

[44 seconds][Agent] : Thank you so much for your patience, Mark. I've got Ashton here on the line. He'll be able to assist you from here. And Ashton, just letting you know, full ID has been done with Mark. Go ahead. Thank you. Hey, good evening, Mark. My name is Ashton. How are you?

[1 minutes][Customer] : I'm good. How are you?

[1 minutes 1 seconds][Agent] : I'm doing great. Thanks a lot for asking. Umm, my colleague mentioned there that you were looking into the income protection insurance with us, is that correct? Yeah. OK, no problem. So, So what I'll do for you? The process is very simple. OK? Umm, we do it all over the phone for yourself. OK.

[1 minutes 11 seconds][Customer] : Yeah, instead of the insurance, Yeah.

[1 minutes 22 seconds][Agent] : Umm, and I will let you know. Calls are recorded. Any advice I provide is limited to the products we offer. We're assisting you to make a decision about whether a suitable for your needs. We do not consider your personal circumstances. So what I'll do for you here first, Mark, is I'll just open up some information for you now with the income protection insurance, OK? Umm, were you looking at this money to support like umm, any particular areas? Like was that to support like umm, like a mortgage or bills for yourself?

[1 minutes 56 seconds][Customer] : I need it because sometimes I I have a practice that's why I need a income protect. I have I need that instead of like insurance because I think they they cannot put me on leave.

[2 minutes 8 seconds][Agent] : Yeah, OK. And So what you what did you say? You have you have what? Sorry, uh Di you said diabetes.

[2 minutes 13 seconds][Customer] : I don't know when I just yeah, I definitely, I try this, I've tried this.

[2 minutes 26 seconds][Agent] : Oh, arthritis. Oh, sorry, sorry about that, Sir. OK, I understand. So with the process, we'll note that arthritis down in the system would because you checking the eligibility, OK, let you know firstly how the insurance works and then we can be able to go through and check the eligibility for you and then help you out with the cover. All right. Now how it works with us, Mark, is that we provide here different options that you can also do with us. Just to clarify your titles, Mr. and your male New Zealand resident currently residing in New Zealand, is that correct?

[2 minutes 39 seconds][Customer] : Yep, Yep, Yep, Yep, that's correct.

[3 minutes 5 seconds][Agent] : Great. Now how it works that we provide you with a monthly income benefit that gets paid directly to you. OK, So it's not going to be paid towards any banks lawyers. You'll receive the money in your account if you are unable to work due to a disabling sickness or injury and you suf and you suffer loss of income. OK.

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

[3 minutes 25 seconds][Agent] : So that can be able to support in areas for example like your bills, your salary if it was interrupted, living expenses, right, You can use that money towards any area. OK. Now what we offer is an income benefit of up to 75% of your monthly pre tax income and it's a very simple post. As I mentioned earlier, we checked the eligibility over the phone. Once it is in place, you will be covered until your policy anniversary following the SI following your 65th birthday. Keep in mind there are some exclusions that apply as outlined in your policy document. Now what I'll do for you here, Mark, is we'll just ask you a few questions in relation to your occupation, OK? Then we can be able to go through and check the structure of the income protection you would like to have. OK.

[4 minutes 13 seconds][Customer] : Yep, Yep, sure.

[4 minutes 22 seconds][Agent] : Now just a handful of questions here and it's just a yes or no answer letting you know. First, before answering any of our question questions, it is important that you are aware that your duty, I'm sorry that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover at claims time. So the first question is confirming, do you work 15 hours or more per week?

[4 minutes 53 seconds][Customer] : Yes.

[4 minutes 55 seconds][Agent] : Great to hear. And then confirming 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, yes or no?

[5 minutes 14 seconds][Customer] : Can you, can you repeat that again?

[5 minutes 16 seconds][Agent] : Yeah. So this is just confirming your occupation, right?

[5 minutes 16 seconds][Customer] : Sorry, no.

[5 minutes 20 seconds][Agent] : So it's asking you, 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, yes or no, No problem. And then confirming do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

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

[5 minutes 53 seconds][Agent] : And then confirming are you qualified skilled or semi skilled or hold a required license to perform your role? Yes or no? Good to hear. Do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, armed forces? Or do you handle explosives? Yes or no?

[6 minutes 6 seconds][Customer] : Yes No.

[6 minutes 28 seconds][Agent] : Good to hear. Do you regularly work underground or underwater? Work at heights above 10 meters, Work offshore, carry a firearm or drive long haul? Yes or no?

[6 minutes 45 seconds][Customer] : No.

[6 minutes 48 seconds][Agent] : No problem. And what is your occupation?

[6 minutes 52 seconds][Customer] : I am working on a factory.

[6 minutes 56 seconds][Agent] : So factory work?

[6 minutes 58 seconds][Customer] : Yep. Seen late.

[6 minutes 59 seconds][Agent] : Yeah, no problem at all. Great. So now we can look at the structure of the income protection for yourself, Mark. OK, now confirm.

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

[7 minutes 9 seconds][Agent] : Have you had a cigarette in the last 12 months? Yes or no?

[7 minutes 14 seconds][Customer] : No.

[7 minutes 15 seconds][Agent] : Good to hear nice and healthy decision there Good on you and just confirm me. Next is your employee employment status.

[7 minutes 31 seconds][Customer] : Employed.

[7 minutes 25 seconds][Agent] : So which is confirming are you currently employed or self-employed

employed. Great. Now the next thing we'll need is the is your pre tax income. So your pre tax income is the total and you'll umm remuner sorry remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses. However, excluding employee, Kiwi Saver and Super contributions, what is your annual pre tax income? That's no problem. We can use for example like last year. So do you know what your pre tax income was last year? So what that means is basically what is your annual income before tax? That's right.

[8 minutes 6 seconds][Customer] : I'm not sure like all together I'm not totally sure how much 'cause I'm getting 2300 every fortnight.

[8 minutes 38 seconds][Agent] : \$2300 every fortnight and that's and that that amount is before tax. Is that correct? OK, so I can work that out for you. Oh, that's after tax. OK. What what do you what is it before tax?

[8 minutes 46 seconds][Customer] : Yeah, N not after tax of before tax is around 3200.

[9 minutes 2 seconds][Agent] : Thank you. All right, so I can work that out for you here. OK.

[9 minutes 9 seconds][Customer] : Yeah, that's 490.

[9 minutes 6 seconds][Agent] : And that's fortnightly you said, right, OK, so that comes to 83 dollars, 83,200 OK, annually, All right.

[9 minutes 23 seconds][Customer] : Oh.

[9 minutes 23 seconds][Agent] : And now then you just want to confirm in regards to based on your duties and income, you can select a monthly benefit amount which is from \$1000 as the minimum and it's up to a maximum of \$5199. What amount would you like me to quote on? So this is what this is, is selecting an amount that you would like us to pay you in the event you would suffer a illness or sickness, right? So sorry, illness or injury, OK? And this is the market benefit that we pay to you. OK, so I'll let you know. Again, it's a minimum of \$1000 to a maximum of \$5199. What would you like me to select 5000? Yep. Let's have a look at that for you. Now. The next year you can be able to select different options for the waiting period and benefit. Now the waiting period mark is the non payment period that you must wait before the income benefit is payable after the insured event. So you can choose either 30 days or 90 days. Which waiting period would you like me to select for you?

[10 minutes 19 seconds][Customer] : Birthday 90 days. Order, sorry, was done right 930 days.

[10 minutes 57 seconds][Agent] : Or 30 days or 30 days? OK. And the benefit. Is the maximum amount of time that we will pay the income benefit for anyone I'll injury or illness, you can choose four different 4 differences. So the first one is 6 months, one year, two years or five years. Which benefit. Would you like me to select?

[11 minutes 31 seconds][Customer] : One year.

[11 minutes 33 seconds][Agent] : Yeah, one year. OK, no problem. So now what we'll do for you Mark is we'll go through and check the eligibility. OK, now it's just answering yes or no to the questions. I'll let you know what the outcome is, umm what level, what what your income protection is looking like. Then we can help you with that today. Then it's all done.

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

[11 minutes 53 seconds][Agent] : So I'll read you firstly out your pre underwriting disclosure. Please be aware of calls are recorded for quality 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 to other service providers for the purpose of administering your policy or handling claims. A 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 income protection contract. You have a legal duty to provide to us any information you know or could recently be expected to know, which may affect our decision to ensure you and terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the best. We ensure you have this duty until the time and change of the contract. If you fail to disclose a matter or make a false statement answer to our questions, you 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? Great, so the first? Is confirming Are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[13 minutes][Customer] : Yes, Yes.

[13 minutes 16 seconds][Agent] : Very good. Have you ever had symptoms of, been diagnosed with or treated for, or intend 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? Yes or no lung disorder excluding asthma, sleep apnea or pneumonia. Yes or no cancer or leukemia, excluding skin cancer. Yes or no Anxiety, depression or stress? Require medical treatment or any other mental health disorder?

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

[13 minutes 56 seconds][Agent] : Have you been diagnosed with a terminal illness, multi neuron disease in the form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that'll reduce your life expectancy? Isn't it? In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption? 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 doesn't allow me to enter any approximate figures. Words of height and weight ranges. What is your exact height in centimeters or feet and inches? Mark, thank you so much. And what is your exact weight? OK. No problem. So we can use off last memory, OK. So we can put down 56 and is that 56 kilos? Thank you. So just to clarify, it's 5 feet, 4 inches and 56 kilos, is that all correct? You confident with that?

[14 minutes 10 seconds][Customer] : No no, I'm 5.4 5556 Yes yes.

[15 minutes 28 seconds][Agent] : That's OK. Like I said, we can use off last memory. OK, so that's no problem. So that's I was just confirming. So it's 5 feet 4 inches and 56 kilos. You confident with that? No problem. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Yes or no?

[15 minutes 19 seconds][Customer] : If I, if I have to check it again, like 'cause we don't have any, you know, high pressure here, Yes, yes, yes, no.

[15 minutes 48 seconds][Agent] : No problem and it's just confirming a bit about your occupation. OK. Does your work require you to use explosives, travel to areas experiencing war or civil unrest,

or work offshore? Yes or no? Are you A employed or B self-employed? Thank you. Have you been in your current occupation for the last 12 months, yes or no? Do you intend to change your occupation in the next 12 months, yes or no? Sorry, I just missed that mark. Was that a yes or no? No problem. Do you have a second occupation that generates a taxable income? Yes or no? Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? Yes or no to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS yes or no?

[16 minutes 4 seconds][Customer] : No, A yes and no, No, no, no.

[17 minutes 6 seconds][Agent] : Do you have different plans to travel or reside outside of New Zealand? Example book the will be booking travel within the next 12 months, yes or no, No problem with the travelling mark in the future if you travel you are covered worldwide when travelling.

[17 minutes 15 seconds][Customer] : No, W sorry. What's that?

[17 minutes 21 seconds][Agent] : OK, so you have that Peace of Mind then moving forward I was letting you know if you, if you intend to travel in the future, you are covered worldwide when you travel.

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

[17 minutes 34 seconds][Agent] : So you have that Peace of Mind, yes. Do you have existing income protection cover?

[17 minutes 38 seconds][Customer] : Yeah, then no.

[17 minutes 43 seconds][Agent] : Yes or no, No problem. And then confirming next year. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes based blood sugar? Impaired glucose tolerance when pet fasting glucose yes or no? Very good chest pain, high cholesterol or high blood pressure? Yes or no 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? Disorder of the stomach, bowel, gallbladder or pancreas? Yes or no. Hepatitis or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or

urinary tract disorder?

[18 minutes 4 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no.

[18 minutes 57 seconds][Agent] : Kidney disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma, back or neck pain.

[19 minutes 13 seconds][Customer] : Yes.

[19 minutes 14 seconds][Agent] : Sorry.

[19 minutes 15 seconds][Customer] : Sorry. So just asthma.

[19 minutes 18 seconds][Agent] : Oh, I see. So we don't have to disclose childhood asthma, It's saying excluding childhood asthma. OK.

[19 minutes 24 seconds][Customer] : Yep. I'm sorry. No.

[19 minutes 24 seconds][Agent] : So yeah, that's OK. So what we mean is childhood asthma is diagnosed between the ages of zero to 17 and last symptoms of asthma seized before age 18. Is that correct for yourself?

[19 minutes 36 seconds][Customer] : OK, sorry. Yep. No, I didn't.

[19 minutes 38 seconds][Agent] : OK, no problem also, So I'll just clarify. Sleep apnea or asthma excluding childhood asthma, yes or no? Great. Back or neck pain or disorder?

[19 minutes 47 seconds][Customer] : No, No.

[19 minutes 51 seconds][Agent] : Yes or no Right here. Arthritis, chronic pain, Gout, pedestrian injury, Chronic fatigue. Sorry. Chronic fatigue. Syndromal fibromyalgia.

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

[20 minutes 7 seconds][Agent] : Yeah. So then we'll confirm here based on your response. Please answer yes or no for each of the following Arthritis, yes or no.

[20 minutes 16 seconds][Customer] : Yes.

[20 minutes 18 seconds][Agent] : And then it's confirming. Is it osteoarthritis, yes or no? Is it rheumatoid arthritis?

[20 minutes 24 seconds][Customer] : No, yes. I'm sorry.

[20 minutes 30 seconds][Agent] : So yeah, so I'll just confirm there's there's a few here that we

confirm. No, that's OK. No problem. OK, so it's confirming here. I'll just bring it up for you. So it's confirming is it rheumatoid arthritis? So as long as so sorry, umm Sergeant, is arthritis, autoimmune arthritis or psoriatic arthritis, yes or no? No problem. OK, and I'll just confirm. Sorry, that one was confirming. Umm, so umm sero negative arthritis. So I just mispronounced that. OK. So yours you mentioned was Remo told arthritis, is that correct?

[20 minutes 59 seconds][Customer] : Yes, Yes. Yes.

[21 minutes 25 seconds][Agent] : OK, then confirming next. So we've captured in the arthritis now we can move on. The next one is confirming chronic pain. Yes or no? Doubt. Yes or no. Repetitive strain injury? RSI or occupational overuse syndrome? OOS. Yes or no? Thank you. Clinic Fatigue syndrome, Yes or no. Fibromyalgia. Yes or no?

[21 minutes 35 seconds][Customer] : No, No, No, no, no, no.

[21 minutes 59 seconds][Agent] : No problem. So now we can move on to a new question. Joint or muscle pain? Ligament injuries, including replacing or reconstructive surgery. Yes or no. Osteoporosis or osteopenia? Yes or no, Any defect of yielding or sight other than which is corrected by glasses or contact lenses? Yes, Hello. OK, So with yourself, so does this do you have glasses or contact lenses?

[22 minutes 10 seconds][Customer] : No, no, yes, that's it.

[22 minutes 35 seconds][Agent] : Glasses. OK. Now what we're confirming here just to clarify with you, because it's saying any defect of yielding or sight other than which is corrected by glasses or contact lenses. So do you have any hearing or sight issues other than using glasses or contact lenses? OK, great. No problem because that's what we're confirming. OK, So it's asking any, any defect of hearing or sight other than which is convicted by glasses or contact lenses, yes or no?

[22 minutes 56 seconds][Customer] : No, aye, aye, no.

[23 minutes 11 seconds][Agent] : No problem at all. Thank you. And then it's confirming next is other than what you have already told me about. In the past three years, have you sought medical advisor treatment by a medical practitioner or specialist? Or while you're awaiting the results of any medical tests or investigations such as blood limited to any surgeries, X-rays, scans, blood tests or biopsy?

Yes or no, Very good. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

Yes or no? Other than what you have already told me about, have you ever doing your working career required more than two consecutive weeks of work due to illness or injury? Yes or no?

[23 minutes 38 seconds][Customer] : No, no, no.

[24 minutes 6 seconds][Agent] : Very good. And then confirming the last three questions. So this one here is based off your family history. So it's confirming immediate family only referring to your mother, father, brothers or sisters, that's all.

[24 minutes 21 seconds][Customer] : Yeah.

[24 minutes 20 seconds][Agent] : OK, so it's just going to asking you 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 eponymous polyposis? Yes or no? To the best of your knowledge, have any of your immediate families suffered from cancer, heart condition, stroke or other haverichi disease prior to age 60? Yes or no?

[24 minutes 35 seconds][Customer] : No, no.

[24 minutes 49 seconds][Agent] : Very good to hear. And the last? Can be all done other than one of the disc certificates or vouchers. Did you engage in no intent to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable with diving or any other hazardous activity. Yes or no?

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

[25 minutes 14 seconds][Agent] : No problem at all. Well, thanks for for going to that with me. Mark. That's all the questions completed for you. OK, so let's have a look at the results for you here, then we can help you out. OK, so I'll just load this up for yourself. OK, great. There we are. So about great news for you, Mark you, your application has been approved with the following terms. So we have a maximum benefit amount and benefit. \$5000 and two years due to UP riders and there is an exclusion listed down here for the arthritis. No benefit will be payable for any disabling, so any

disability, condition, disease, disorder, treatment or complications related to or rising from arthritis, including rheumatoid arthritis. So, so low negative arthritis, autoimmune arthritis or psoriatic arthritis. Premium adjustment due to upright is there. Does that all make sense for you? Yeah.

[26 minutes 36 seconds][Customer] : Yep, that's right.

[26 minutes 38 seconds][Agent] : So what we've got here for yourself, OK, is with the insurance.

[26 minutes 52 seconds][Customer] : Yeah.

[26 minutes 42 seconds][Agent] : So we have your monthly benefit amount of \$5000 of income protection with a waiting period of 30 days and a benefit period of one year. And that's providing you with a premium of \$61.01 per fortnight. How does that sound for you, Mark?

[27 minutes 12 seconds][Customer] : How much is it?

[27 minutes 9 seconds][Agent] : Are you comfortable with that \$61.01 per fortnight?

[27 minutes 17 seconds][Customer] : Yeah, that's good.

[27 minutes 18 seconds][Agent] : No problem. Also wanted to let you know that included in your policy is a rehabilitation benefit which can assist you to return to work if your premium is stepped, which means it'll generally increase as you age. In addition to this, in addition, this policy has automatic indexation which means each year you sum it should all increase by 3% until you reach the maximum benefit of \$15,000 per month with associated increases in premium. You can opt out of this automatic indexation each year. So what we can do for you now for yourself, Mark, is very simple. We can go through now and get this organized for you. Now, the process we have is very simple. We'll send it out the documentation to your e-mail that you will be able to receive today. Also a hard copy document sent out to your post, OK. That way you can be able to have a read to the documentation at home. And then for the payment process, you don't have to make any payments immediately today. You can nominate the preferred payment day that works best for you. OK, And then what I'll do once we set that up is I'll then just transfer you back to my team and they can be able to help with the cancellation for your life insurance.

[28 minutes 25 seconds][Customer] : Yep, Yep. Thank you.

[28 minutes 34 seconds][Agent] : OK, my pleasure. Now just clarify, I've got the information correct

here. What is your address?

[28 minutes 44 seconds][Customer] : 31212 District Aishwarya.

[28 minutes 48 seconds][Agent] : Perfect. And that's in the hands speed.

[28 minutes 51 seconds][Customer] : Yep. Hampstead.

[28 minutes 53 seconds][Agent] : That's it. And your home address and postal address are the same.

[28 minutes 57 seconds][Customer] : Yep, the same. That's correct.

[28 minutes 58 seconds][Agent] : Your contact number is 0272382920 and your e-mail was russellandtevis23@gmail.com.

[29 minutes 13 seconds][Customer] : Yes, that's correct.

[29 minutes 18 seconds][Agent] : OK, perfect. All righty. So we can note down now the preferred payment date for yourself. What day works best for you, Sir?

[29 minutes 28 seconds][Customer] : So I get paid every Thursday or every Friday?

[29 minutes 33 seconds][Agent] : OK, no problem. So while we we generally deduct the money in the morning, So what day would you prefer? Yep, no problem. So we can do the earliest, either this Thursday or Friday. Which works best for you? Yeah, no problem at all. And with the payment method, we can note down using direct debit with an account number or Visa or MasterCard. What would you prefer?

[29 minutes 42 seconds][Customer] : About in the morning this Friday bank what? What is it about the one sorry direct debit?

[30 minutes 15 seconds][Agent] : So we can use either data debit with an account number, or we can use your Visa or MasterCard direct debit, no problem. And what is the account number for that? When you're ready, that's fine. Do you take your time? Yes. Yep, Yep, Yep.

[30 minutes 32 seconds][Customer] : Sorry 06 0837, 02851 2400.

[30 minutes 56 seconds][Agent] : I'll just confirm it's O 608-370-2851 to four double O and that's ANZ Bank New Zealand.

[31 minutes 5 seconds][Customer] : Yep, yes.

[31 minutes 10 seconds][Agent] : And is that just under your full name, Mark Russell Tevitz?

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

[31 minutes 16 seconds][Agent] : Thank you so much. Now when using the account number, I just want to confirm with you, do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that all correct?

[31 minutes 28 seconds][Customer] : Yes.

[31 minutes 29 seconds][Agent] : Thank you. Happy to set up a direct debit authority without signing a form, is that correct?

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

[31 minutes 38 seconds][Agent] : Have you canceled a direct debit authority for one choice with clinical life initiated in the last nine months on the account you are providing, Yes or no?

[31 minutes 48 seconds][Customer] : No.

[31 minutes 49 seconds][Agent] : You'll be 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 authorize your bank to allow political life to ease the initiator for one choice to direct debit this account in accordance with these terms and conditions. You agree to this.

[32 minutes 7 seconds][Customer] : Yes.

[32 minutes 9 seconds][Agent] : So the last thing I'll do for you now is I'll read out your the declaration to you. OK. Now that's just confirm your understanding and then that'll be all done. All right. So just bear with me for a quick moment there. Mark, let me just bring up the declaration for you. Thanks a lot for holding there, Mark. So I've got this for you here. So just reading. Thank you, Mark Russell Debitz. It is important to 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 on choice. Income Protection Insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue an arrange this insurance on its behalf. GFS is licensed by the Financial Market Authority to provide a financial advice 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 of information you provided to us about your general circumstances. When providing this advice, you've not considered the specific the specific financial needs or goals, or considered any of 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 whether to act on any advice we provide. Can you please confirm that you understand and agree to this Yes or no? To answer the application questions in any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you're providing 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?

[34 minutes 29 seconds][Customer] : Yes, yes.

[34 minutes 51 seconds][Agent] : Thank you. By going to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out at any time by contacting us. You have agreed to take out a single One Choice Income Protection insurance policy with the following cover for Mark Boswell Tevis. A monthly insured amount of \$5000 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit pay. So 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 a is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your your your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. In addition to the standard exclusions contained within the policy document, the following exclusions apply for Mark Russell Tennis Income Protection benefit. No benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from arthritis, including rheumatoid arthritis. So go negative arthritis ultra new arthritis or so that the sorry or so that the arthritis your. The cover expires on October 25th, 2064 12:00 AM. Your premium for

the first year of cover is \$61.01 per fortnight. Your premium is that which means it'll be calculated 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 or between 26% and 56% of each premium. The premium will be deducted in accordance with the authority you've provided to us. AM Best is rated Pinnacle with AB plus financial strength good and triple B minus issue of credit ratings and outlook of stable. You can read more about these ratings on our website than in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product which you needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid or be refunded in full. Unless you have lost a claim, there is no refund of premiums after the cooling off. And the last two questions for you Mark can be all done. Do you understand and agree with the declaration? Yes or no? Would you like any other information now or would you like me to read any part of the policy document to you? Yes or no? No problem, Mark. So congratulations, that is all done for you. OK, Now what I'll do for you here to mention. Oh, sorry, go ahead.

[37 minutes 49 seconds][Customer] : Yes, no, sorry Sir.

[38 minutes 12 seconds][Agent] : Yes.

[38 minutes 10 seconds][Customer] : I have one question is the is this insurance over until 60 until forever?

[38 minutes 26 seconds][Agent] : Very good question. So you're I'll explain that for you. OK. So you'll cover. So once in force you will.

[38 minutes 49 seconds][Customer] : 50 + 50 piece, 60 piece.

[38 minutes 40 seconds][Agent] : So once in once in force, it'll be in place and will cover you until your policy is following the 64th birthday, OK, 50, no 65th, 65 S 65th birthday, that's correct. Yes. At that policy anniversary, OK.

[38 minutes 59 seconds][Customer] : Alright, alright, so until you keep paying alright, so until then I

I'm gonna keep paying and paying right?

[39 minutes 14 seconds][Agent] : Yeah, that's correct. So that's what the insurance, right.

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

[39 minutes 16 seconds][Agent] : So that's what your premium is, OK.

[39 minutes 19 seconds][Customer] : Hello. Yes, I'm requesting you this by saying that one year, one year on a policy.

[39 minutes 19 seconds][Agent] : And then obviously in the event something was to occur in that time, you have that support, OK, yes. What do you mean the one year? Like are you referring to the benefit period of one year? Yes. So remember the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness.

[39 minutes 40 seconds][Customer] : Yeah, I.

[39 minutes 50 seconds][Agent] : So if let's say for example you have an, you have an injury, right and you make a claim with us, that level of cover that you selected will be paid monthly to you for a period of one year after the after the waiting period of 30 days.

[40 minutes 10 seconds][Customer] : Alright.

[40 minutes 9 seconds][Agent] : OK, So that'll that'll pay you every month for one year. That's right.

[40 minutes 14 seconds][Customer] : Yep, that's it.

[40 minutes 16 seconds][Agent] : Obviously until then you go back to work right? Now in regards to the process now, I'll just transfer you back to my team that I can help with cancelling the life insurance for yourself. OK?

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

[40 minutes 29 seconds][Agent] : So just hold the line for me, Mark, and then I can get them to do that for you, OK?

[40 minutes 34 seconds][Customer] : Alright, thank you. Mm hmm.

[42 minutes 8 seconds][Agent] : Music. Thanks a lot for holding Mark. I've got a sheet down the line she'll be able to assist you further. Mark has confirmed his full name, date of birth address, e-mail and contact number and confirm the cancellation for the life insurance. Thank you so much for that

pleasure. Thank you.