

[2 seconds][Agent] : Thank you for calling real insurance. My name is Rob. How can we help you?

[6 seconds][Customer] : Oh, Rob, John is my name.

[10 seconds][Agent] : How are you, John? How can I help you today? OK. Yeah, no worries. Were you looking into it for yourself or for someone else?

[12 seconds][Customer] : I'm just just just watching TV and saw your head come up on funeral insurance for myself.

[26 seconds][Agent] : Sure thing. Is this the first time you've ever made enquiries?

[30 seconds][Customer] : Sorry.

[32 seconds][Agent] : Sorry. Is this the first time you've ever made enquiries? OK, no worries. And you said your name was John Pope.

[38 seconds][Customer] : Yeah, that's correct.

[46 seconds][Agent] : John, so that I can help you out, may provide you with some pricing. Can I grab your date of birth please?

[52 seconds][Customer] : 14th of the 9th 47.

[56 seconds][Agent] : Thanks very much for that. And you are a male as well as an Australian resident. An Australian resident.

[1 minutes 2 seconds][Customer] : Sorry, I'm a male as well as I am born born, Australian born. I am Australian born.

[1 minutes 12 seconds][Agent] : Fantastic. Appreciate that.

[1 minutes 12 seconds][Customer] : Father, Father Ford.

[1 minutes 17 seconds][Agent] : I appreciate his service. Alright, well, I'll do my best to take care of you through this one.

[1 minutes 14 seconds][Customer] : Father Ford in the Second World War, Yeah.

[1 minutes 23 seconds][Agent] : John, if you have any questions for me, please don't hesitate to jump in and ask away. But our funeral insurance is just designed to provide a cash benefit to your loved ones up to \$15,000 if you were to pass away. And they can not only use this cover to pay for funeral expenses, but if there's anything left behind, it can also go towards any unpaid bills.

[1 minutes 50 seconds][Customer] : OK. Yep, sounds good.

[1 minutes 49 seconds][Agent] : OK, the great thing about it, John, is there's no medical checks required. It's a guaranteed acceptance as long as you tick two boxes, and that is being an Australian resident and being between the ages of 40 and 79. So you meet the criteria that we need.

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

[2 minutes 9 seconds][Agent] : What that means for you though, is that regardless of if you've had heart problems, cancer, blood pressure, diabetes, anything in the past, we're gonna accept you just the way you are.

[2 minutes 22 seconds][Customer] : OK, good. Yep.

[2 minutes 22 seconds][Agent] : OK, How? For the 1st 12 months, this policy is designed to cover you for accidental death only. And then after the first 12 months, you will be covered for death due to any cause. And in addition, there's a terminal illness benefit. So what this means is that after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay the claim out to you in full while you're alive, and then you can use that money however you want to. Once paid out. There's no strings attached.

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

[3 minutes 3 seconds][Agent] : OK, now I understand you just saw the ad on the TV, John, but would it be a safe bet for me to assume that you're looking at this cover just to have Peace of Mind that when you pass, your family doesn't have to worry about anything?

[3 minutes 18 seconds][Customer] : That's correct.

[3 minutes 19 seconds][Agent] : Awesome. Well, let's have a look at some options available and we'll work together to see if we can find something that suits your budget. And regardless of what happens, I'll send something out for you to review.

[3 minutes 31 seconds][Customer] : Yeah. Good, good. Fairly good.

[3 minutes 31 seconds][Agent] : OK, awesome. Now the minimum amount of coverage on is \$3000 and then we can go 3 1/2 for four and a half up to \$15,000. What amount of coverage do you want me to look at for you firstly?

[3 minutes 48 seconds][Customer] : Let's have a look at Fish Down Green.

[3 minutes 50 seconds][Agent] : Sure. Now, I do want you to keep in mind as we go through these prices that the premiums that you're paying, these are designed to stay the same price for you as you get older.

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

[4 minutes 1 seconds][Agent] : And then if you end up reaching the age of 85, which is still a few years away, but at that point your premium stops so you don't have to pay anything more. From there, you've got two options. You can either choose to end the cover and we'll pay to you 75% of the funeral insurance benefit. So 15 means you can cash out at \$11,250 or option 2 is you can continue to hold the cover, continue to be protected without paying anything more, and we'll add an extra 25% bonus on top so that 15 would then pay out as \$18,750.

[4 minutes 27 seconds][Customer] : Yep, OK. Yep.

[4 minutes 45 seconds][Agent] : Now that's the cover for you in a nutshell. John, does that all make sense so far? Awesome. Now with these ones here, we can work on a fortnightly basis. A lot of our customers are on a pension. Does that work with you? Cool.

[4 minutes 59 seconds][Customer] : Yeah, I'm on a pension.

[5 minutes 2 seconds][Agent] : Alright, so for \$15,000 it's 77 years young John, you're looking at a payment of \$144.23 per fortnight.

[5 minutes 13 seconds][Customer] : OK, what if we what if we have that?

[5 minutes 16 seconds][Agent] : Yep. So it's nice and linear. So if you come down to 7 1/2, it'll be half the price at \$72.12 a fortnight. How does that sound for your budget?

[5 minutes 29 seconds][Customer] : Yeah, I think that'd better do it for me.

[5 minutes 34 seconds][Agent] : Sure. And would you be confident to help your family out with seven and a half \$1000 John?

[5 minutes 39 seconds][Customer] : Well, I think that'd I think that'd do it. I have a mate who's who's got his own symmetry.

[5 minutes 46 seconds][Agent] : It's definitely about who you know. Then hopefully you can get

mates rights.

[5 minutes 55 seconds][Customer] : Yeah. And so, so I'm not, I'm not, I'm just looking to sort of set it up so that nobody's getting out, no one's able to pop it and.

[6 minutes 4 seconds][Agent] : Of course, at the end of the day, what it's designed to do, right, like just, it's not gonna make them win the lottery or anything, but just to take that bit off their shoulders.

[6 minutes 15 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 17 seconds][Agent] : Well, John, if that does sound suitable for you, what we normally do for our customers is we provide this protection to you over the phone so that we can send the policy out for the review like I promised before. What this means is we do protect you from today, but we don't require you to pay anything today. Instead, we jump into the calendar with you. You can select a payment date of your choice, and then the policy gives you a 30 day cooling off period from that day. So if you decide that it's not suitable and you cancel within the 30 days, you'll get a full refund of anything you've paid unless the claim's been made otherwise. All you need to do is fill in the beneficiary form and get that one posted. Do it or e-mail back to us, whatever's easiest for you.

[7 minutes 4 seconds][Customer] : Alright, alright. Yep.

[7 minutes 3 seconds][Agent] : OK, so can I confirm with you, where would you like the policy posted out to please?

[7 minutes 13 seconds][Customer] : Look, I have to. It's a be to my sister's address and I I don't have that.

[7 minutes 21 seconds][Agent] : OK, not to your own though.

[7 minutes 23 seconds][Customer] : I have to get back. I have to get back. Pardon.

[7 minutes 26 seconds][Agent] : We wouldn't be able to post it to you.

[7 minutes 31 seconds][Customer] : Yeah, just a second. I'm just looking. I'm in.

[7 minutes 39 seconds][Agent] : No worries, take your time.

[8 minutes 1 seconds][Customer] : I'm in an old people's home called Buita.

[8 minutes 5 seconds][Agent] : Oh OK, sure. Whereabouts is it located? I might be able to look it up for you.

[8 minutes 7 seconds][Customer] : I'm, I'm looking for the address and uh, uh, just give me a moment mate, and I'll go and I'll go and get the details for you.

[8 minutes 19 seconds][Agent] : No rush at all, John, happy to hold for you.

[8 minutes 39 seconds][Customer] : Maybe a couple of minutes back.

[8 minutes 41 seconds][Agent] : Yeah, yeah. Take your time.

[8 minutes 40 seconds][Customer] : Alright, bye, bye.

[9 minutes 7 seconds][Agent] : None. The.

[10 minutes 14 seconds][Customer] : None.

[10 minutes 27 seconds][Agent] : None.

[10 minutes 44 seconds][Customer] : None.

[10 minutes 56 seconds][Agent] : None. None.

[11 minutes 18 seconds][Customer] : None. None.

[11 minutes 56 seconds][Agent] : None.

[12 minutes 30 seconds][Customer] : None. You there mate?

[12 minutes 45 seconds][Agent] : Yes, still here for you, John.

[12 minutes 47 seconds][Customer] : OK, sorry, sorry for the wait.

[12 minutes 49 seconds][Agent] : Don't apologise. I mean, we got the hard part out of the way, so it's smooth sailing from here.

[12 minutes 55 seconds][Customer] : OK mate. I've got the address.

[12 minutes 57 seconds][Agent] : Yep. Ready when you are. Yep. And then tarragon is 3844. Perfect. Alright, awesome. OK. And do you have like a a room number or anything like that?

[12 minutes 59 seconds][Customer] : It's Bupa D double OPA 96 Park Lane to Melbourne, Victoria, Victoria 3844 route #3.

[13 minutes 29 seconds][Agent] : OK, OK, awesome. And you said the the facility is B double OPA.

[13 minutes 42 seconds][Customer] : Sorry, mate.

[13 minutes 43 seconds][Agent] : The name of the facility is B double OPA.

[13 minutes 47 seconds][Customer] : Oh, you're B double OPA Bupa. I thought.

[13 minutes 51 seconds][Agent] : Yeah. Awesome. John of Hope.

[13 minutes 54 seconds][Customer] : I thought the same. B double B.

[13 minutes 59 seconds][Agent] : That's all good. That's all good. Alright, so I'll get that sent out to you. Do you have an e-mail address at all, John?

[14 minutes 8 seconds][Customer] : Yeah, I do.

[14 minutes 11 seconds][Agent] : Yeah.

[14 minutes 9 seconds][Customer] : It's johnpope488@yahoo.com.

[14 minutes 16 seconds][Agent] : Awesome. And the number that has popped up when you've called in 0459028880, this is your best contact number. Yeah, OK, cool. That's the one we've got here. It's popped up.

[14 minutes 27 seconds][Customer] : 04590459888 Hang on 0459028880 Yep.

[14 minutes 43 seconds][Agent] : Alrighty now, umm, the reason I asked about an e-mail, John, is because we provide to you with this policy a complementary online legal will. Umm, if you need assistance from someone to get that sorted, you're more than welcome to get that, but it'll get emailed out to you. If you haven't already organized the will, you're more than welcome to do so.

[15 minutes 6 seconds][Customer] : No, I have an old one.

[15 minutes 4 seconds][Agent] : OK, now nothing yet. OK, that's all good. If you need it, that's awesome. If you don't need it, that's also perfectly fine.

[15 minutes 10 seconds][Customer] : No, no, yes.

[15 minutes 17 seconds][Agent] : Uh, you can also find information about our premium structure on our website, and you may pay more in total premiums over the life of the policy than the benefit amount. Umm, this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, the cover stops. So you don't receive anything back unless you are eligible for and you choose the early cash out option after the age of 85. That is up to you.

[15 minutes 46 seconds][Customer] : Yeah, yeah, I just, I'm, I'm just interested in the fact that there's some money delivered.

[15 minutes 46 seconds][Agent] : OK, Yeah, yeah, no, that's understandable. Most people I, uh, I

speak to, you know, just they asked me if they need to make that decision. Now, you don't have to. You've got plenty of time. If that's something you'd like to take up on, you can always give us a call and discuss how that works. If you don't wanna take up on it, that's fine. You don't have to.

[16 minutes 12 seconds][Customer] : OK, Alright, sweetheart.

[16 minutes 12 seconds][Agent] : OK, awesome. Now, like I mentioned, you don't have to pay anything today. We'll jump into the calendar with you and you can select the first payment date of your choice. Just required to confirm with you, John, are you happy to continue? Sure.

[16 minutes 29 seconds][Customer] : Well, I I believe so, yeah.

[16 minutes 33 seconds][Agent] : Oh, I'll jump into the calendar then, and you can guide me, umm, keeping in mind you're still gonna be protected from today per the terms and conditions. But let's line this up comfortable for you. When would you want the first payment to fall on?

[16 minutes 50 seconds][Customer] : Oh umm, I umm, beginning of next month. Is that good?

[17 minutes 12 seconds][Agent] : Yep. So I can do anywhere from today up until the 7th of February, which is the 1st Friday of February.

[17 minutes 20 seconds][Customer] : Yep.

[17 minutes 20 seconds][Agent] : When would you like it to fall on?

[17 minutes 29 seconds][Customer] : Yes, February.

[17 minutes 32 seconds][Agent] : So the first would be a Saturday, I can do the third, which is the Monday, is that OK?

[17 minutes 37 seconds][Customer] : Hello.

[17 minutes 39 seconds][Agent] : OK, cool. In terms of the payment method, we can do a BSP and account number or a credit or debit card. What's easiest for yourself?

[17 minutes 38 seconds][Customer] : Yep, I will do a debit card.

[17 minutes 50 seconds][Agent] : OK, for security purposes while obtaining your card details, the call recording will stop and we'll recommence. After we've collected your details, we'll just pause this one. None. And beautiful. Please be advised that the call recording has now resumed for quality and monitoring purposes. So the last thing that I need to do for you today, John, is read you out a

declaration. Now this is a verbal confirmation of the cover with two questions at the end for your understanding and agreement.

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

[20 minutes 27 seconds][Agent] : It is a lot of me reading, so please bear with me through it. But if you have any questions again, jump in at any time. Uh, if I go too fast or I speak too soft, just let me know, OK. So it says here, thank you John Pope, 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. Real funeral cover is issued by Hanover Life 3 of Australasia Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as Real Insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you've provided when assessing your application. I know that has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single real funeral cover with the following cover. John Pope is covered for \$7500 in the event of death. In the case where death is accidental, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Once a life insured reaches A-35, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that life insured. This policy is an

insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you notice before doing so.

[23 minutes 21 seconds][Customer] : OK, OK.

[23 minutes 27 seconds][Agent] : If cover ends prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out.

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

[23 minutes 54 seconds][Agent] : Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point your total premium for your first year of cover is \$72.12 per fortnight. Your premiums are desi sorry. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 34% and 54%, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card, which you are authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you've provided to us, and this will include any legal notices we are required to provide to you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and SSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged the claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover. We recommend that you do not

cancel any existing policy until you have received and reviewed our policy in full. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation that we are sending you. So, John, may I please confirm do you understand and agree with the declaration, Yes or no?

[26 minutes 17 seconds][Customer] : Yeah, I do.

[26 minutes 19 seconds][Agent] : Excellent. Before we get everything sent out to you, John, while you have me on the phone, would you like any other information or would you like me to read any part of the PDS to you? So you, your line just broke up there, Was that a yes or no?

[26 minutes 30 seconds][Customer] : I'm happy to watch it get out, yes.

[26 minutes 38 seconds][Agent] : What other information would you like from me? OK, so no further information required. And would you like me to read any part of the PDS to you while you've got me on the phone?

[26 minutes 43 seconds][Customer] : No, that's the stage, no.

[26 minutes 53 seconds][Agent] : OK, awesome. Alright, well John, you're protected for the terms and conditions today. That first payment is scheduled for Monday, the 3rd of February, but if you need to change that, all you have to do is give us a call. OK, awesome. The number you've called in on today, you can save that under real insurance and we're open Monday to Friday from 8:00 AM to 8:00 PM, excluding public holidays. All right, awesome. John, is there anything else that I can help you out with while you have me on the phone today?

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

[27 minutes 28 seconds][Agent] : Awesome. Well, it's been an absolute pleasure helping you out. And thank you so much for giving me the time to do so.

[27 minutes 33 seconds][Customer] : Yep.

[27 minutes 33 seconds][Agent] : If there's anything further that I can assist you with, I'm the only Robert in sales happy to help out. No worries. You have a lovely evening. Take care, Robert. Yeah.

[27 minutes 38 seconds][Customer] : OK, so I just want, sorry, I'm watching the 9 game.

[27 minutes 58 seconds][Agent] : Anything else I can help you with? Too easy.

[28 minutes 1 seconds][Customer] : Yeah, I'm just writing the nine game contact. Do I need you to send a name?

[28 minutes 10 seconds][Agent] : I'm the only Robert in the sales team. I'll be happy to help out if I can.

[28 minutes 13 seconds][Customer] : Well, well, thank you very much.

[28 minutes 16 seconds][Agent] : No worries, John, you have a great evening. Take care. Cheers.

[28 minutes 19 seconds][Customer] : Thanks, man. Bye.

[28 minutes 20 seconds][Agent] : Bye.

[28 minutes 21 seconds][Customer] : Bye.