

[11 seconds][Customer] : Hello.

[13 seconds][Agent] : Good afternoon, Patrick. It's Ben calling from One Choice. The life insurance. How are you?

[19 seconds][Customer] : I'm good. Thank you.

[20 seconds][Agent] : That's good, Patrick. Patrick, the reason my call today is to follow up your previous inquiry with our One Choice life insurance, which we'll go through together. And in order to do that, I'll just confirm your first and last name is Patrick Limo. Is that right?

[29 seconds][Customer] : Yep, Yep. That's my. That's my brother.

[41 seconds][Agent] : OK. Did your brother put this inquiry for yourself or is it for him?

[46 seconds][Customer] : Yeah, I I just wanted to do it for him.

[49 seconds][Agent] : OK. So you're looking at some information and for for quoting for him, was that right?

[55 seconds][Customer] : Yep. Yeah.

[56 seconds][Agent] : Yeah, no problem at all. Let me take you through that. So your your brother's name is Patrick Lemo, is that right?

[1 minutes 2 seconds][Customer] : Yep. Yep.

[1 minutes 3 seconds][Agent] : Thank you. And his date of birth is the 28th of July 2002.

[1 minutes 9 seconds][Customer] : Yep.

[1 minutes 10 seconds][Agent] : Thank you. And can I confirm your brother is a male Muslim resident?

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

[1 minutes 15 seconds][Agent] : Thank you. Thank you.

[1 minutes 20 seconds][Customer] : That's it.

[1 minutes 17 seconds][Agent] : And before I go for anything, Please note all our calls are recorded.

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

[1 minutes 22 seconds][Agent] : Any advice I provide is limited to products we offer and assisting you to make a decision about where they suitable for your needs. We do not consider your personal

circumstances and I'd like to know how this works. So I'm going for some basic information with you, including the umm, the indicative quoting, uh. But in order to finalize this, I would need to speak to your brother as there are health and lifestyle questions that I would need to personally ask him if he were interested in taking out the cover. But yeah, so I'll let you know that with our insurance, it is designed to provide that financial protection for your loved ones through a lump sum payment if you're to pass away. And just to get a better understanding of why you're looking into life insurance for your brother does, is he looking to cover for children for a mortgage? What would he be looking to use that for, for these benefits? Should you use that for?

[2 minutes 14 seconds][Customer] : That's for life. Yep.

[2 minutes 16 seconds][Agent] : OK, so if he had to pass away, it would just be for cut kind of everything. It would be like a lump sum payment for his beneficiaries to news on what they'd like, such as funerals or anything like that. Is that right?

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

[2 minutes 26 seconds][Agent] : Yeah, No problem at all. Yeah. So that so, yeah, exactly is what to sign for. So I'll let you know about life insurance. This benefit could be used to help retain the lifestyle and it could pay off stuff like mortgages or loans if he would have that at that time or any other costs involving raising a family. It's there to give that Peace of Mind that if something happened to your brother, his family would have that financial protection in place. And he can nominate up to five beneficiaries to receive this benefit amount. And they can also request an advanced payout of \$10,000, some with fuel costs or any other final expenses at the time. And we do to keep it nice and simple as everything is done over the phone. There's no forms to fill in medical checks or blood tests to complete. So what we do is we take him through lifestyle, sorry, health and lifestyle questions accessible term of the pricing in terms of the policy And let me go for the quoting with him, with yourself for him. Has Patrick had a cigarette in the last 12 months? Thank you.

[3 minutes 27 seconds][Customer] : No, it's not working. Yep.

[3 minutes 30 seconds][Agent] : And OK, we see here and is Patrick's income 50 downloads or

more not working up on the door, That's actually fine. There you go. And I can see he looked online for \$250,000, is that right?

[3 minutes 48 seconds][Customer] : None.

[3 minutes 50 seconds][Agent] : OK, there we go. OK, so for \$250,000 for Patrick, you are looking at a ticket of fortnightly premium of \$13.46. So that's every fortnight. How's it sounding for you or how this sounds to Patrick?

[4 minutes 13 seconds][Customer] : So how much for for 9:00?

[4 minutes 11 seconds][Agent] : Would you know a fortnight is \$13.46?

[4 minutes 19 seconds][Customer] : So it's 15 something a week.

[4 minutes 22 seconds][Agent] : Alright, so that'll be approximately less than \$7.00 a week. Yeah. So fortnight every two weeks.

[4 minutes 27 seconds][Customer] : OK, yeah, 14151414.

[4 minutes 29 seconds][Agent] : So \$13.46 every two weeks, every fortnight, Yeah, \$1313.46 every fortnight, So every two weeks. Yep. Yeah. So would you know if this was something you're bother to be looking for or would it be not affordable or we're looking something more or less, would you know?

[4 minutes 55 seconds][Customer] : OK, so we bought a hundred 100,000.

[4 minutes 59 seconds][Agent] : 100,000 yeah, no problem. So for \$100,000, it is \$6.77 per fortnight. So every two weeks. Yeah. So that's a, that's a decorative premium. So is that sounding better for yourself than for your brother?

[5 minutes 9 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 16 seconds][Agent] : Yeah, yeah, no problem at all. So what I can do is would there be a time where I can speak to your brother about this, just to go through the information and the health and lifestyle questions with him to help him to find out if anything has changed in terms of the pricing, in terms of the policy. Would there be a time when he is available?

[5 minutes 38 seconds][Customer] : It's not here at the moment.

[5 minutes 43 seconds][Agent] : OK, no problem at all. Well, Oh, yeah, of course, Of course.

[5 minutes 40 seconds][Customer] : Maybe it's not here today, maybe my mom, because I just got home, but my mom is not here at home.

[5 minutes 50 seconds][Agent] : Yeah, no problem at all. That's probably fine. Would he be here tomorrow around 4:00 PM?

[5 minutes 56 seconds][Customer] : Yep.

[5 minutes 57 seconds][Agent] : OK, I'll give a call back around 4:00 PM. Let me go through all this with him and then I'll go through the the pricing and things with him as well. And then we'll go through the health and lifestyle questions that he'll need to answer. But who would be paying for the insurance? Would you be paying for the insurance or would Patrick be paying for the insurance? All right, no problem at all. So I'll let you know how that works. So when I go through the health and lifestyle with questions with Patrick, it was him the pricing in terms of the policy. And once he's agreed that he that is suitable for him, I'll get you on the phone call and then I'll talk to you about the pricing and things of that as well. But I'll talk to you tomorrow around around 4:00 PM.

[6 minutes 16 seconds][Customer] : I mean, yeah, also OK. Sure.

[6 minutes 39 seconds][Agent] : Yeah, no problem.

[6 minutes 40 seconds][Customer] : Yeah.

[6 minutes 40 seconds][Agent] : Can I get your name?

[6 minutes 40 seconds][Customer] : Thank you so much.

[6 minutes 41 seconds][Agent] : No problem at all. Can I get your name as well, please? Sure.

[6 minutes 42 seconds][Customer] : Thank you.

[6 minutes 45 seconds][Agent] : Thank you, Joe.

[6 minutes 47 seconds][Customer] : Yeah, might be. Yeah, Joe.

[6 minutes 49 seconds][Agent] : Yep, thank you.

[6 minutes 50 seconds][Customer] : Yeah, might be. We'll apply for life insurance for myself.

[6 minutes 57 seconds][Agent] : Oh yeah. If you're looking for yourself, I can quote you now as well and go through that with you.

[6 minutes 58 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 1 seconds][Agent] : Yeah, no problem at all. Let me let me just give you 1 moment. OK.

Sorry. What do you mean? Sorry?

[7 minutes 10 seconds][Customer] : So if I, if I, if I cancel to do I pay something to cancel it or so for for example, after after five months and then I've I'm ready to move to Australia. So so to I'm allowed to cancel before I move or?

[7 minutes 32 seconds][Agent] : OK, so you can, if you're looking to cancel it before you move to Australia, you can always give us a phone call. And so to, sorry, always give us a phone call and we talk to you to how to do that.

[7 minutes 49 seconds][Customer] : Yep, Yep.

[7 minutes 45 seconds][Agent] : But I'll let you know that if you would take your insurance out while you're still in New Zealand, simple answer, yes, you can cancel it. Yeah. So, so while you're, I'll let you know that when you're moving, if you're moving to Australia, if you're still paying for your insurance through a a bank in New Zealand, you're able to keep your policy in force.

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

[8 minutes 7 seconds][Agent] : Yeah, yeah. So you don't have to, you don't have to necessarily cancel it at that point. You can always keep the policy in force as long as you're still paying for it.

[8 minutes 15 seconds][Customer] : Oh, OK.

[8 minutes 15 seconds][Agent] : Yeah, Yeah, yeah. No problem. So give me one moment. I'll go through the quoting review. OK, one moment. OK. OK, let me do this. And so is your first name Joe. So Joe. Yep.

[8 minutes 36 seconds][Customer] : Yep, Yep.

[8 minutes 39 seconds][Agent] : And what's your last name?

[8 minutes 41 seconds][Customer] : LEMOE.

[8 minutes 43 seconds][Agent] : Thank. Thank you and could. Thank you. And could I grab your date of birth as well?

[8 minutes 45 seconds][Customer] : Yeah, same as the 1st of October 1991.

[8 minutes 53 seconds][Agent] : 1st of October 1991. So that's first of the 10th, 1991.

[8 minutes 55 seconds][Customer] : Yep, Yep, Yep.

[8 minutes 58 seconds][Agent] : Thank you. And Joe, can I confirm you are a male museum resident? Thank you. There you go. And let me just, I'll take this one second and your phone number 0210371552.

[9 minutes 4 seconds][Customer] : Yep, Yep.

[9 minutes 25 seconds][Agent] : Thank you. And could I grab your e-mail address for please?

[9 minutes 31 seconds][Customer] : So my my last name and my name.

[9 minutes 35 seconds][Agent] : Yep, OK. Yep, 484. Thank you. OK, there you go. So is Joey your nickname or is it your your actual birth name? OK, no problem at all. They got to be update this and let's go for the quoting together. So Joe, have you had a cigarette in the last 12 months? Thank you. And Joe, is your current annual income \$50,000 or more? Yeah.

[9 minutes 35 seconds][Customer] : So Joe Lemoyto Joey FL 484 Yeah FT mail.com nickname more.

[10 minutes 14 seconds][Agent] : Yeah. There it go. So you can choose anywhere from \$100,000 to \$2,000,000. What amount would you like me to take a look at for you?

[10 minutes 27 seconds][Customer] : What about 5? Yep.

[10 minutes 29 seconds][Agent] : 500,000, Yeah, no problem at all. OK, Yep. So for \$500,000, you are looking at a decadent fortnightly premium of \$17.88 per fortnight. How's this sounding for you? So, yeah, so it's \$17.88 per fortnight. So that's every two weeks. Yeah. So how's that sounding for you?

[10 minutes 35 seconds][Customer] : So how much is the one for payment \$30.00 So, so can you there's some payment around 50.

[11 minutes 8 seconds][Agent] : About \$50 a fortnight. Yeah, of course.

[11 minutes 10 seconds][Customer] : Yep.

[11 minutes 12 seconds][Agent] : OK, let me play around this for a moment. If you're looking around \$50 a fortnight, you are. For life insurance of \$1.5 million you are looking at a fortnightly premium of \$50.19 indicatively. So was that sounding a bit more suitable for you, \$1.5 million of life insurance,

Yes, that's correct. 1.5 million for the indicative thought only premium of \$50.19.

[11 minutes 37 seconds][Customer] : So \$50.00 for night and then how much for 1.5 South? That means a million and 500,000.

[11 minutes 55 seconds][Agent] : Yes, one \$1,500,000 for the indicative thought 90 premium of \$50.19. Was that sounding like or something suitable for you, Joe?

[12 minutes 6 seconds][Customer] : Yep, so sorry for for too many questions.

[12 minutes 9 seconds][Agent] : That's fine.

[12 minutes 11 seconds][Customer] : So that 50 for full night.

[12 minutes 13 seconds][Agent] : That's 50A fortnight. Yes, \$50.19 a fortnight. So every two weeks we can look at monthly or annually as well, but we're looking at fortnightly.

[12 minutes 18 seconds][Customer] : Yep, Yep, Yep, phone.

[12 minutes 23 seconds][Agent] : Yeah. So if that sounds suitable for you, I'll let you know as well. Joe, you do have the option to add an extra benefits to your cover such as total and permanent disability and serious illness cover.

[12 minutes 37 seconds][Customer] : Yes, please.

[12 minutes 34 seconds][Agent] : Would you like me to explain any of these offshore covers or jump into the questions? Oh yeah, in the portal.

[12 minutes 39 seconds][Customer] : Yes, please.

[12 minutes 40 seconds][Agent] : So I'll let you know that without total covert disability. I'll go through that one first.

[12 minutes 45 seconds][Customer] : Yep.

[12 minutes 45 seconds][Agent] : So do you work a minimum of 20 hours per week?

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

[12 minutes 49 seconds][Agent] : Thank you. And can I ask what your current occupation is?

[12 minutes 54 seconds][Customer] : Builder.

[12 minutes 55 seconds][Agent] : Yuda? No problem at all.

[12 minutes 56 seconds][Customer] : Yep.

[12 minutes 56 seconds][Agent] : Give you 1 moment. OK, so OK, one moment while it's Adam. Yuda. OK so I do have some options for builders here that I'll read to you and you let me know which one is more applicable to you. So which one is more you?

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

[13 minutes 19 seconds][Agent] : So I have one builders, laborer, I have two builders and license. I have 3 builders license sales only office space, 3 builders license. More than more than 25% manual building duties or I have builder license under 25% onsite or manual duties, Which one would be more, more. You OK?

[13 minutes 51 seconds][Customer] : I'm not, I'm, I'm, I'm confused about that because, because so my actually a well, so I moved back here to, to New Zealand to support my product's Business Bureau.

[14 minutes 5 seconds][Agent] : OK, OK.

[14 minutes 9 seconds][Customer] : So that's, so I'm working as a Bureau right now.

[14 minutes 13 seconds][Agent] : You're actually a welder, but in New Zealand you're currently as a builder, is that right?

[14 minutes 15 seconds][Customer] : Yes, yes. So no, no, so I, I, I'm, I'm a lot of, uh, at the moment. So I'm working, uh, as a period of because I support my daughter's business. Period of business.

[14 minutes 19 seconds][Agent] : OK, OK, OK. Yeah, so I do understand your bottle beforehand. I'll just have to add in what you're currently, what currently is your job, which is a builder. But with your the builder job, do you work in an office at all?

[14 minutes 28 seconds][Customer] : Yeah, it's not doing, uh, framing concrete. So I yeah, I think it's a, it's a label.

[14 minutes 45 seconds][Agent] : OK, so OK, so builders labourer, is that right?

[14 minutes 52 seconds][Customer] : Yep, Yep, Yep.

[14 minutes 52 seconds][Agent] : Yeah, no problem at all. No problem. Let me add that in for you. OK, there we go. So it's adding this in. There we go. And so I'll explain some of the information about our total and permanent disability TPD. So our terminate. So our Total and Permanent

Disability TPD cover pays a lump sum benefit in the event that you were to suffer the loss of limbs or sight or unable to work for a period of six consecutive months and are not able to return to work in any field you are experienced, educated or trained, or if you were to suffer loss of independent existence. There's an exclusion under this cover for any intentional self-inflicted injury. Please beware. So please also be aware that any payment made under total and permanent disability cover reduces the available life insurance benefit amount. If you also purchase serious illness cover, the serious illness benefit amount will also reduce when you have a successful PPD claim. Yep. And with our sorry, without total, sorry, total accountability, you can choose anywhere from \$50,000 up to \$100,000. Sorry, \$1 million dependent on your age and chosen life insurance. So you can choose anywhere from 50,000 to \$1 million. What amount would you like me to quote on you for the TPD? Yeah, yeah, yeah. So, so you can choose anywhere for the total employment disability of anywhere between \$50,000 to \$1 million for that one. What amount would you like me to look at for you?

[16 minutes 41 seconds][Customer] : So so that one if something happened to me at.

[16 minutes 46 seconds][Agent] : Yeah, so, so I'll, I'll, I'll go for it again with you. So it the cover pays and lump sum benefit in the event that you suffer the loss of limbs or sight or are or are unable to work for a period of 66 months and are not able to return to working any field which you're experienced, educated or trained or if you were to suffer loss of independent existence. So that's what the TPD is there for.

[17 minutes 12 seconds][Customer] : Oh, OK.

[17 minutes 13 seconds][Agent] : Yeah. Yeah. So you can choose anywhere from \$50,000 to \$1 million. Is there an amount you'd like me to quote for you?

[17 minutes 18 seconds][Customer] : Yeah, 50,000 yeah.

[17 minutes 20 seconds][Agent] : 50,000 No. Promote all.

[17 minutes 21 seconds][Customer] : 50, yeah.

[17 minutes 22 seconds][Agent] : There you go. So for \$50,000 off TPD it is a fortnightly premium indicatively of \$2.15. Combined with the life insurance it is a indicative fortnightly premium of \$52.34. Was this still sounding good to you?

[17 minutes 41 seconds][Customer] : Yep, it's alright.

[17 minutes 42 seconds][Agent] : Yep, thank you. There you go. OK. And going for a are you happy for me to add this optional cover to your quote?

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

[17 minutes 55 seconds][Agent] : Thank you. And we're going for the serious illness. So I'll let you know that our serious illness cover pays a lump sum benefit. If you were to suffer an insured event covered under this policy. The funds can be used in any way you see fit, persistent at any rehabilitation costs or as an income replacement as you're recovering. The assured events on this policy are heart attack, cancer, stroke, or if you were to undergo coronary bypass surgery. Each of these events are defined within the policy and each claim is assessed against these definitions. So about serious illness, you can apply coverage from anywhere between \$50,000 up to lesser of \$500,000 or 50% of your chosen life insurance benefits. So you can choose anywhere from \$50,000 to \$500,000. What amount would you like me to take a look at for you?

[18 minutes 47 seconds][Customer] : Yeah, same as in the 15050.

[18 minutes 49 seconds][Agent] : Sorry, 50, Yeah, the total, so \$50,000 per service illness is indicatively \$2.94 per fortnight and for combined with the TPD and the life insurance, so \$1.5 million life insurance, \$50,000 service illness and \$50,000 TPD, your combined indicative fortnightly premium is \$55.28. Does that sounding suitable for you?

[19 minutes 17 seconds][Customer] : Yeah, this is it.

[19 minutes 18 seconds][Agent] : Yeah, and I happy. So I'll also let you know that I do also need to let you know that any events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Full details of all exclusions are set out in your policy document. Please also be aware that any payment made under serious illness cover produces the available life insurance benefit. If you also purchase total and permanent disability cover, the TBD benefit amount will also reduce. We have a successful serious illness claim. So are you happy for me to add this optional cover to your quote? The serious illness. So you don't want the serious illness?

[19 minutes 59 seconds][Customer] : Yeah.

[19 minutes 59 seconds][Agent] : OK, no problem at all. But you'd like to keep the total and permanent disability, is that right? No problem at all. Yeah. So with the TPD and a life insurance together, so \$1.5 million for life insurance and \$50,000 for TPD, the combined indicative 490 premium is \$52.34. And what I'll do is the next step, Joe is take you through health and lifestyle questions as the final premium and terms of the policy is dependent on the outcome of the application, which we'll go through together now. And let me go, let me open this for you. Sorry. So the one moment I'll open that and to open up the questions, could I just grab your address starting with your post code 2025. Thank you. Let me add this in. There you go. Is that at Otara Papa Toto Bury? Where would that be at? Yep, thank you. And what's your full address, Joe?

[20 minutes 34 seconds][Customer] : Yep, umm 3025 uh, P33 umm 10 Mystic please.

[21 minutes 9 seconds][Agent] : Misty place, there we go. So I have 10 misty place at Papa total in Auckland. This is the same as your postal address, is that right? Thank you. OK, give me a moment while I open this up. So I'll go through the whole last half questions. We've been now and this will term the pricing and terms of the policy. I will need to read you a pre underwriting disclosure first and it tells you why we ask these questions, what we do with the questions and your obligation on how you need to answer the questions.

[21 minutes 18 seconds][Customer] : Yep, Yep.

[21 minutes 39 seconds][Agent] : So it starts off with please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. You'll share this with your insurer and may 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 lost 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 ensure you and in what terms. You do not need to tell us things that we already know or should know as an assurer or which reduces the risk. We

insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or make a false statement in answer to our questions, we may be able to decline a claim, you post new conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you. OK. The first question Joe is are you a citizen or permanent resident of New Zealand, Australia, currently residing in New Zealand, yes or no?

[22 minutes 44 seconds][Customer] : Yep, yes.

[22 minutes 59 seconds][Agent] : Thank you. Have you ever had symptoms of being diagnosed with or treated for or 5:50 medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina? Thank you. 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? Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor they have a condition that reduces your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counselling for drug or alcohol consumption?

[23 minutes 17 seconds][Customer] : No, no, no, no, no, no.

[24 minutes 5 seconds][Agent] : Thank you. And Joe, the next section is in relation to your height and weight. Please be aware they're required to obtain a confident single figure measurement for each in order to continue with application. The system does not allow me to enter any approximate figures, words or height and weight ranges. And Joe, what is your exact height?

[24 minutes 26 seconds][Customer] : No.

[24 minutes 32 seconds][Agent] : 17.1 centimetres? So is that 171 centimetres?

[24 minutes 27 seconds][Customer] : 17.1cm Yep.

[24 minutes 37 seconds][Agent] : OK, so 171 centimeters, is that right? Thank you. And Joe, what is your exact weight?

[24 minutes 46 seconds][Customer] : Yep. UH-150.

[24 minutes 49 seconds][Agent] : So 150, is that in kilograms?

[24 minutes 52 seconds][Customer] : Yep.

[24 minutes 53 seconds][Agent] : Thank you. OK, let me update this. OK, there we go. So it's loading through. Sorry about that. It's still staying through right now. OK, Joe, I'll let you know. Congratulations. Your application has been approved. Subject to the following terms and conditions, we're able to offer you a benefit of \$50,000 to \$100,000 with a policy term of 20 years. And Joe, let me get you the \$100,000 pay amount for that one. Let me get that quote for you. Yeah, so Joe, I'll let you know that for \$100,000 of life cover, you're looking at a payment of \$14.70 per fortnight. I'll let you know as well, Joe.

[25 minutes 52 seconds][Customer] : Yep.

[25 minutes 51 seconds][Agent] : For the 1st 12 months, you'll be covered for accidental death only. After the first 12 months, you'll be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. And you'll also let you know there is a terminally advanced payment included in the cover. If you were diagnosed with 12 months or less a live by a medical practitioner, you pay your claim in full and your beneficiaries will still be able to request a funeral advance payout of \$10,000. So how's that sound for you? Yeah. And Please note, this means we're able to offer you the TPD option at this time, total and permanent disability option at this time. And please be aware that your premium is STEP, which means it will generally increase each year. In addition, this policy has an automatic intervention, which means each year your benefit will benefit amount will increase by 2% with associated increases in premium. You can opt out this intervention each year. So Joe, can I confirm that the premium of \$14.70 on the \$100,000 of life insurance is affordable for you? Sorry, what was that?

[27 minutes 4 seconds][Customer] : So that one is including including a 54 payment so that the 44 life insurance that you can include with the 54 payment.

[27 minutes 24 seconds][Agent] : I see you're talking about the payment, the \$50.00 that we quoted you before.

[27 minutes 28 seconds][Customer] : Yeah, yeah.

[27 minutes 29 seconds][Agent] : Yeah, I'll let you know Joe that that. So that \$50.00 was for the life

insurance of \$1.5 million. With the information disclosed in the health and lifestyle questions, we are able to offer you life insurance of \$100,000 for the for the money premium of \$4014.17 a fortnight.

[27 minutes 39 seconds][Customer] : Yep, yes.

[27 minutes 51 seconds][Agent] : And we can also offer you \$75,000 and \$50,000 if you'd like to look at that as well. But how was the \$100,000 of life cover for \$14.70? How is that looking for you?

[28 minutes 5 seconds][Customer] : So yeah, yeah. But umm, it sounds good, but umm, my question is so how, how much could I pay the whole month in, uh, fortnight?

[28 minutes 17 seconds][Agent] : Oh, Yep.

[28 minutes 18 seconds][Customer] : So 44 plus, uh, 54.

[28 minutes 18 seconds][Agent] : So, so the, your entire fortnightly premium is \$14.70 as at this very time we're unable to offer you the \$1.5 million, but you're still, you still could be insured for the life insurance of \$100,000 for the fortnightly premium of \$14.70. Was that, do you understand that? Yeah. So we're able to offer you \$100,000 for the Fortnite Premium of \$14.70. Was that sounding suitable for you?

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

[28 minutes 53 seconds][Agent] : Yeah, yeah. So if that sounds suitable for you, what I can do for you Joe, is get your MIDI covered on the phone today and I'll send you all your policy documents for you to review. I'll let you know Joe that this policy does give you a 30 day cooling up. And if you decide this policy is not suitable for you and cancel within 30 days, then receive a full refund of your premium unless the claim has been made. So Joe, what we do now is we enter in your bank account details, whether that's your direct debit, MasterCard or Visa, whatever is preferred by you Joe. And you're not required to make any payment today. And as a business, we generally collect payment within the next 7 days. When is most suitable for you Joe? When would you like your first payment to come out from? Yep. Yeah. So we do generally collect payment within the next 7 days. Joe, when is most suitable for you?

[29 minutes 39 seconds][Customer] : Yeah, I'm paying account, uh, next, uh, Thursday.

[29 minutes 46 seconds][Agent] : When would you like your first date to come out from next

Thursday? Yep, no problem at all. And that's the 7th of the 9th, 2023, is that right?

[29 minutes 54 seconds][Customer] : Yep, Yep.

[29 minutes 58 seconds][Agent] : Thank you. Yep. And yeah, just to confirm, it is for a life insurance of \$100,000 for the fortnightly premium of \$14.70. And Joe, what we do now is the answer in your direct debit, I think you said so whenever you're ready, I'll grab your account number. Yep, Yeah, take your time. So whatever is said by you, if you have a Visa or MasterCard, I can use that. If you have account number I can use that as well.

[30 minutes 20 seconds][Customer] : Sirusha, hello. Yeah, hello.

[31 minutes 17 seconds][Agent] : Hello. Yeah, whenever you're ready.

[31 minutes 21 seconds][Customer] : Yep. The account number is 12 30863.

[31 minutes 26 seconds][Agent] : 1/2 3083 Yep.

[31 minutes 33 seconds][Customer] : Yeah, 078, 377, 900.

[31 minutes 36 seconds][Agent] : 078 377 900 Thank you. And I just have more some questions in relation to direct debit. So the first one Joe is do you have authority to operate this bank account alone? Thank you. Do you need to jointly authorise debits? Yes or no? OK, so you need to someone, so you need someone else to Co sign with you for the to authorise your debits.

[31 minutes 43 seconds][Customer] : Yep, Yep, Yep.

[32 minutes 16 seconds][Agent] : OK, so in regards to that, give me one moment. Give me one moment for that one. I'll just go to the next question for now and we'll backtrack to that question afterwards. Have you cancelled a direct debit authority for one choice, your pinnacle life as an initiator in the last nine months on the account you're providing?

[32 minutes 40 seconds][Customer] : Can you say that again, please?

[32 minutes 41 seconds][Agent] : Yeah, of course. Have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing? Sorry. Would you like me to say that again?

[32 minutes 55 seconds][Customer] : Yes, yes, please.

[33 minutes 1 seconds][Agent] : Yeah, OK. No problem at all. So the question does ask you, have

you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you are providing? So have you Canc, So have you cancelled any direct debits with Pinnacle as initiator in the last nine months? Oh, OK. Yep. So I'll just read that for you again. Have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing? Yes or no?

[33 minutes 40 seconds][Customer] : No.

[33 minutes 41 seconds][Agent] : Thank you. And are you happy to set up a direct debit authority without signing a form? I'm sorry, I I didn't get that. Sorry. I'll say it again. Are you happy to set up a direct debit authority without signing a form? Yes or no?

[33 minutes 58 seconds][Customer] : Yes.

[33 minutes 59 seconds][Agent] : Thank you. And I'll go back to the question of do you need to jointly authorize debits? So you need someone else to be with you or to sign off for you to for your debits, is that right? OK, no problem at all. Give me one moment. OK. OK, so just give me one moment and let me put you on hold for one brief moment. That one, umm Joe, just give me one moment please. Thank you. Thank you for holding, Joe.

[39 minutes 46 seconds][Customer] : It's.

[39 minutes 47 seconds][Agent] : Yep. Before I go through the questions about the direct debit again, I just want to confirm something with you. So a New Zealand resident for US means a person who resides in New Zealand at a time application and holds a New Zealand or Australian citizenship, or holds a New Zealand permanent residency visa, or has been in New Zealand continuously for six months or more onto a temporary work visa you did say you were from. Australia, was that right, Joe?

[40 minutes 17 seconds][Customer] : I moved back from Australia, but I'm a New Zealand citizen.

[40 minutes 21 seconds][Agent] : Oh, you, you, you haven't New Zealand citizenship, is that right? OK, yeah, no problem at all. Thank you for that one. No problem at all. And in regards to the joint authorized debit, so because you need someone else to cosign with you to authorize the debits, I need to speak about person in relation to that. So who would that be person be? OK.

[40 minutes 51 seconds][Customer] : So what do you need? This.

[40 minutes 52 seconds][Agent] : Oh, yeah. So I did ask you the question. Do you need to jointly authorise debits? So who is that person you need to have with you to authorise the debits?

[41 minutes 6 seconds][Customer] : So I asked to just someone. Yep.

[41 minutes 4 seconds][Agent] : No, no, no. You don't have to choose anyone. Could you? I did ask you the question earlier, Joe.

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

[41 minutes 13 seconds][Agent] : So I asked you the question of do you need to jointly authorise debit? And you did say yes. So saying yes, that question means you need someone to sign off with you to authorise a debit. Is that right or, or do you do it yourself?

[41 minutes 34 seconds][Customer] : Yeah. Get myself there.

[41 minutes 35 seconds][Agent] : Oh, you do it yourself?

[41 minutes 35 seconds][Customer] : Yep, Yep, Yep.

[41 minutes 36 seconds][Agent] : OK, So I might have said the question incorrectly or might have been a bit misunderstood, but I'll read you the question again. Do you need to jointly authorize debits, yes or no? Thank you. And Joe, in order to proceed, I need to read the following declaration and I'll need your confirmation at the end. You agree. 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 authorise your bank to allow Pinnacle Life, who is an initiator for One Choice, to direct debit this account in accordance with these terms and conditions. Yes or no? Thank you. And there we go. So all I need to do now is reach a declaration and your policy will be enforced. But Joe, I just want to make some clarifications. So the first one is Joe, have you understood everything I've said during this call?

[42 minutes 20 seconds][Customer] : Yes, one more, one more question please.

[42 minutes 42 seconds][Agent] : Yeah, of course, of course.

[42 minutes 44 seconds][Customer] : So doing that payment next week. So so how much auto credit should I pay for the first payment next week?

[42 minutes 56 seconds][Agent] : OK. So good question because I was going to ask you that as well. So it's four, it's all together. It is a fortnightly premium of \$14.70, so 14.70 for the life insurance of \$100,000.

[43 minutes 16 seconds][Customer] : Yep.

[43 minutes 16 seconds][Agent] : Yeah. So that was, yeah. So that's all you pay next week for the on the next Thursday.

[43 minutes 25 seconds][Customer] : OK, so I didn't continue the same payment.

[43 minutes 29 seconds][Agent] : Yeah. So that'll be every Thursday afterwards of \$14.70. Yep. So. Yeah. So Yep. So that was Yep. You got that? Yep. And Joe, just to confirm, have you, So you have understood everything I've said so far, is that right?

[43 minutes 39 seconds][Customer] : OK, Yep, Yep, Yep.

[43 minutes 51 seconds][Agent] : Thank you. OK, so all you need to do now is reach you a declaration. Let me just make sure I have everything correct. I have your phone number as 0210371552, is that right? Yep. And I can confirm you are a male New Zealand resident, is that right?

[44 minutes 7 seconds][Customer] : Yes, Yes. Yes.

[44 minutes 15 seconds][Agent] : Thank you. And your date of birth is the first of the 10th, 1991 and your first name and last name is Joe Lemo, is that right? Yep. And is your title Mr. So, Mr. Joe?

[44 minutes 21 seconds][Customer] : Yes, yes, yes.

[44 minutes 32 seconds][Agent] : Thank you. Yep. So all I need to do now is reach you a decoration and your policy will be enforced after the separate decoration. So give me one moment. Yep. There you go. Thank you. Joe Limo.

[44 minutes 51 seconds][Customer] : Yep.

[44 minutes 50 seconds][Agent] : It's important you understand the following information. I'll ask for the agreement 2 terms at the end. And your policy will not be enforced unless you agree to this term is in full. One Choice life insurance is issued by Pinnacle Life Insurance Limited, whom are referred to as Pinnacle. Pinnacle has agreement with Greenstone Financial Services and Z Limited, whom

are 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 or vice 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 your specific financial needs or goals or considered any other insurance 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 that sets out more information which can assist you to decide where to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Thank you. So if it continues on with your answer to application questions and any rare documents form the basis of the contract of insurance and Pinnacle relies upon the information you have provided when assessing the application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all our questions in accordance with your duty of disclosure, Yes or no?

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

[46 minutes 30 seconds][Agent] : Thank you. We may from time to time provide offers to you by notification methods you provide to us in relation to other products and services. By agreeing to declaration. You can since allow us to contact you first purpose until you opt out. You can opt out this now by informing me or at any time by contacting us or by using any unscribed facility. On occasions we send you they're set to cover pay the lump sum benefit amount of the following Joe Limo 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 the 1st 12 months of your policy, sorry in the 1st 12 months, your policy is enforced. A death benefit is paid only in the event of accident or death. Your cover ends on September 6th, 2043, 12:00 AM. Your premium for the first year's cover is \$14.70 per fortnight. Your premium is a step premium, which means it'll 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 opt out this each year. Included in your premium is amount payable to GFS of between

12% and 53% of each premium, calculated on a level basis over the life of the policy. Your premium will be a dividend from your nominated bank account in the name of Joe Lemo, which you'll authorize the debit from and have provided to us. Your premium will be adopted in accordance with authority provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B minus ISSIO credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. You may provide reunification to you via e-mail address you provide to us. This will include any legal notices we are required to provide to you. If you'll prefer to receive this only by mail, you can update your communication preference at any time. A post documentation will be sent to you via mail, and if you provided us for the e-mail address, this documentation will also be emailed to you today. We'll also be sending you a key factsheet which outlines key aspects of it cover in plain language. You should carefully consider these documents to show the products feature needs. You have a certain closing up. Through which you may cancel your policy and any premium you may have paid will be refund in full unless you have lost a claim. Finally, if 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 Joe, I have two more questions to ask you, Joe. The first question is, do you understand and agree the declaration? I've just read you, yes or no? Oh, sorry, I didn't get that. I'll. I'll read again. Sorry we broke up at that time. Do you understand and agree the declaration? I've just read you, yes or no?

[49 minutes 37 seconds][Customer] : Yes.

[49 minutes 38 seconds][Agent] : Thank you. And Joe, 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, yes or no? OK. Joe, what part would you like to know about or what did you need to ask about, Joe?

[49 minutes 50 seconds][Customer] : Yes, so sorry.

[50 minutes 4 seconds][Agent] : Yeah, no problem at all. I'll just wait again for you. Joe, 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, yes or no?

[50 minutes 2 seconds][Customer] : Nope, Nope, Nope.

[50 minutes 17 seconds][Agent] : Thank you. I'll set that for you. Just to confirm again, I have your e-mail as LEMOE j.oey484@gmail.com. Yep. So I'll let you know that we'll be sending you your personalized post documents for you to review in your e-mail address. You should receive them in the next 15 minutes to about an hour and to take a look at over to look about our life insurance and what I'll I'll let you know that you should receive a physical copy in your postal address in about 5 to 10 business days. Add your postal address copy. There'll be a beneficiaries for form at the back where you fill in who you'd like to receive the money and you sign that off and send it back to us. But that's all computer for you. Joe. Is there any questions that you need to ask me at all?

[51 minutes 12 seconds][Customer] : Thank you. Thank you.

[51 minutes 12 seconds][Agent] : No problem at all. Thank you. Thank you for choosing one choice life insurance and that's all computer for you and your documents will be with you shortly and I'll call you back. I'll call your brother back on tomorrow around 4:00 PM.

[51 minutes 27 seconds][Customer] : Excuse me.

[51 minutes 27 seconds][Agent] : Yep.

[51 minutes 30 seconds][Customer] : Sorry. Maybe I'll cancel him because it's hard for him to answer the questions.

[51 minutes 38 seconds][Agent] : OK.

[51 minutes 39 seconds][Customer] : Yeah.

[51 minutes 38 seconds][Agent] : So, so you would like, you would like for us not to talk to him about the life insurance, is that right?

[51 minutes 45 seconds][Customer] : Yeah, I, I was, I was like talk on geography because it's it's happening to have a convi conversation with someone.

[51 minutes 57 seconds][Agent] : OK, Yep, no problem at all. And is that because of a language barrier?

[52 minutes 2 seconds][Customer] : Yeah, yeah.

[52 minutes 3 seconds][Agent] : OK, so we do offer. So I'll let you know Joe, we do offer a offer, but we do have a translation service that we can provide to you in regards to that. So if you contact

them by e-mail, we can have a three-way conference instead. Would you like to talk to him about that or?

[52 minutes 25 seconds][Customer] : That's alright.

[52 minutes 26 seconds][Agent] : That's right.

[52 minutes 25 seconds][Customer] : Maybe I'll ask my my talk to my mum first name.

[52 minutes 29 seconds][Agent] : Yeah. No problem at all.

[52 minutes 30 seconds][Customer] : OK.

[52 minutes 30 seconds][Agent] : So you'd like to you'd like to not call you tomorrow, is that right? Yeah.

[52 minutes 34 seconds][Customer] : Yes, yes, please.

[52 minutes 35 seconds][Agent] : No problem at all. Let me let me just close it off for you. There you go. Lange Barrier, do you say? Yeah, OK, no problem at all. So that's closed off for him. And if he does want to go through anything like a a translation service or anything like that, just give us a call again and we can provide you e-mail for that. But for the time being, Joe, if there's nothing else I can help you with. Have a lovely night Joe.

[53 minutes 7 seconds][Customer] : OK. Thank you so much for your time.

[53 minutes 8 seconds][Agent] : Thank. No problem at all. Thank you, Joe.

[53 minutes 8 seconds][Customer] : Thank you.

[53 minutes 10 seconds][Agent] : Have a lovely night.

[53 minutes 11 seconds][Customer] : Thank you. Bye. Bye. Bye.

[53 minutes 11 seconds][Agent] : OK, bye.

[53 minutes 12 seconds][Customer] : Thank you. Bye.

[53 minutes 14 seconds][Agent] : Bye.