, yes. Yeah, we can do that. Not a problem.

[8 minutes 33 seconds][Customer] : OK, OK.

[8 minutes 34 seconds][Agent] : Not a problem. And then it'll come out fortnightly for you on a Monday. So the 24th of July is a Monday, right? Yeah. Perfect. All right, Now, the way we set it up around, we either use a bank account or a debit credit card. No fees attached to either one of those. How did you want to set this one up today?

[8 minutes 41 seconds][Customer] : Yes, the debit card, please.

[8 minutes 51 seconds][Agent] : Debit card. OK, I'm going to pause the recording.

[8 minutes 56 seconds][Customer] : Yeah.

[8 minutes 54 seconds][Agent] : OK, so wait 1 moment. Let me just do that. So for security purposes while obtaining your card details, the call recording will stop and will recommence after we have collected your details. OK so let. Sorry, my apologies. I thought you said card. I'll just change that. My apologies. Please be advised the call recording is now reduced for quality monitoring purposes. We'll change it to account. So what's the account number? Sorry. Yeah, yeah, yeah. 4/8 yeah, yeah.

[9 minutes 7 seconds][Customer] : OK, it's 0201920548141000.

[9 minutes 54 seconds][Agent] : I'll repeat that to you. I have 02019205. Sorry, 0201920548141000 And the name on the account, is it in your name Rhian Haggard?

[10 minutes 6 seconds][Customer] : Yes, umm it is. It's a joint account.

[10 minutes 13 seconds][Agent] : Umm.

[10 minutes 13 seconds][Customer] : It is my wife and me.

[10 minutes 15 seconds][Agent] : Yep. OK, So how does it, how does it look on the account? What? Take your time. That's all good. Hmm. Mm.

[10 minutes 18 seconds][Customer] : No, no, I'm not just with the I just checked and they do. I see this. OK, I'm here with this. I'll read it to you in a minute, OK?

[10 minutes 38 seconds][Agent] : Yep, Yep. OK.

[10 minutes 51 seconds][Customer] : It is Agate and the name is my name Ryan Coral RI AA N. And then my middle name is Carl CAREL.

[10 minutes 59 seconds][Agent] : RIAAN CAREL.

[11 minutes 9 seconds][Customer] : Yes, Carlos. And then we now got the end, the little end, the

little symbol thing. And then it is Haggart i.e. IR yes.

[11 minutes 14 seconds][Agent] : Yeah, HA Double R so HA double GHA double GARD ElS i.e.

[11 minutes 26 seconds][Customer] : And then it is LCELHIE, and the middle name is Johanna JOHA. Double NA. Yes. Yes.

[11 minutes 43 seconds][Agent] : And now, so let's now that's your middle name, Carle CAREL.

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

[11 minutes 51 seconds][Agent] : I'm going, I'm going to put that on the documents.

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

[11 minutes 53 seconds][Agent] : OK, So let me check. Yeah, yeah, no, not a problem. So lucky. Let me just put that on the document. And this is how it'll read on the it'll have your middle name as well.

[11 minutes 55 seconds][Customer] : OK, OK, That's it.

[12 minutes 5 seconds][Agent] : OK, No, no problem. Let me just change that, OK, Cardells, I got perfect. There we go. All right. Yeah, In regards to those banking details area, do you have authority to operate this bank account alone?

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

[12 minutes 25 seconds][Agent] : Thank you. Do you need to jointly authorize debits?

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

[12 minutes 30 seconds][Agent] : OK. Have you canceled a direct debit authority for one choice with Pinnacle Office Initiator and sorry in the last 9? Hang on a second, have you canceled a direct debit authority for one choice with Pinnacle Office Initiator in the last nine months on the account you are providing? And of course, the last one, are you happy to set up a direct debit authority without signing a form? Lovely. Now, Rianne, you agreed this authority subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority, you authorize your bank to allow Pinnacle Life with initial for one choice to direct debit this account in accordance with these terms and conditions. Yes or no?

[12 minutes 49 seconds][Customer] : No, yes, yes.

[13 minutes 16 seconds][Agent] : Lovely beyond. All that's left to do is to reach you at a final

declaration recapping what we're doing here for you today. At the end of it, there are two questions, and there's also two in the body of the declaration. If I can get a clear yes or no response, that'd be great. So it reads here. Thank you. Ryan Karel Hagar, 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 will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I referred 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 Life Insurance is suitable for your needs on the basis of the information you have provided to us about your general circumstances. When providing this advice, we have not considered the specific financial needs or goals or considered any other products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure statement which says that more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents from 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.

[14 minutes 38 seconds][Customer] : Yes, yes.

[14 minutes 52 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, yes or no Thank you. We may from time to time provide office to you by the communication message you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time by contacting us or by using any unsubscribe facility on communications we send you. You have agreed to take out a Singles One choice life insurance policy with the following cover. Ryan Cadell had that receives \$1.2

million in life insurance. In addition to the standard exclusions contained within the policy document, the following exclusions apply for Rian Cuddle Hangar Life Insurance. It is hereby understood and agreed that cover will cease under this policy if the life insurance ceases to reside in New Zealand. For Rian Cuddle Hangar Life Insurance, a 50% loading was applied during the application process. Benefit is not paid in the event of suicide. In the 1st 10 months of the policy. Your total premium for the first year of coverage is \$106.44 per fortnight. Your premium is a stepped premium which means will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5%. Itchy and you can opt out of this Itchy included in your premiums amount payable to GFS of up to 77% of each premium to cover the distribution cost for this policy. Your premium will be deducted in accordance with the authority provided to us. I am best as rated Pinnacle with a B plus financial strength good and a triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you provide us with an e-mail address, this documentation will also be emailed to you today. We'll also be sending a key fact sheet which outlines key aspects of your cover and plain language. You should carefully consider these documents to ensure the product meets 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've launched. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 double 05804 or e-mail support@onechoice.co dot NZ. And do you understand and agree with the declaration? I've just read you yes or no, thank you. And with the documents that we're sending out to you, there's a beneficiaries form. All you need to do is fill that out and send it back to us. OK.

[17 minutes 20 seconds][Customer] : Yes, OK.

[17 minutes 28 seconds][Agent] : You have up to five that you can nominate. Now, besides sending out the documents to you via e-mail and post, would you like any other information about the insurance now or would you like me to read any part of the policy document to you?

[17 minutes 41 seconds][Customer] : No, no, I'm fine. No, I'll wait for the.



[17 minutes 43 seconds][Agent] : All right, lovely. I'll accept this one here for you. Now, we're going to send this off to the underwriters and and I'll be in touch if I need to get in contact with you. Otherwise, I'll accept it on your behalf as we confirm. OK, now this is all completed for you. Your documents will be with you shortly. Is there anything else that I can assist you with here today? Me, I'm here. I'm here until I'm here until 8:00 PM tonight. Tomorrow I'm here between 9:00 and 5:00, and on Thursday I'm here from 12:00 to 8:00 PM.

[18 minutes 5 seconds][Customer] : And tell me when do you work again from 9:00 to tomorrow, 9:00 to 5:00.

[18 minutes 24 seconds][Agent] : Yeah, certainly.

[18 minutes 25 seconds][Customer] : Can you, can you let me, can you, I want you to give my wife also a call because I also wanted to, to take up his life insurance policy.

[18 minutes 37 seconds][Agent] : Yes, sure. Yep.

[18 minutes 35 seconds][Customer] : So if I give you a number, if you can give us a call tomorrow and round about after two, yeah, then 2:00 on the register will be she will be free.

[18 minutes 44 seconds][Agent] : After 2, after 2:00 PM, Yeah, yeah.

[18 minutes 50 seconds][Customer] : OK. Her her number is 02/2, 652-1985.

[18 minutes 53 seconds][Agent] : 02/2 652 1985. And sorry, her name again. I know it's a letter.

[19 minutes 3 seconds][Customer] : That's Elsie. Elsie Elsie. Yes.

[19 minutes 4 seconds][Agent] : LCL EI I Yeah. S i.e. LC. Yeah.

[19 minutes 8 seconds][Customer] : S IE yeah, yeah.

[19 minutes 12 seconds][Agent] : Yeah. I'll give her a call back. Umm, I'll give her a call tomorrow after 2. So that's Wednesday. Perfect. Yes, certainly.

[19 minutes 17 seconds][Customer] : Thank you so much.

[19 minutes 17 seconds][Agent] : I can do that for him now. It's my pleasure. Thank you so much. Is there anything else I can help you with here today?

[19 minutes 22 seconds][Customer] : Yes, Adidas, thank you. You must have a good evening.

[19 minutes 25 seconds][Agent] : Oh, you too. Thank you so much. I'll talk to you soon. Bye.

[19 minutes 28 seconds][Customer] : Thank you. Bye.

[19 minutes 29 seconds][Agent] : Bye.

[19 minutes 29 seconds][Customer] : Bye.

[19 minutes 29 seconds][Agent] : Bye. Bye. Bye.