

[11 seconds][Agent] : Hello, good morning Joseph, this is Ramen calling you from Australian Seniors Insurance.

[10 seconds][Customer] : Hello, Yep hello.

[17 seconds][Agent] : In regards to the life insurance inquiry, how are you doing this morning?

[17 seconds][Customer] : Yes, I'm actually in hospital for near replacement purpose.

[27 seconds][Agent] : OK, I hope everything is going OK with you. Yeah Sir, I'll give you a call in regards to the inquiry that you just put through. Umm Sir, what I'll do, I'll explain the features and benefit of the cover up like I'll run you through how the policy works and bring out the pricing for you. OK. Do you like me to know how this is sounding?

[45 seconds][Customer] : Good. Well I'm just trying to let you know what's going on.

[50 seconds][Agent] : Yes.

[47 seconds][Customer] : I'm still working at at 68 years of age, but but I'm with Australian Super and their cover stops this year so so I need to replace it. That's why I'm calling.

[55 seconds][Agent] : OK, sure. Definitely. Thank you for putting through the inquiry. I'm more than happy to explain in terms of how the policy works, when the policy will expire, everything with you. So before I do that, I just need to confirm with your it. Joseph, am I speaking with Mr. Joseph Casilo? Perfect. I don't have the date of birth there.

[1 minutes 21 seconds][Customer] : Yep. 4th, 10th 55, correct.

[1 minutes 17 seconds][Agent] : Joseph, would you give me the date of birth please to bring out the correct pricing the 1955, so confirming the date of birth was the 4th of the 10th 1955 correct and confirming that you are a male and Australian resident.

[1 minutes 30 seconds][Customer] : Yes, yes.

[1 minutes 34 seconds][Agent] : Perfect. That's thanks for confirming all the details. Joseph, just a friend, a reminder to you that all calls are recorded. Any advice I provide is generally nature and may not be suitable to your situation. OK. So with our policy addressed, it is designed to provide a financial protection for your last one to a lump sum payment if you have to pass the right before your 85th birthday when the policy ends.

[2 minutes][Customer] : OK.

[2 minutes][Agent] : OK, So with us, the policy will cover you from your 68 birthday up until your 85th birthday, OK? So if anything happens to you in between that time, you'll be covered.

[2 minutes 8 seconds][Customer] : OK, sure.

[2 minutes 13 seconds][Agent] : And you can choose to cover between \$10,000 and it goes up to \$200,000.

[2 minutes 18 seconds][Customer] : Yep.

[2 minutes 18 seconds][Agent] : Umm, So what benefit? And now you want me to have a look at today? Just 200.

[2 minutes 21 seconds][Customer] : I I'd be loo, I'd be looking at the 200 Cos currently I want 250, but yeah, 200 will be OK.

[2 minutes 27 seconds][Agent] : OK. Yeah. So with the policy, umm, did you have any sort of, umm, financial commitment like mortgage or loans you like to cover when the time comes? No, OK. That's OK.

[2 minutes 35 seconds][Customer] : No, no, no, sure.

[2 minutes 37 seconds][Agent] : And as a policy and addresses, you can nominate up to five different people from the family like up to five beneficiaries who received the lump sum nominated benefit amount. OK. So what I'll do, I'll bring up the pricing for the \$200,000 Joseph and also let you know that if you are placing an existing policy, we recommend that you do not cancel that policy until the application has been approved and you have reviewed this policy.

[3 minutes 5 seconds][Customer] : Sure.

[3 minutes 2 seconds][Agent] : As your new policy may not be identical to your existing cover, you should also consider the benefits that may not apply or waiting periods that may start again with us. OK, so just to bring up the pricing, we also go through your smoking status question as well. So just a quick question to ask you, have you had a cigarette in the last 12 months? Yes or no? No, perfect. They held the lifestyle. They held the lifestyle as well.

[3 minutes 24 seconds][Customer] : No, sure.

[3 minutes 29 seconds][Agent] : So if you don't smoke, your premium tend to be a bit cheaper than being a smoker, saves you some money as well. All right, just while my system is loading through the privacy, I'm going to quickly explain some of the main key key points to you. OK, so one of the benefit that comes with the policy is called accidental death benefit. It means if you get is due to an accident, the charge and benefit amount it does get OK? So that \$200,000, it will become \$600,000, OK. And you also include an advance payment of 20% of the benefit amount that your beneficiary they can request to have to take care of your funeral cost or any other final expenses at the time while the rest of the money is getting purchased, they can request for that payment up to 20% the benefit amount. So in your case, it would be \$40,000 since you wanted to get the \$200,000 coverage, OK.

[3 minutes 59 seconds][Customer] : OK, sure, sure. Thank you.

[4 minutes 28 seconds][Agent] : And in terms of the application process, just we make it very simple for you to apply with us. I'm not sure about that how the process was with your current policy, but with us, what we do once we find a switchable policy for yourself, I'm going to take you to the next stage, OK, Asking about only eight yes or no health questions related to your health, relating to your health over the front to see whether you're eligible, OK. If you are accepted by those questions and if you decide to commence the policy with us, you will be covered immediately for death due to any cost except suicide in the 1st 13 months, OK. In addition, there is a terminally advanced payment included in the coverage. It means if you were diagnosed with 24 months or less to leave by specialized medical practitioner, you can pay, we can pay the claim amount 100% full to you while you're still alive. So you can utilize that fine towards your medical or any other day-to-day cost you might be going through at that time.

[5 minutes 41 seconds][Customer] : Sure.

[5 minutes 41 seconds][Agent] : OK. So with the policy itself so far we have gone through just it comes with accidental death benefit, it comes with the advance payout of the 20% of the benefit amount to take care of the funeral cost that your beneficiary can apply. It comes with the death benefit as well as the terminally your list advanced payout benefit. OK.

[6 minutes 5 seconds][Customer] : Yep. Yep, sorry. Good.

[6 minutes 3 seconds][Agent] : So how is that sounding to you so far compared to your current policy? OK, All right.

[6 minutes 8 seconds][Customer] : Yep. Good.

[6 minutes 8 seconds][Agent] : That's good to hear. Have you understood everything that I explained to you?

[6 minutes 12 seconds][Customer] : Yes, I did.

[6 minutes 13 seconds][Agent] : Perfect. Let's go through with the pricing for you now. So starting with the \$200,000, umm, do you like me know how is this sounding? Otherwise we can look at many options for you. OK, So \$200,000 policy fortnight we are looking at \$357.17. So that would be every two weeks. OK Sir. And how is the premium will calculate in the future? I'll be very transparent with you that your premium is checked, which means it will increase each year. OK, I can give you an example. I do have a premium projection calculator in front of me as indication. If you make no changes to the policy, your premium next year will be \$382.17 a foot and your benefit amount remains exactly at the same amount which is locked in at \$200,000. OK, how is the premium for you then Joseph?

[6 minutes 24 seconds][Customer] : Sure, thank you.

[7 minutes 13 seconds][Agent] : How is that all sounding?

[7 minutes 14 seconds][Customer] : What? Sorry I haven't got my calculator. How much is that, Perena?

[7 minutes 18 seconds][Agent] : Let me change it to annual premium. Have a look at.

[7 minutes 29 seconds][Customer] : Sorry. How much?

[7 minutes 23 seconds][Agent] : So annually we are looking at \$9286.38 cents, \$9286.38.

[7 minutes 36 seconds][Customer] : Yeah. No, that's that's too much for me. I'm sorry. Yeah.

[7 minutes 39 seconds][Agent] : Yeah, how how are you, how much you're currently paying with your current policy, you said.

[7 minutes 42 seconds][Customer] : Yeah. Quite quite a bit less. So I'll.

[7 minutes 44 seconds][Agent] : And how long, how long ago did you take out the policy through your super long time ago?

[7 minutes 49 seconds][Customer] : Yeah. A long time ago. Yeah. It's up.

[7 minutes 50 seconds][Agent] : Yeah, that could be one of the reason why I just said, because the pricing I'm quoting you today is based on your current age.

[7 minutes 57 seconds][Customer] : Yeah, sure.

[7 minutes 56 seconds][Agent] : So if you had to check out the policy like that 20 years ago, the pricing would have been different as well.

[8 minutes 1 seconds][Customer] : Yeah, it would. It wouldn't be worthwhile G me taking it out of that out of that amount. I'm sorry.

[8 minutes 5 seconds][Agent] : No, that's OK. Don't be sorry.

[8 minutes 6 seconds][Customer] : OK. Yep. Yep, you can.

[8 minutes 6 seconds][Agent] : Would you want me to send you some, some information to your e-mail address so you can have a look at side by side?

[8 minutes 12 seconds][Customer] : OK.

[8 minutes 12 seconds][Agent] : Definitely.

[8 minutes 13 seconds][Customer] : I have I I don't think. I don't think I gave you my e-mail address.

[8 minutes 13 seconds][Agent] : And I, no, I don't have your e-mail address.

[8 minutes 17 seconds][Customer] : OK, It's it.

[8 minutes 17 seconds][Agent] : Do you do you mind?

[8 minutes 18 seconds][Customer] : Yep, it is. Casella CASE. Double LAJ 62@gmail.com.

[8 minutes 24 seconds][Agent] : Yeah, 62@gmail.com. I'll repeat back the e-mail address. Just making sure I got that right. So I got the e-mail address. Is your last name CASELLA and then J for ummjuiceand62@gmail.com, correct?

[8 minutes 45 seconds][Customer] : Yes, Correct.

[8 minutes 45 seconds][Agent] : Perfect. I'll send you the information through on the 20 for the \$200,000.

[8 minutes 49 seconds][Customer] : OK.

[8 minutes 49 seconds][Agent] : Do you let me know how this sounding?

[8 minutes 52 seconds][Customer] : Thank you.

[8 minutes 51 seconds][Agent] : I can always give us a call back if you like to go ahead with the next step. OK.

[8 minutes 55 seconds][Customer] : Thank you. Thank you.

[8 minutes 56 seconds][Agent] : All right, best of luck with the knee surgery.

[8 minutes 58 seconds][Customer] : Bye, bye.

[8 minutes 58 seconds][Agent] : Have a lovely rest of the day. Take care.

[8 minutes 59 seconds][Customer] : Bye.

[8 minutes 59 seconds][Agent] : Bye.

[8 minutes 59 seconds][Customer] : Bye.