

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Oh, hey, Graham, it's Ethan calling from Australian seniors following up in your life insurance inquiry. Yeah, not too bad. Graham, How how's your day going today?

[6 seconds][Customer] : Oh, you can hear me good. Thank you.

[14 seconds][Agent] : That's good. Awesome. Yeah, I, well, we received your life insurance inquiry last night.

[19 seconds][Customer] : Yes.

[19 seconds][Agent] : So, yeah, just following up, I'm going to go through some options and costs available to yourself and maybe I understand your insurance needs as well, just so I can do some quick verification checks your full name and date of birth. Thanks Graham. Yep, fantastic. Please note all our calls are recorded. Any advice? Providers, general and nature may not be suitable to your situation. And can I confirm, of course you are a male Australian resident as well.

[33 seconds][Customer] : Diane Lindsay Putty 8/18 11:51 Yes.

[47 seconds][Agent] : Awesome. No worries. Uh yeah. Just because everyone does have a bit of a different situation. Uh, what is it that you're looking into life insurance for, Graham?

[55 seconds][Customer] : Oh, look, I just, I just noticed the commercial on TV and I I thought that I don't, I haven't provided got a new wife and I haven't really got anything for her if something happens to me.

[1 minutes 2 seconds][Agent] : Oh yeah, OK, yeah, it's completely understandable. A new wife when did when did you get guys get married?

[1 minutes 12 seconds][Customer] : And I just thought, well, it would help her if something happened, you know, five years, how long ago? 2022 you got married?

[1 minutes 29 seconds][Agent] : Not long at all.

[1 minutes 30 seconds][Customer] : Yeah.

[1 minutes 30 seconds][Agent] : Well, congratulations on that. Yeah, I suppose that's a reason why a lot of our customers do call in just to leave something behind for loved ones. It some people. Umm, Oh yeah. Sorry.

[1 minutes 37 seconds][Customer] : Yeah, I just was, Yeah. Oh, sorry.

[1 minutes 49 seconds][Agent] : Mm, hmm. Oh, yeah. Cool.

[1 minutes 43 seconds][Customer] : I I just was wondering what, you know, I owed down the ice for a small amount 30,000 and I'm just wondered what, what, what I'm up for, you know, to supply that, that amount.

[1 minutes 55 seconds][Agent] : Alright, let's have a, have a quick look for you. Alright, so for \$30,000, so there is a few, uh, additional benefits that's gonna come included in the cover as well, but I'm more than happy to provide, uh, that pricing for you first see if it's umm, yeah, something within that's affordable for yourself. And if you're interested, just quickly run through that, uh, first question I'll need to ask you there is, umm, have you had a cigarette in the last 12 months? OK, no worries.

[2 minutes 23 seconds][Customer] : Not. Not in the last 73 years.

[2 minutes 26 seconds][Agent] : Oh, OK. Well, that's what a great healthy choice Sir. Alright, so umm, for \$30,000 you're looking at a fortnightly premium of \$75.14 now.

[2 minutes 39 seconds][Customer] : 7514 for a fortnight.

[2 minutes 42 seconds][Agent] : Yep, Yep.

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

[2 minutes 42 seconds][Agent] : I can have a look at 20,000 as well if you like to serve some rough idea. I've got \$50.09 and \$10,000 benefit amount. Uh, something to obviously if, when, when that time does come, something to cover a funeral like that, looking at \$25.05 per fortnight. OK, Were any of those options here affordable or in the price range that you're thinking of at the moment?

[3 minutes 9 seconds][Customer] : Oh, that seems OK to me, you know?

[3 minutes 14 seconds][Agent] : Yeah, seems pretty good. Cool. Well, I'll quickly run through some of the features just so you have a full understanding of what this life insurance covers.

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

[3 minutes 23 seconds][Agent] : But, uh, it is designed to provide the financial protection to your loved ones, to your wife through a lump sum payment if you were to pass away before your 85th

birthday when the policy ends. Now, if you were to pass away from an accident, uh, there is the accidental death, death benefit, which, umm, the chosen benefit amount will triple. So if you did go for the, uh, \$30,000, you were to pass away through an accident, umm, your wife would receive \$90,000 for that. Now included is an advance payment of 20% of the benefit amounts held with immediate costs like funeral expenses or any other kind of final expensive time as well. Uh, Graham, really easy to apply for Australian savings. We just asked you 8 yes or no questions, umm, related to your health over the phone, uh, just to see if you are approved. Unfortunately, not everyone is approved for, umm, life insurance.

[4 minutes 10 seconds][Customer] : Yeah.

[4 minutes 10 seconds][Agent] : But hearing that you haven't, umm, your whole life, I'm sure that there won't be any issues there. But uh yeah. Just to let you know, if you are, umm, accepted, uh, you will be covered immediately for death due to any cause except for suicide in the 1st 13 months. Umm, additionally as well, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we're going to pay you a benefit amount in full. That's why you are still alive. You can use that money to, you know, receive medical care or really just how you'd like to spend at the time. That's, that will be paid out. I'll pause there for a moment. Did you have any questions about anything at all?

[4 minutes 50 seconds][Customer] : No.

[4 minutes 52 seconds][Agent] : Cool, awesome. Now keep in mind though, your premiums are stepped, which means that they will generally increase each year. I can give you a projection, umm, if you'd like, but I'll choose the benefit amount that was most suitable for yourself. So what?

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

[5 minutes 4 seconds][Agent] : What umm sounded more most reasonable, the 30,000, the 20 or the 10?

[5 minutes 10 seconds][Customer] : Oh, just just go with the 30.

[5 minutes 13 seconds][Agent] : Yep. OK, no worries Sir. Umm, that's, uh, as an indication you make no changes to the policy. Your premium next year would be \$80.40.

[5 minutes 14 seconds][Customer] : Yeah, at the moment, yes.

[5 minutes 25 seconds][Agent] : Uh, but you can also find information that are pre instruction on the website.

[5 minutes 29 seconds][Customer] : OK.

[5 minutes 29 seconds][Agent] : But yeah, the next appeal just take you through those health and lifestyle questions just to see if you are eligible.

[5 minutes 34 seconds][Customer] : Yep, Yep, sure.

[5 minutes 34 seconds][Agent] : So I'll quickly read out this, uh, pre underwriting disclosure just lets you know, umm, basically what you need to answer each question honestly and accurately, uh, honestly to grab an address from you first, can I start with your post script? Thanks, Graham.

[5 minutes 47 seconds][Customer] : 12 Burdock St. Illinois. Let's see. LIEORI 4221.

[6 minutes][Agent] : So 12, Alberto, there you are.

[6 minutes 3 seconds][Customer] : Burdock BUIDOCK.

[6 minutes 5 seconds][Agent] : Oh yeah, no worries. I was that. Same for the postal address as well. Cool. All right, so pre underwriting disclosure, I'll just ask for your agreement and your understanding at the end. So give me one. So Sir, please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance, courts, issue cover and other related services.

[6 minutes 10 seconds][Customer] : Yes, yes.

[6 minutes 27 seconds][Agent] : We'll share this with your insurer and they share it with other Australian service providers for the purpose of administering a 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 proceeding, you understand that you are applying to purchase life insurance policy. As such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I asked you and that you provide honest, accurate and complete answers.

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

[6 minutes 54 seconds][Agent] : Need to answer each question in full. Even if you have provided some information to us in any early discussions you've had, if you do not take reasonable care, you may breach your duty. This happens. Your insurer may be entitled to cancel policy, decline a claim, or make adjustments to the terms and conditions of your policy. Uh, Graham, do you understand and agree to your duty? Yep.

[7 minutes 11 seconds][Customer] : Yes, yes.

[7 minutes 12 seconds][Agent] : Fantastic. All right, so for all of these, it is just a, uh, a yes or a no. Umm, if you do need to, umm, provide any contacts, feel free to do so, but I'll just need a yes or a no for the recording. All right, So honestly, the full question, the question in full and then get your answers.

[7 minutes 23 seconds][Customer] : OK, Yep.

[7 minutes 27 seconds][Agent] : First one here. Have you been hospitalized for COVID-19 the last six months or have you been diagnosed with COVID-19 in the last seven days? OK, great. Uh, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? OK, in the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia?

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

[7 minutes 49 seconds][Agent] : That's the only conditions in the last five years. Have you been diagnosed with or treated for any of the following cancers? Lung cancer, Cancer would be esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that is spread to other organs or you currently or soon to be treated with chemotherapy. Do you have a renal kidney condition that requires dialysis or transplant or a doctor has advised will be required in the future? OK. Do you have a liver condition that will require transplant in the future? Have you been diagnosed with or currently undergoing testing for or has the doctor advised to be tested for motor neuron disease or any form of furniture including Alzheimer's disease? Great. In the last five years have you attempted suicide or been hospitalized for a mental health condition? Also, and last question, are you experiencing any unexplained symptoms or are you currently undergoing or

waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

[8 minutes 7 seconds][Customer] : No, no, no, no, no, no, no.

[8 minutes 48 seconds][Agent] : Awesome. All right, so that's a note for all of those. Uh, and yeah, unsurprisingly clean bill of health, uh, and you have been approved. So congratulations.

[8 minutes 50 seconds][Customer] : Yeah, OK.

[8 minutes 56 seconds][Agent] : Umm, So what I can do is get you immediately covered over the phone today. I'll send out all the policy documents for your review. The policy gives you a 30 day cooling off. If you decide the policy is not suitable for you and cancel within the 30 days, you would receive a full refund of your premiums.

[9 minutes 2 seconds][Customer] : Yeah, yeah. OK.

[9 minutes 9 seconds][Agent] : And that's a claim that's been made. But umm, yeah, what we do, we just send to your BSP and account number select today. Umm, that's suitable for yourself. Not required to make a payment today. We can, yeah. So the date up to seven business days from now, when would be the most suitable day for yourself?

[9 minutes 24 seconds][Customer] : MMM. Oh, umm, what?

[9 minutes 32 seconds][Agent] : We can align it with like a payday as well, The 21st.

[9 minutes 30 seconds][Customer] : Umm, 21st January.

[9 minutes 37 seconds][Agent] : So yeah, we can do that 21st. So that's a Tuesday. All right. Awesome. Then it would just be fortnightly from there. Awesome. And was that direct debit or credit card?

[9 minutes 39 seconds][Customer] : MMM, Yep, yeah, direct debits.

[9 minutes 52 seconds][Agent] : OK, uh, savings or check?

[9 minutes 51 seconds][Customer] : OK, that's a cheque account.

[9 minutes 58 seconds][Agent] : Yep, not a problem. All right. And yeah, when you're ready, I'll just get the DSB and account number. Thanks, Graham.

[9 minutes 58 seconds][Customer] : Yeah, alright, just one SEC.

[10 minutes 5 seconds][Agent] : Yep, too easy.

[10 minutes 43 seconds][Customer] : That's OK.

[10 minutes 48 seconds][Agent] : Yep.

[10 minutes 50 seconds][Customer] : Is it? Can I just make it the 20? Is that alright?

[10 minutes 51 seconds][Agent] : Oh yeah, uh, 20th, that's the Monday.

[10 minutes 56 seconds][Customer] : No, no, no, no.

[10 minutes 56 seconds][Agent] : Yeah, sure.

[10 minutes 58 seconds][Customer] : The 20,000, is that OK?

[10 minutes 59 seconds][Agent] : Oh, Oh yeah, of course, of course, Yeah, yeah, no, no worries.

Bear with me. I'm just quickly go back and change that for you. So the 20,000, uh, that's the \$50.09.

[11 minutes 2 seconds][Customer] : Alright, Yes, yes.

[11 minutes 10 seconds][Agent] : OK, yeah, no worries. OK. And then, uh, the 20. Just to clarify, the 21st was umm, fine for the collection date.

[11 minutes 23 seconds][Customer] : Just hold on one second.

[12 minutes 4 seconds][Agent] : 0.

[12 minutes 28 seconds][Customer] : I probably need to log on to. Oh, here we go. Yeah. Yes. B 734238.

[12 minutes 25 seconds][Agent] : On there, no worries, all good, OK.

[12 minutes 46 seconds][Customer] : Yeah, number 655384.

[12 minutes 45 seconds][Agent] : And account number, so 655384 and just the account name.

[12 minutes 54 seconds][Customer] : Just my name.

[12 minutes 55 seconds][Agent] : Yep, Graham puppy.

[12 minutes 57 seconds][Customer] : Yep.

[12 minutes 56 seconds][Agent] : Alright, fantastic. And then so I'll send out the documentation for your e-mail address as well. So I've just got Graham Putty at g@hotmail.com. Sorry.

[13 minutes 3 seconds][Customer] : Yeah, hot and wild. Yeah, that's it. MMM.

[13 minutes 7 seconds][Agent] : All right, fantastic. So last step, I'm just going to read out the

declaration. Basically it just goes over in a bit more of a formal manner. Everything that we've gone through today. I'll ask for your agreement at the end and then yeah, send all those documents. So I'm just going to read that now for you. So thank you, Graham. Buddy, it is important that you understand the following information.

[13 minutes 24 seconds][Customer] : MMM.

[13 minutes 23 seconds][Agent] : 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. Senior's life insurance is issued by Hanover Life for your Boss Relations Limited. Hanova has an arrangement with Greenstone Financial Services trading as Australia and Seniors Insurance Agency to issued and arranges cover on its behalf and ever relies upon the accuracy of the information you provided when assessing your application. That includes the information we initially collected from you to provide a quote. Whoever 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. I need to remind you of that you just take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

[14 minutes 5 seconds][Customer] : Yeah.

[14 minutes 6 seconds][Agent] : Yep. OK. We made from time to time provide offers to you via communication methods you provided to us in relation to other products and services. By grade to this declaration, you consent to allow us to contact you for this purpose until we opt out. The acceptance cover pays a lump sum benefit of the amount of the following grand party receives \$20,000 in the event of death. If death is a result of an accident benefit, the benefit payable will include an accidental death benefit which will equate to a total payment of triple the benefit or not Benefit is not paid in the event of suicide in the 1st 13 months of the policy. The cover expires on the 17th through the 11th, 2036 at 12:00 AM. Premium for your first year of cover is \$50.09 per fortnight. Previous steps, which means it will be calculated at each policy anniversary and will generally increase each year included in your premiums. Do not payable to Australian citizens of between

14% and 46% of each premium calculated on a level basis over the policy. Premium will be debited from a from your nominated bank account and they have in the name of Graham Puddy which will authorize debit from you. Not provided to us? We may provide written communications to you via the e-mail address you provided to us. This will include any legal notices we are required to provide to you. If you'd prefer to receive these only via mail, you can update your communication preference at any time. Policy documentation, PDS and FSG will be mailed to you if you've provided us with an e-mail address. Your policy documentation will also be emailed to you today.

[15 minutes 12 seconds][Customer] : Yep, yeah.

[15 minutes 24 seconds][Agent] : You should carefully consider these documents to ensure the product needs you need. You have a 30 day cooling off. When you may cancel your policy. Any premiums you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details, bills are available online and then documentation we're sending you. Uh, Graham, do you understand and agree with the declaration?

[15 minutes 52 seconds][Customer] : Yes, I do.

[15 minutes 53 seconds][Agent] : Yep. And last one here. Would you like any other information or would you like me to read any part of the PDS to you?

[15 minutes 58 seconds][Customer] : No, no, it's OK. Yep, it's OK.

[16 minutes][Agent] : No worries.

[16 minutes 1 seconds][Customer] : All good.

[16 minutes 1 seconds][Agent] : Awesome. Well, thank you so much for choosing Australian seniors. That's all.

[16 minutes 3 seconds][Customer] : Thank you.

[16 minutes 5 seconds][Agent] : Can be sent off to you now. So just to let you know you are covered over the phone from today the but the first collection won't be until the 21st.

[16 minutes 10 seconds][Customer] : Yeah, OK. Thank you very much.

[16 minutes 12 seconds][Agent] : So yeah, put that Peace of Mind from this point.

[16 minutes 15 seconds][Customer] : Yes.

[16 minutes 15 seconds][Agent] : Thank you very much for your time today.

[16 minutes 16 seconds][Customer] : Okie doke.

[16 minutes 17 seconds][Agent] : Have a great weekend.

[16 minutes 18 seconds][Customer] : Thank you very much. Bye. Bye.

[16 minutes 19 seconds][Agent] : Cheers. Bye.