

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there. Edward, it's Karen calling from Montrose Life Insurance.

[7 seconds][Customer] : Yeah.

[7 seconds][Agent] : How are you?

[8 seconds][Customer] : Yeah. Well, I've been seeing yourself care.

[10 seconds][Agent] : That is great. Not too bad. Thanks.

[16 seconds][Customer] : Yeah. Yeah.

[12 seconds][Agent] : So I was just calling to follow up on the INCO income protection that's we would have you put through the earlier to help with that price information. Alright, sorry I'm losing my voice at the moment. Say yes. Before we continue to continue, can I get you to confirm your name and date of birth for me please?

[31 seconds][Customer] : OK. Edward Petrick. And my date of birth is 29th of the 10th 1997.

[38 seconds][Agent] : Fantastic, thank you very much. There. I will let you know that calls are recorded and the advice I provide is limited to the products we offer and assisting you to make a decision about whether a suitable if you need. We do not consider personal circumstances. Alright now, thank you very much for that enquiry. Do you currently have some life insurance, sorry, income protection in place or is it new for you?

[51 seconds][Customer] : OK, No, no new for me.

[1 minutes 2 seconds][Agent] : Yeah, OK. What made you decide to start looking into it now?

[1 minutes 7 seconds][Customer] : I just, I don't know. I mean the, the global climate at the moment is a bit tough out there.

[1 minutes 13 seconds][Agent] : Yeah.

[1 minutes 12 seconds][Customer] : So I just want to make sure that I, I have a safety net if something pain. Does that work?

[1 minutes 20 seconds][Agent] : Yeah, OK. Right. So with our income protection, it's designed to give you that Peace of Mind knowing that there's a lump monthly income benefit paid directly to you if you're unable to work due to a disabling sickness or injury and suffer a loss of income. OK, Now

it's there to help with those, you know, the living expenses and bills while you are recovering if your salary is interrupted. Alright, now as far as applying for our cover, it's really simple. We do it over the phone for you so you don't need to run around for medical checks, blood tests.

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

[1 minutes 56 seconds][Agent] : We do take you through some health and lifestyle questions over the phone and once the policy is in place, it will cover you until your policy anniversary following your semi, sorry, following your 65th birthday.

[2 minutes 10 seconds][Customer] : OK.

[2 minutes 11 seconds][Agent] : Now keep in mind that there are some exclusions at that, the Pol exclusions that apply as outlined in the policy documents as well.

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

[2 minutes 21 seconds][Agent] : Do you see a piece of mind of name that is up to 75% of your monthly pre tax income that would be available for you from \$1000. OK. And the other thing is, is were you aware that income protection premiums are generally tax deductible?

[2 minutes 42 seconds][Customer] : I was not aware. No.

[2 minutes 44 seconds][Agent] : Yeah. So depending on your policy structure, it could be made even more cost effective for you. You'd need to speak to a a your tax professional to find out how it does directly relate to you there. OK, alright now what I'll do is I'm going to take you through some some very simple questions regarding regarding your duties at work. You are a male New Zealand resident currently residing in New Zealand.

[2 minutes 57 seconds][Customer] : OK, yes.

[3 minutes 12 seconds][Agent] : Yep. OK, now alright, so before answering any of our questions, I it is important that you're aware of your duty to answer all of our questions accurately and honestly. Failure to do so could impact your cover at claims time.

[3 minutes 30 seconds][Customer] : Yep. That's all good.

[3 minutes 30 seconds][Agent] : Now, do you work at Do you work 15 hours or more per week? Excellent. Is your role of an administrative, managerial or professional nature where you spend the

majority of your time indoors in an office or clinical environment? Yep, beautiful. And are you required to perform any physical duties?

[3 minutes 37 seconds][Customer] : Yes, Yeah, Yeah, yeah. From time to time, yeah.

[4 minutes][Agent] : OK, so with the the physical duties means use for use of force in lifting, lowering, pushing, pulley throwing, carrying or otherwise moving, holding or restraining or operating machine machinery. Yep. OK. And do you perform heavy vehicle? Sorry, heavy physical duties, use heavy machinery or drive a vehicle. No. OK. And are you qualified skilled or semi skilled to hold the required license? Oh sorry. Or hold the required licenses to perform your role. Excellent. And do you work in any of the following fields? So aviation as a pilot or crew, Entertainment or sporting industry? Air Force, Army, armed forces? Or do you handle explosives?

[4 minutes 16 seconds][Customer] : Yep, yes, No, I work. I work in the hazardous industry though. I work for an LPG supplier.

[5 minutes 4 seconds][Agent] : OK, right.

[5 minutes 15 seconds][Customer] : Yeah, sorry. I am currently the national technical manager for them. So most of my time I spend in the office, but there are times that I go out to site and permit work for contractors and assist contractors in the work that they are doing. So, yeah, but I mean it's, it's probably a balance of 9090% in the office, 10% on the field.

[5 minutes 7 seconds][Agent] : And OK, so you're you're handling that kind of equipment or more in the office or Yep. OK, alright. And so is that closest clusters explosives.

[5 minutes 52 seconds][Customer] : It's flammable.

[5 minutes 55 seconds][Agent] : OK, Let me just bring up my Defi definition of explosives here, just so we want to make sure that we're capturing it right. That's all. OK so bare with me just need to find. Explosives OK, so working with explosives includes a job that involves some contact with, handling or transportation of any material, gas, chemical or device that has a potential to explode. Common industries are mining, diving, armed forces and some industrial AG, agriculture. Firearms are not considered as explosives for the purse purpose of this application. OK, so based on that definition, are you, do you handle explosives? Nope. OK, look, just wanted to make sure and just to

reconfirm that it is no to all of them. Excellent. Now do you regularly work underground or underwater, working heights above 10 meters, work offshore or carry a firearm? Excellent. All right, So that's the duty based assessment taken care of there. Now have you had a cigarette in the last 12 months?

[7 minutes 13 seconds][Customer] : No, I don't smoke cigarettes, but I do buy it.

[7 minutes 28 seconds][Agent] : OK. Now for the purpose of the application, vaping is actually considered in line with cigarettes.

[7 minutes 36 seconds][Customer] : Fine.

[7 minutes 35 seconds][Agent] : So we will answer yes to that. Capturing you as a smoker, OK?

[7 minutes 39 seconds][Customer] : Yeah, OK.

[7 minutes 40 seconds][Agent] : Now if for whatever reason you do choose to not smoke or vape anymore and you go 12 months or more without either, you can actually give us a call and apply to have that smoking status reviewed, OK, subject eligibility and I also need to confirm your employment status. So are you currently employed or self-employed?

[8 minutes 2 seconds][Customer] : I'm a full time employee of of Algas Limited New Zealand.

[8 minutes 7 seconds][Agent] : Yep, beautiful. Alright so I'm going to ask around your pre tax income. So to determine how much cover we can offer you, I'll provide a definition of our pre tax income, which is the total annual enumeration paid to you by your employer before tax, including salary and regular commissions or bonuses. However it ex. It's excluding the employer, Kiwi Saver and super contributions. So what is your annual income before tax?

[8 minutes 17 seconds][Customer] : Yep, Yep, Yep. 86 Thousand, 1200.

[8 minutes 45 seconds][Agent] : OK, so 86,500. Now what that means is you're able to choose from 100 thou. Sorry, you're able to choose from \$1 million up to \$5406.00 for the monthly benefit amount. How much would you like me to quote you one for that?

[9 minutes 6 seconds][Customer] : Say that again.

[9 minutes 8 seconds][Agent] : So you can choose from \$1000 a month up to 5406 dollars?

[9 minutes 14 seconds][Customer] : Yeah, the the highest one, please.

[9 minutes 17 seconds][Agent] : Yep, sure, we'll go with the \$5406.00 with your monthly benefit amount. Now the next part that you do have control over also is the waiting period and the benefit. So the waiting period is the non payment period. You must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Which waiting period would work better for you?

[9 minutes 40 seconds][Customer] : Yep, 30 days please.

[9 minutes 48 seconds][Agent] : Sure. Now the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. With this one, you are able to choose from six months, one year, two years or five years. Which one works for you?

[9 minutes 57 seconds][Customer] : Yep, six months would be fine.

[10 minutes 8 seconds][Agent] : Sure, no problems at all. All right, So what I'll do is I'll take you through those health and lifestyle questions I mentioned. That way we can make sure that we are looking at how the cover will actually work for yourself. There I will read through a pre underwriting disclosure and that outlines our responsibility to you in the collection, use of your personal information as well as your responsibility to us in providing the answer to our questions. That says 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. We will 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 and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into an inform protection 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 know as an insurer or which reduces the risk. We insure You have this, Judy, until the time we enter into the contract. If you fail to disclose the matter or you make a false statement, then ask to our questions, We may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this? Yes or no?

[10 minutes 58 seconds][Customer] : Yep, Yep.

[11 minutes 51 seconds][Agent] : Yeah, it's beautiful. Alright, so let's bring those questions up now. They're mainly a yes or no answer. I do need a clear yes or no response and the first one asks, are you a citizen or permanent residence of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[11 minutes 59 seconds][Customer] : OK, yes.

[12 minutes 11 seconds][Agent] : Excellent. Now have you been sorry? Have you ever had symptoms of, been diagnosed with, or treated for and tend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer, 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 motion you're on disease, any form of dementia including Alzheimer's disease or been told by a doctor that you have a condition that reduce your life expectancy? And in the last 10 years, have you used illegal drugs, abuse prescription medication or receive treatment or counseling for drug or alcohol consumption?

[12 minutes 30 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 17 seconds][Agent] : Excellent. So the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any proximate figures, words or height and weight ranges. So what is your exact height there please? Fantastic. And what is your exact weight?

[13 minutes 38 seconds][Customer] : 174 centimetres, 80 kilograms.

[13 minutes 47 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[13 minutes 56 seconds][Customer] : No.

[13 minutes 58 seconds][Agent] : Great. Now did I detect a bit of an accent just there as you were saying those numbers?

[14 minutes 3 seconds][Customer] : Yes, I'm a South African.

[14 minutes 6 seconds][Agent] : I thought so. You OK? I love the South African accent and I can barely pick that up with you.

[14 minutes 16 seconds][Customer] : Yeah, I've been here for a while. But I've also, I'm also sort of English, English raised South African and not Afrikaans raised S Africans. So there's a bit of a difference in the accent.

[14 minutes 29 seconds][Agent] : Right, Right. Yeah, No, A lot of South African accents are very strong, even if you've been in New Zealand for a long time. But I can could not pick up yours at all. So wow, until those numbers. All right, so moving on now, does your work require you to use explosives, travel to areas experiencing war, war or civil unrest or work offshore? And are you a employed or be self-employed?

[14 minutes 57 seconds][Customer] : No, I'm employed. Yes.

[15 minutes 6 seconds][Agent] : Have you been in your current occupation for at least 12 months and do you intend to change your current occupation in the next 12 months? OK, have do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt or placed in receives receivership, involuntary liquidation or under administration?

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

[15 minutes 37 seconds][Agent] : And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel, reside outside of New Zealand that is booked, or will be booking travel within the next 12 months?

[15 minutes 46 seconds][Customer] : No, yes, I have a trip back to South Africa in in January next year.

[16 minutes 4 seconds][Agent] : Oh. Oh yeah, beautiful. OK. Has it been a while since you've returned?

[16 minutes 10 seconds][Customer] : Yeah, I haven't haven't been there since I've moved here.

[16 minutes 14 seconds][Agent] : Oh, wow.

[16 minutes 13 seconds][Customer] : So it's heading on, heading on 6/6 years, yeah.

[16 minutes 18 seconds][Agent] : OK. Yeah. And will you be overseas for longer than three consecutive months? No. OK.

[16 minutes 25 seconds][Customer] : No, Yeah, just two weeks. Yep.

[16 minutes 28 seconds][Agent] : So just a a short stopover, is it basically Yeah. Oh, no, that's that's a really good length of time. It's enough to unwind, but not to become complacent. Complacent about going back to work.

[16 minutes 40 seconds][Customer] : Oh, well, I mean, it's, it's not really a trip to unwind. I mean, it's yeah, it's just it's a trip to very catch up with the people you haven't seen in a while, pretty much. So it'll be it'll be long. It's definitely not a break.

[16 minutes 49 seconds][Agent] : Yeah, yeah, yeah. Imagine what it was like before social media and, and like Skype and and FaceTime and all that kind of stuff. It was very hard, let me tell you. I'm old enough to be your mum, put it that way. All right. So I didn't get my first mobile phone until I was, oh, I would have been 18 and there was nothing what they are now.

[17 minutes][Customer] : Yeah, yeah. Imagine.

[17 minutes 20 seconds][Agent] : So, yeah. All right. Now the cover is actually worldwide 24/7. So no matter where you choose to travel, the cover will be in place. OK. And have you do you have existing income protection cover?

[17 minutes 39 seconds][Customer] : No.

[17 minutes 40 seconds][Agent] : Excellent and moving on from there. I've got some more medical history questions coming up for us again now. So again, have you ever had symptoms of being diagnosed with or treated for and can the seek medical advice and is following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cyst, including skin cancer, sunspots or Melanoma? Have you ever had an abnormal PSA test or enlarged prostate, Thyroid condition or neurological symptoms such as dizziness or fainting?

[18 minutes 3 seconds][Customer] : No, no, no, no, no, no, no, no.

[18 minutes 28 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas, Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or urinary tract disorder? Kidney disorder, blood disorder or disease?

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

[18 minutes 59 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma and back or neck pain or disorder.

[19 minutes 9 seconds][Customer] : I have back disorder, Sherman, Sherman disease.

[19 minutes 15 seconds][Agent] : OK.

[19 minutes 15 seconds][Customer] : But it is, yeah, it's a, it's a growth. It's a growth disorder. But yeah, I mean, it doesn't really affect my, my everyday life.

[19 minutes 26 seconds][Agent] : OK. Yeah, sure. All right. So we'll answer to that one and break it down a little bit further. It says are you on restricted work duties or have limited mobility? OK. And have you had symptoms requiring treatment in the last two years? OK. And did you have surgery to treat this condition?

[19 minutes 37 seconds][Customer] : No, no, no.

[19 minutes 55 seconds][Agent] : OK, beautiful and Arthritis, Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia and joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis, Osteopenia. Any defective hearing or sight other than which is corrected by glasses or contact lenses.

[20 minutes 5 seconds][Customer] : No, no, Nope, Nope.

[20 minutes 30 seconds][Agent] : Excellent. Alright, now, sorry, other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you waiting the results of any medical tests or investigations such as but not limited to any surgeries, X-ray scans, blood tests or biopsy?

[20 minutes 54 seconds][Customer] : I yes, of of course I've been to been to a medical professional in the last three years, but no, I'm not awaiting any test results or anything like that.

[21 minutes 4 seconds][Agent] : Yeah. OK. And what were the reasons for the test there like for for

going to the doctors?

[21 minutes 11 seconds][Customer] : I had mono once and I have sort of, I have umm, eczema that flares up every now and then that I need to go see a doctor for, to get a prescription for cortisone, umm, a cort cortisone ointment for it to subside. Umm, But yeah, other other than that, I can't really, there's nothing else that I can really, umm, been that springs to mind.

[21 minutes 35 seconds][Agent] : Right, OK.

[21 minutes 43 seconds][Customer] : Umm, yeah.

[21 minutes 44 seconds][Agent] : Right. So with the eczema, is that similar to dermatitis?

[21 minutes 51 seconds][Customer] : Yeah. I mean, I to be honest, I haven't, it hasn't really been diagnosed as something specific. I I'm guessing it is just lots of the dermatitis. Yeah, type of dermatitis.

[22 minutes 2 seconds][Agent] : Yeah, OK, alright. So dermatitis is on my pre approved list. Now with the mono, was that in the last three years?

[22 minutes 9 seconds][Customer] : Yeah, Yeah, yes, yeah.

[22 minutes 14 seconds][Agent] : Yeah. OK. All right. Now let me just have a quick look here. Make sure because we've got a pre approved list. I don't think mono is actually on that. All right, let me just have a look here. So bear with me, OK? Alright, so is that like a a cold and flu type thing? Is it?

[22 minutes 23 seconds][Customer] : Yep, yeah, it's it's the other name for it is glandular fever. And but I'm reading the definition now. It is infectious mononucleosis, also known as glandular fever, is an is an infection caused by the estein bar virus. Most people are infected by the virus as children. I don't know. Sorry.

[23 minutes 18 seconds][Agent] : You would not believe this. I I actually had glandular fever as a child.

[23 minutes 22 seconds][Customer] : Yeah, yeah.

[23 minutes 23 seconds][Agent] : Yeah, I was.

[23 minutes 24 seconds][Customer] : I mean, I don't know.

[23 minutes 25 seconds][Agent] : Yeah.

[23 minutes 25 seconds][Customer] : I, it was about a year ago where where I had a where I had a flare up, swollen glands and all of this stuff. And yeah, I went for blood tests and all of this, and then they came back and said that my, the levels of the XP viral virus inside my blood show that I've had a past infection.

[23 minutes 50 seconds][Agent] : Oh, OK.

[23 minutes 51 seconds][Customer] : Yeah. I don't know. Yeah. OK.

[23 minutes 53 seconds][Agent] : Right. Right. So it wasn't an active one. It was his last one.

[23 minutes 55 seconds][Customer] : I, I do understand that once you've had glandular fever, it does sometimes it flared up again throughout your last. So I'm thinking that's probably what it was.

[24 minutes 6 seconds][Agent] : Oh, OK, right. I've I hadn't actually heard that I had granular fever when I would have been about 1415. Yeah. And it's highly contain.

[24 minutes 14 seconds][Customer] : Yeah, yeah, I guess it's, I guess it's a virus.

[24 minutes 32 seconds][Agent] : Yeah.

[24 minutes 23 seconds][Customer] : So you, you obviously, I mean, if your immune system, if your immune system is struggling, I had COVID.

[24 minutes 42 seconds][Agent] : Oh OK, right. Alright So what I will do is because that's not on my pre approved list so I'll just grab some more information with regards to that.

[24 minutes 32 seconds][Customer] : I had COVID 4 guns four times and yeah that, that flare up happened off to the last time, uh, that I had COVID, so yeah.

[24 minutes 54 seconds][Agent] : So so it's mono mononucleosis. I suppose this could describe the reason for the consultation, including symptoms and diagnosis. So, and it was swollen glands.

[25 minutes 14 seconds][Customer] : Yeah, swollen glands, a bit of a fever, but yeah, those, those were the symptoms that I had. And yeah, they just sort of subsided by themselves. I got given, I got given some anti inflammatories and some pain medication just because it's really uncomfortable with the swollen glands. But yeah, I mean, they subsided, subsided on their own.

[25 minutes 38 seconds][Agent] : Yep, Yep, yeah, sure. Look, no problems at all.

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

[25 minutes 46 seconds][Agent] : Alright, so I'm just capturing here that it's you had the swollen glands and fever after a bout of COVID-19, OK. And so the testing actually found that it was it was on its way decrease was it?

[26 minutes 2 seconds][Customer] : Well, they just say that it it shows that I I had traces of the it's been bar virus, but it does not show that the levels are the levels were not consistent with a current a current infection.

[26 minutes 20 seconds][Agent] : OK?

[26 minutes 20 seconds][Customer] : It's trying to past the past infection.

[26 minutes 24 seconds][Agent] : Yep, sure. OK. Then it says when did it occur? So that was around 12 months ago.

[26 minutes 33 seconds][Customer] : Yeah, I'll try. Probably. Probably. Yeah, probably now about 12 months ago.

[26 minutes 40 seconds][Agent] : OK, OK. And so it says please provide details of medical tests. So examination X-ray scans, blood tests or what OPS including dates of the results.

[26 minutes 37 seconds][Customer] : Yeah, Yes. Yep.

[26 minutes 54 seconds][Agent] : So it was an examination and blood tests and it showed swollen glands and. So it's swollen glands and signs of inactive. OK, alright. And so is any further investigational treatment plan? If so, when and please advise if a full recovery has been made.

[27 minutes 43 seconds][Customer] : No, no, Yeah, yeah.

[27 minutes 51 seconds][Agent] : Yep. OK alright, now after what you've already told me about, are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the next two weeks and other than what you've already told me about, I have you ever during your working career required more than two consecutive weeks off work due to illness or injury.

[28 minutes 33 seconds][Customer] : Bye.

[28 minutes 27 seconds][Agent] : OK, alright, OK. Now we'll move on to two family history questions. Now, these are with regards to your immediate biological family, so it'll be your parents and siblings only. So to the best of your knowledge, have any of your immediate family, living or deceased, ever

been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[28 minutes 55 seconds][Customer] : Yep, no.

[29 minutes 11 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 50? Excellent. And now the last question is other than one off events, for example vouchers, do you Enga sorry do you engage in or intend to engage in any of the following aviation other than the fare paying passengers, airline motor racing, parachuting, mountaineering, and sailing, scuba diving deep the 40 meters, cable wreck diving or any other hazardous activity? No, I would not do any of them myself either. I'm way not that adventurous.

[30 minutes 1 seconds][Customer] : No, not then.

[30 minutes 1 seconds][Agent] : I'm scared of heights and stuff.

[30 minutes 5 seconds][Customer] : I'm not not a not a adrenaline donkey at all.

[30 minutes 5 seconds][Agent] : Yeah, no, no, I'm look I'm petrified of heights and sharks. So it's bad enough working on a 6th floor of a building where I am and if I go past my oh I wouldn't even I'd be lucky to go up to my waist in a beach because my fear of sharks. So no. And especially if I can't see the bottom below me either.

[30 minutes 34 seconds][Customer] : Yeah, yeah, yeah.

[30 minutes 35 seconds][Agent] : Alright now I will let you know.

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

[30 minutes 37 seconds][Agent] : Also with the cover is that your premium is stepped, which means it will generally increase each year as your age and there is also a rehabilitation benefit included in your policy, so it can assist you with returning to work if you ever did have to make a claim.

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

[30 minutes 55 seconds][Agent] : All right now in reference to health and lifestyle application, your answers, your application needs to be referred to the underwriter for assessment. Now that's based on the Bono. So what I'll do is I'll collect your payment details, read your declaration so I can get this

assessed by the underwriter. Now for the 5406 dollars monthly benefit with the 30 day waiting period and a six month Ben benefit. It's a fortnightly premium of \$47.20 a fortnight. How does that sound for you there?

[31 minutes 5 seconds][Customer] : Yep, yeah. That's not bad.

[31 minutes 33 seconds][Agent] : Yeah.

[31 minutes 34 seconds][Customer] : Yep.

[31 minutes 33 seconds][Agent] : OK. Alright. Now, So what we'll do is the commencement of your policy will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now and we will send you out all your policy information to your e-mail and postal address and I can accept that on your behalf. Excellent. So what I'll do is I'll enter your preferred method of payment and what day you'd like those payments to come out. So let me just bring that up. And what is your address there, please? Yep, Yep, Yep.

[32 minutes 14 seconds][Customer] : 4B RA Rangi Road, Saint Peters.

[32 minutes 30 seconds][Agent] : OK. And it's 1071 for the postal code.

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

[32 minutes 35 seconds][Agent] : OK, Let me get that one in there. And that is also your postal address. Excellent. Now I have got your e-mail as being EDUARD tpetrick@gmail.com.

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

[32 minutes 57 seconds][Agent] : And what day works best for payments to come out for you? Yeah.

[33 minutes 3 seconds][Customer] : Oh, I mean, if you I don't know, it doesn't doesn't really matter.

[33 minutes 9 seconds][Agent] : Do you prefer to set up for when you get paid or is there a particular day like you like?

[33 minutes 8 seconds][Customer] : Yeah, well, I'm I've been paid monthly.

[33 minutes 13 seconds][Agent] : Yeah, OK. Do you want to do it as a monthly payment then?

[33 minutes 14 seconds][Customer] : So if the fortnight, the full monthly payments are are difficult to, you know, because it doesn't, it doesn't, it doesn't really matter. It doesn't really matter. I mean, we

can if you wanted. If we, if there's an option to do a monthly payment, then I mean any day after the 20th of each month, I get paid on the 20th.

[33 minutes 37 seconds][Agent] : Oh, sure, no problems. Let me switch it over to monthly for you because you can do it fortnightly, monthly, your annual system just to talk to about fortnightly, fortnightly, that's all.

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

[33 minutes 47 seconds][Agent] : Alright, so the monthly premium is \$102.27 a month and let's bring that calendar back up for us after the 20th. OK, let me bring that up now.

[34 minutes 12 seconds][Customer] : Yeah. No, no, no. Monday, the 21st of Next.

[34 minutes 5 seconds][Agent] : So how about we do the Monday the 21st of October or do you want to make it 25th or excellent and then it'll come out on the 21st of every month for you going through after that.

[34 minutes 23 seconds][Customer] : OK. Yeah, that's it.

[34 minutes 23 seconds][Agent] : OK, now do you like the payments coming out of an A bank account or a Visa MasterCard?

[34 minutes 32 seconds][Customer] : Yeah, I think off a Visa card would be better.

[34 minutes 36 seconds][Agent] : Yep, that's absolutely no problems at all. We do fully encrypt that on the system. So for security purposes, well, obtain your card details. The call recording will stop and recommend after you've clicked your data. None. None. Congratulations, that has been successfully registered and fully encrypted on our system for you. Please be advised that the call recording is now received for quality and monitoring purposes.

[36 minutes][Customer] : Yep.

[36 minutes 1 seconds][Agent] : Now let me just get that through, just confirming that you are authorized to debit from that card you've provided me with.

[36 minutes 8 seconds][Customer] : Yes, yeah, yeah.

[36 minutes 10 seconds][Agent] : Excellent. Thank you very much there. So I'll send it off to the underwriters. What I'll do now is read through a declaration so I can send that off to be assessed. I

don't foresee any problems and they should hopefully get back to us pretty quickly. If it comes back with no changes to what we've discussed, I will process that through for you. If there is anything different, we will make sure that I'm we speak to you before we process it though. OK, now it says thank you Edward Patrick, It is important you understand the following information. I'll 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 Income Protection Insurance is issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ 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 advised service. The advice you provided to you is limited to assisting you to make a decision about whether One Choice Income Protection Insurance is suitable for your needs on the basis the information you provided to us about the 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 and cover and that consider that the premiums are affordable. We will send you a copy of our financial advice Disclose Financial Advice Disclosure statement which sets out more information which can assist you to decide with act on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents form the basis of your contracted insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, Yes or no?

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

[38 minutes 26 seconds][Agent] : Thank you. 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've agreed to take out a single one choice Income Protection policy with the following cover fed with Petrick a monthly amount insured amount of \$5604.00 with a PA waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the

event of a claim may be less than the monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness injury. Your income benefit can also be reduced if you receive any if you receive other disability payments or offsets from other sources. Your cover expires on October 21, 2063 at 12:00 AM. Your premium for the first year of cover is \$102.27 per month. Your premium is set, which means that we calculated it each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each year, and you can opt out of this. Included in your premium is an amount payable to GFS between 26% and 56% of each P premium. Your premium will be deducted in accordance with the authority you provided to us. AM Best is rated Pinnick with AB plus financial strength good and a triple B minus issue. A credit rating with an outlook is 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 provided us with an e-mail address, 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. During which you may cancel your policy and any premium you may have paid will be refunded in full. Unless you've lodged a claim, there is no refunded premiums after the cooling off. Do you understand and agree with the declaration, yes or no? And would you like any other information or would you like me to read any part of the policy document to you, Yes or no?

[40 minutes 51 seconds][Customer] : Yes, no, I'm good.

[41 minutes 1 seconds][Agent] : Beautiful. Alright, so I'm sending that off to the underwriters now. As soon as I do hear anything back, I'll either process that through for you so we can get in the place as soon as possible. If there's any changes, I'll make sure I do speak to yourself, but that's underway. OK. All right, No problems. Look, thanks so much for your time there this afternoon. And I do hope you have a wonderful rest of your day.

[41 minutes 17 seconds][Customer] : Sweet as thank you.

[41 minutes 24 seconds][Agent] : OK.

[41 minutes 25 seconds][Customer] : Thank you very much.

[41 minutes 26 seconds][Agent] : All right, My pleasure. Take care. Thanks.

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

[41 minutes 29 seconds][Agent] : All right, bye.