

[3 seconds][Customer] : Hey Danielle, how are you?

[2 seconds][Agent] : Hi, good. How are you?

[6 seconds][Customer] : I'm very well, thank you. Alright, so this one's a bit of a umm, this is an interesting 1. So she's already, she already has a sorry, excuse me, umm, she already has a life policy, but she's on a joint cover. But what she's wanting to do is she's now wanting to separate it, but I let her know that she won't be able to separate it. She'll have to apply for her own stand alone cover.

[37 seconds][Agent] : Uh huh.

[32 seconds][Customer] : So once you finish setting that all up for her and if everything goes well and improve, uh, approved, umm, you need to send her back, umm, in the policy number that she's on with the joint cover and just explain to the support agent that you're sending her through to have her removed off from that policy as she's now just set up her and stand the line. Does that make sense, Danielle?

[55 seconds][Agent] : OK, so she's currently got joint life at the moment.

[58 seconds][Customer] : That's correct. And she's, and because she's wanting to separate it, but we can't, I mean, the only way that we can separate it is she applies for her own stand alone and then we can have her removed from the joint. The only reason why we're not going to remove her before, it's just that in case she doesn't get approved or something happens along those lines. So we're just going to do it this way. So once you're done, please don't forget to send it back to support so they can go through the removal of her on the joint policy.

[1 minutes 15 seconds][Agent] : Yeah, perfect. OK. Just bear with me.

[1 minutes 27 seconds][Customer] : So give me one second client.

[1 minutes 29 seconds][Agent] : What's that one there? Does she, do you have the profile that she's on the joint policy on?

[1 minutes 35 seconds][Customer] : No, I don't. I didn't get that offer.

[1 minutes 37 seconds][Agent] : That's OK, I can look it up. Alright, but the details you've got here that have come through, that's her details, correct.

[1 minutes 45 seconds][Customer] : Well, I've I've just put this in and that's what's come up like this. I had to create a lead for her because she has nothing came out with the information that she provided.

[1 minutes 51 seconds][Agent] : OK, that's OK. That's OK. I can try and see if I can find the profile that she already has.

[2 minutes 2 seconds][Customer] : Thank you.

[2 minutes 1 seconds][Agent] : Umm, you can pop it through whenever you're ready. Thank you so much, Danielle.

[2 minutes 4 seconds][Customer] : Thank you so much, Danielle.

[2 minutes 6 seconds][Agent] : You're welcome. OK. Not a problem.

[2 minutes 9 seconds][Customer] : But don't forget you need to set her up on this policy, on this lead I've come through because she's not the policy owner. She's 2nd and short on the other policy.

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

[2 minutes 20 seconds][Customer] : That's why I've created her own lead.

[2 minutes 23 seconds][Agent] : OK, Look, that's perfectly fine. Whenever you're ready, you can pop us through.

[2 minutes 27 seconds][Customer] : Thank you so much.

[2 minutes 27 seconds][Agent] : All right? Not a problem.

[2 minutes 31 seconds][Customer] : Thank you so much for your patience there. And I have my colleague Danielle on the line. He'll be able to assist you. Thank you. Good. Thank you.

[2 minutes 40 seconds][Agent] : Hi, good. It's Daniel here from One Choice Life Insurance. How are you today?

[2 minutes 45 seconds][Customer] : I'm good. Thank you. How are you?

[2 minutes 47 seconds][Agent] : I'm not too bad. Thank you so much for asking. So I believe you're looking at getting some life insurance in place for yourself.

[2 minutes 57 seconds][Customer] : Oh, yeah.

[2 minutes 58 seconds][Agent] : Perfect. So that I can say that I need to pull out, confirm a few of

your details.

[3 minutes 9 seconds][Customer] : 1st of October 1992.

[3 minutes 3 seconds][Agent] : Can I get you to reconfirm for me again your first, your date of birth please and your first name please?

[3 minutes 14 seconds][Customer] : Himanshi.

[3 minutes 16 seconds][Agent] : Can I get you to confirm the spelling? Sorry. HI. Yep. N for November or M for Mary. Yep. Perfect. And your surname, please.

[3 minutes 19 seconds][Customer] : HIMANSHI, M ANSM for Mary, A for America, N for Norway, S for Singapore, H for highway, I for important, B for barrel, A for America, N for Norway, S for Singapore, A for America, and L for larva.

[3 minutes 55 seconds][Agent] : Perfect. Thank you so much for that. So, BANSAL. Perfect. OK, Just bear with me. OK, just bear with me for one second. I'm just popping this one open for you. Now, can I just confirm that you are a female New Zealand resident? Beautiful. Now please. Not 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. OK. Just bear with me. I'm just going to open this one up. Do you mind if I pop you on a quick hold?

[4 minutes 2 seconds][Customer] : Yeah, yeah, yeah. That's OK.

[4 minutes 46 seconds][Agent] : I won't be long. Are you still there? Thank you so much for holding. OK, I'll just confirm the best contact number I've got for you.

[10 minutes][Customer] : Yeah, yeah.

[10 minutes 6 seconds][Agent] : Is it the one you've called us on today, which is 027 and 939-2791?

[10 minutes 18 seconds][Customer] : Yep, that's correct.

[10 minutes 19 seconds][Agent] : Perfect. Thank you so much for that. I've also got another number here on file of 0213338191.

[10 minutes 28 seconds][Customer] : Oh, it's, it was my previous number.

[10 minutes 30 seconds][Agent] : OK, I'll remove that one there. I do want to remind you again, all

calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether the data is suitable for your needs. We do not consider your personal circumstances. Now, Do you have an e-mail address?

[10 minutes 49 seconds][Customer] : Yeah.

[10 minutes 50 seconds][Agent] : What's your e-mail address here, please?

[10 minutes 53 seconds][Customer] : S for Singapore, H for Honey, R for Red, E for England, Y for York, B for bravo39@gmail.com.

[10 minutes 55 seconds][Agent] : Yep, perfect. So I'll just confirm. S for Sierra, H for hotel, R for Romeo, E for Echo, Y for yellow, B for B39 at what was it again? Yahoo or extra Gmail? Perfect. Thank you so much for that. Are you still at Flight 4 #150 Stanmore Rd. Lynnwood, Christchurch.

[11 minutes 24 seconds][Customer] : Gmail.com No.

[11 minutes 38 seconds][Agent] : Sorry. Number 287.

[11 minutes 35 seconds][Customer] : We moved to 287 Road. TU double Lt.

[11 minutes 44 seconds][Agent] : Sorry, sorry.

[11 minutes 46 seconds][Customer] : for Tiger, U for umbrella, L for London again, L for London, S for Singapore.

[11 minutes 48 seconds][Agent] : Yep, Yep. What's that one in place?

[11 minutes 59 seconds][Customer] : By Cuckoo.

[12 minutes 1 seconds][Agent] : Perfect. Let me just put that one in there. Does that usually fall under RD3 in the new order?

[12 minutes 9 seconds][Customer] : Yeah, yeah.

[12 minutes 10 seconds][Agent] : Perfect. And that's post code 7473.

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

[12 minutes 16 seconds][Agent] : Beautiful. Let me pop that one in there for you. I'm kind. So I believe you currently have a joint life cover in place, but you're looking at doing a separate life cover, is that correct?

[12 minutes 31 seconds][Customer] : Yep. Yep. Yep.

[12 minutes 32 seconds][Agent] : OK, fantastic. And I'll just confirm that your home address is the same as your postal address. Beautiful. I can now I'll just reconfirm.

[12 minutes 40 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 44 seconds][Agent] : So we've got the date of birth is the 1st of October 1993 and your first name HIMANSHI and surname BANSAL.

[13 minutes 1 seconds][Customer] : Yep.

[13 minutes 2 seconds][Agent] : Beautiful. Thank you so much for that. OK, what's made you decide to separate your life insurance?

[13 minutes 9 seconds][Customer] : Oh, just because of some personal reasons?

[13 minutes 12 seconds][Agent] : Look, that's completely understandable. What I mean in sense of that one there, keep in mind, umm, you may find that the pricing it could differ and everything like that is if it is, you know, a different in Spain, you know.

[13 minutes 24 seconds][Customer] : No, no, because we need some documents and we need like separate life covers.

[13 minutes 31 seconds][Agent] : Mm hmm, yes, Sir, that's that's perfectly fine.

[13 minutes 43 seconds][Customer] : Yeah, that's OK.

[13 minutes 34 seconds][Agent] : I'm just letting you know that you may find umm, the pricing made this so you know, if you the type of policy we may be able to offer you may defies the final premiums in terms of that policy is depending on the kind of the health and lifestyle application. So it's it will be based on your current health and lifestyle as well. But I'm more than happy to help you look at getting some cover and some separate cover and place. I do need to ask, have you had a sick of it in the last 12 months? Nice, fantastic. The level of cover you can choose from it ranges from \$100,000 up to \$2,000,000. What and that would you like me to start the quotes on for you today?

[14 minutes 4 seconds][Customer] : No, 200,000.

[14 minutes 20 seconds][Agent] : Perfect. OK, so \$200,000 worth of cover, that is an indicative fortnightly payment of \$7.54. How does that sound?

[14 minutes 33 seconds][Customer] : Yeah, that's good. And what does it cover?

[14 minutes 36 seconds][Agent] : Yes.

[14 minutes 35 seconds][Customer] : Like a light spot?

[14 minutes 37 seconds][Agent] : So again as we discussed earlier on the final premiums in terms of our policy it depends on the outcome of the health and lifestyle application which I'll be able to take you through.

[14 minutes 49 seconds][Customer] : Yep.

[14 minutes 47 seconds][Agent] : OK, beautiful. Now you do also have the option to add an extra benefits to your cover such as total and permanent disability and serious illness cover. Would you like me to explain any of these optional extras to you?

[15 minutes 4 seconds][Customer] : Uh, not for now.

[15 minutes 5 seconds][Agent] : That's OK. Keep in mind if you do wish to add these on at a later date, all you need to do is give us a call and apply to do so. Now we also include with our couple of what's called a funeral advance. So how that funeral advance works is at the time of your loved ones making a claim, they're actually able to request an advance payout of \$10,000 to help go towards some of those more and easier and upfront expenses such as funeral costs or anything else that needs to be taken care of. Uh, right away there. OK, Now what's this one, what's this one here? Uh, I will also let you know the money is paid out as a lump sum benefits that can be used on whatever you need to, whether there's any sort of treatment call, sorry, whether you know, it's taking care of any sort of unpaid bills, mortgages, loans or any other costs involved in raising your family, that choice. It is entirely up to your loved ones there.

[15 minutes 39 seconds][Customer] : OK, OK.

[16 minutes 1 seconds][Agent] : OK, so let's go through these health questions now to confirm you're eligibility for the cover. I do need to read to you. First off, a quick pre underwriting disclosure. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes as you cover and other related services. We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to

access incorrect information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should not as an insurer of which reduces the risk we insure. You have this duty until the time we enter the contract. If you found a disclosure or you make a false statement and answer to our questions, we may be able to decline a claim and place your conditions on your policy or avoid your policy entirely. Now, do you understand this yes or no? Beautiful, Thank you so much for that. All right, so these questions here, they are just useful. No questions unless prompted otherwise. The question #1 says are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand?

[17 minutes 21 seconds][Customer] : Yes, New Zealand resident.

[17 minutes 42 seconds][Agent] : Perfect. Are you a permanent resident of New Zealand?

[17 minutes 47 seconds][Customer] : Just New Zealand resident.

[17 minutes 49 seconds][Agent] : OK, so you're, you've just got residency, not permanent residency yet. That's OK. So we'll answer no to that one. And the next question here says, do you hold a current visa that entitles you to reside in New Zealand?

[17 minutes 54 seconds][Customer] : Yeah, yeah.

[18 minutes 6 seconds][Agent] : Beautiful. Now it says here hereby understood and agreed that Cover will face under this policy if the life insurance safest to reside in New Zealand. Now keep in mind, so once you do become a permanent resident, you can give us a call and apply to have that exclusion reviewed. OK.

[18 minutes 24 seconds][Customer] : OK.

[18 minutes 25 seconds][Agent] : Now the next six questions here are in relation to your medical history with my main question here being have you ever had symptoms of, been diagnosed with, were treated for or intend to seek medical advice for any of the following? So the first is stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Lung disorder

excluding asthma, sleep apnea or pneumonia, cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[18 minutes 47 seconds][Customer] : No, no, no, no.

[19 minutes 11 seconds][Agent] : Have you been diagnosed with a terminal illness, motor neuron disease or any form of dementia, including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy?

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

[19 minutes 26 seconds][Agent] : In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

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

[19 minutes 37 seconds][Agent] : The next section here is in relation to your height and light. Please be aware that I'm required to obtain a confidence and go for the measurement for each in order to continue with the application. The system does not allow me to enter the approximate figures, words or height and weight ranges. So First off what is your exact height place 5 foot 3 inches and your exact weight place?

[19 minutes 57 seconds][Customer] : 5 feet 3 inch 80 KG.

[20 minutes 7 seconds][Agent] : 80 Have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months?

[20 minutes 9 seconds][Customer] : Yep, no.

[20 minutes 19 seconds][Agent] : Beautiful. Thank you so much for that. Now the next question here is in relation to your occupation. So it says here, does your work require you to go underground? So work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore So the best of your knowledge, you're infected with or you're in a high risk category for contracting HIV which causes AIDS. Do you have definite plans to travel or reside outside of New Zealand? I booked. So we'll be booking travel within the next 12 months.

[20 minutes 41 seconds][Customer] : No, no, not yet.

[21 minutes 4 seconds][Agent] : Yeah. What do you mean by not yet?

[21 minutes 7 seconds][Customer] : I don't have any plans to travel overseas.

[21 minutes 10 seconds][Agent] : OK, perfect. So I just want to confirm the question I was do you have definite plans to travel or reside outside of New Zealand? I booked or will be booking travel in the next 12 months. That's OK.

[21 minutes 25 seconds][Customer] : Like I don't have any plans to reside out of New Zealand, no.

[21 minutes 29 seconds][Agent] : So I need to get a useful answer for this question so I'll just confirm again. Do you have definite plans to travel or reside outside of New Zealand? Are you booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined title sum assured of more than \$5 million?

[21 minutes 45 seconds][Customer] : No, no.

[21 minutes 58 seconds][Agent] : Beautiful. Thank you so much for that. I'm just lighting up the next question here for you now. So the next question here is in relation to your medical history. Again, what's my main question here being have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? So the first is diabetes, right? Is blood sugar empty? Glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure, Tumor, Molar cysts, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal pack or cervical smear? Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, or pancreas. Hepatitis or any disorder of the liver.

[22 minutes 24 seconds][Customer] : No, no, no, no, no, no, no, no.

[23 minutes][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, blood disorder or disease. Sleep apnea or asthma excluding childhood asthma.

[23 minutes 7 seconds][Customer] : No, no, no, no, no.

[23 minutes 26 seconds][Agent] : Perfect. Thank you so much for that. OK, I'm just setting up the

next question here for you now. So the next question here is in relation to the last three years. So it says here, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner specialist? Sorry, are you waiting the results of any medical tests or investigations? Agent undergoing any surgery have medical tests or investigations, For example X-ray scans, blood tests or biopsy or whitening results. 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?

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

[24 minutes 12 seconds][Agent] : Fantastic, just three more questions left here to go. So to the best of your knowledge of any of your immediate family, Immediate family being mum, dead brother or sister, only living or deceased? Ever been diagnosed with polycystic kidney disease, Huntingtons disease or familial and polyposis? So the best of your knowledge of any of your immediate family, Again, mom, dad, brother or sister only suffered from cancer, heart condition, stroke or any other hereditary disease prior to the age of 60.

[24 minutes 33 seconds][Customer] : No, no.

[24 minutes 49 seconds][Agent] : Good night. Fantastic. Now last question here, other than one of events in the form of the certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fear paying passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving, super them 40 meters cable rectifying or any other hazardous activity?

[25 minutes 15 seconds][Customer] : No.

[25 minutes 17 seconds][Agent] : Perfect. Thank you so much for that. OK, so that's all the questions I do need to ask you there. So congratulations. Your application for our last cover has been fully approved. Uh, so that was for the \$200,000 with the cover, it's \$7.54 per fortnight. So there's been no changes made to the pricing there at all either. Now what this means here is this policy is going to cover you immediately for this due to any cause except for suicide in the 1st 13 months. So we do actually provide you with that little bit of a need here and upfront protection there.

And I will say once I let you know, if there we do include with that cover what's called a similarly ill advanced payment. So how that similarly on advanced payment works is if you were unfortunately diagnosed with 12 month will needs to live by a medical practitioner, we're going to pay your claim out soon full. And you'd be able to use that on whatever you need to, whether it was any sort of treatment calls, whether you're wanting to spend extra time with loved ones. So cover bucket lists, you know, the choice is entirely up to yourself there. OK? Now I do want to remind you of the exclusion that was applied during the to the policy. So again, it is hereby understood and agreed that cover will face under this policy of the licensure, it ceases to reside in New Zealand. Now keep in mind that once you do become a permanent resident of New Zealand, you can apply to have that umm exclusion reviewed.

[26 minutes 26 seconds][Customer] : OK, OK.

[26 minutes 48 seconds][Agent] : OK, perfect. Now please be aware that your premium is set, which means that would generally increase each year. In addition, this policy has what's called an automatic indexation. So what that means is each year your benefit amount will increase by 5% with associated increases in premium. And you can also, of course, update this indexation each year. So each year around your policy and they're going to send you out to me to saying this is what your new sum insured is with associated increases in premium. And of course you can update that one each year.

[27 minutes 26 seconds][Customer] : OK.

[27 minutes 23 seconds][Agent] : OK, beautiful. So what we're going to do now on that one there is we're going to get that \$300.00 policy in place, a \$200,000 policy in place for yourself without any upfront payments or upfront costs. What we do is we note down a payment date and payment method that is suitable for yourself in the near future. Now this policy here does actually give you what's called a 30 day calling off. So during that time, we're going to send you out all your personalized policy documents for you to review. You're actually going to receive 2 copies. So you're going to receive an e-mail copy today, that'll be generally within the next hour or so and then you'll receive a postal copy within the next 5 to 10 business days for you to sit down and review.

Should you decide to cancel from those 30 days, you'll receive a full refund and you'll be a refund of any premiums you may have paid. Of course, unless a claim has been made. Whilst we've gone ahead and got this one set up, I will need to transfer you through to customer support so we could so that you can remove yourself off your current off that current joint policy.

[28 minutes 35 seconds][Customer] : Yep.

[28 minutes 32 seconds][Agent] : OK, perfect. So with this one here, we're not going to take any payments off you today, however as a business we do genuinely click payment within the next 7 days. Within the next 7 days would be more suitable for you. Yes. You want the first payment to come out tomorrow, which is Wednesday the 19th, and then every second Wednesday after. Perfect. I'll note down that payment method now. So we do this very securely over the line by one of two simple options. So the first is either by a Visa debit, Visa MasterCard or credit card, or the second is by bank account number for direct debit. What one's more suitable for you?

[28 minutes 50 seconds][Customer] : Tomorrow you can take out Yep, account number for direct debit.

[29 minutes 20 seconds][Agent] : Yeah. What is the name on your bank account? Is it just your first and last name?

[29 minutes 26 seconds][Customer] : Yep.

[29 minutes 27 seconds][Agent] : Perfect. What is your account number please?

[29 minutes 30 seconds][Customer] : 01 0071 075 4/7 3-1 03 Yep. Yep.

[29 minutes 49 seconds][Agent] : Perfect, SO 0100710754731 Suffix 03 that's with ANZ and it's under Himana. How do I pronounce your first name?

[30 minutes 8 seconds][Customer] : Himanshi.

[30 minutes 8 seconds][Agent] : Hemanji perfect.

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

[30 minutes 9 seconds][Agent] : Hemanji Banfal Perfect. So in order to finish setting up this payment with you now I do need to ask you 3 quick questions and read you a short declaration and I just need a clear yes or no at the ends of each. So question number one, are you happy to set up a

directive authority without signing a form?

[30 minutes 30 seconds][Customer] : Yep.

[30 minutes 31 seconds][Agent] : Question #3 have you cancelled the direct debit authority for one choice was clinical life as the initiator in the last nine months on the account that you're providing?

[30 minutes 44 seconds][Customer] : No.

[30 minutes 45 seconds][Agent] : Question #3 Do you have the authority to operate this bank account online and do not need to jointly authorize debits?

[30 minutes 53 seconds][Customer] : Yep.

[30 minutes 55 seconds][Agent] : Perfect. Now in order to proceed I need to read the following declaration and I'll need your confirmation at the end. So this is just a short one paragraph declaration in regards to the direct debit and it rates. You look great. This authority is 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 also advise your bank to allow Pinnacle life so as the initiator for one choice to direct debit this accounts in accordance with these terms and conditions. You so annoy.

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

[31 minutes 30 seconds][Agent] : Perfect. So that's our payments all set up for you now. Sorry, \$7.54. That'll come out tomorrow and then every second Wednesday thereafter. So that's why for me to do now to finalize this one for you is read your final declaration. It's a few paragraphs on. I will track it through as quick as possible for you, but all I need at the start, halfway through and at the ends when prompted, it's just your agreeance with a click yes or no. If you need me to stop, to reread, if you have any part or if you have any questions, please do not hesitate to interrupt me. I'll be more than happy to do so. But it starts off by saying thank you Hamanshi Banzal. 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 refer to as GFS, to assure 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 with the 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 just specific financial Nets or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which suits out 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? The last part, the next part here says 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've provided when assessing your application. I need to remind you of the duty of disclosure that you'll agree to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, yes or no?

[33 minutes 24 seconds][Customer] : Yes, yes.

[33 minutes 50 seconds][Agent] : Now lastly, as you see, we may from time to time provide office to you by the communication methods you've provided to us in relation to other products and services. By going to this declaration, you can seem to allow us to contact you for this purpose until you update. You can update out of this now by informing me or at any time by contacting us or by using any unsubscribe facility on communications. Within June. You have agreed to take out a single one choice life insurance policy that the following cover Hamanshi Banzau receives \$200,000 in the events of life insurance in addition to the standard exclusions contained within the policy document. The following exclusions apply for Hamanshi Banzau life insurance. It is hereby understood and agreed that Cover will face under this policy if the life insured ceases to reside in New Zealand. A benefit, not a benefit is not paid in the events of suicide and the 1st 13 months of the policy. Your title premium for the first year of Cover is \$7.54 per fortnight. Your premium is a step premium which means you'll be calculated at each policy anniversary and will generally increase Suh. Your sum

insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority you've provided to us. I am basis rated Pinnacle with AB 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've provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you AQ factsheet 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 what you make into your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. Finally, if you have any questions about your the policy, I wish to lodge a complaint, please contact GSS on 0800 005804 or email.support@onechoice.co dot NZ. Now I've got two final questions here for you. Now question number one, do you understand and agree with the declaration?

[36 minutes 27 seconds][Customer] : Yes.

[36 minutes 24 seconds][Agent] : I've just read you yes or no question #2 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?

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

[36 minutes 39 seconds][Agent] : Perfect. So I'm going to go ahead and accept that declaration. So that's the cover all set up and done for you. Now all you need to do once you receive those policy documents is fill out the second to last page, which is our beneficiary's form and post that one back to us. I'm going to pop you on a quick hold and transfer you through to customer support and they'll be able to help remove you off your joint policy. OK, perfect. I won't be too long.

[37 minutes 3 seconds][Customer] : Yep, good. Thank you.

[37 minutes 6 seconds][Agent] : OK, you're welcome.

[38 minutes 55 seconds][Customer] : Hey, Helen.

[38 minutes 55 seconds][Agent] : Hi, I know it's Danielle. Sorry.

[38 minutes 56 seconds][Customer] : Oh, Daniel. Sorry, I just looked over now.

[38 minutes 59 seconds][Agent] : That's all right. So I've got a client here for you on the other line. I'm just jumping out of the late.

[39 minutes 5 seconds][Customer] : Yep.

[39 minutes 5 seconds][Agent] : I'm sorry. She was originally on a joint policy. She still is. Obviously she's wanting to, she wanted to separate the policy. She doesn't want to be on a joint. So we've done a cancel and replace. So I've just set her up her own life insurance. So she just needs to cancel herself off the joint policy.

[39 minutes 24 seconds][Customer] : Oh, OK, no problem.

[39 minutes 25 seconds][Agent] : Perfect. Can you say they're all there as well? So I've I've it's all on the profile that I've seen through to you.

[39 minutes 31 seconds][Customer] : Yeah, that's fine. I can see both of them on here.

[39 minutes 33 seconds][Agent] : Beautiful. So she yeah, she just wants to can remove yourself off the joint policy and keep the policy in place. That was done for her today.

[39 minutes 37 seconds][Customer] : OK, Yeah, no problem. Thank you so much.

[39 minutes 42 seconds][Agent] : Beautiful.

[39 minutes 42 seconds][Customer] : Umm, so you've obviously confirmed all the details.

[39 minutes 43 seconds][Agent] : I'm full ID check, correct.

[39 minutes 47 seconds][Customer] : OK, perfect. Thank you. You can transfer.

[39 minutes 49 seconds][Agent] : Beautiful. I'll drop her in and 321.