

[1 seconds][Customer] : Hello. Good day.

[3 seconds][Agent] : Hello, good afternoon the Kelly, my name is Kevin, I'm calling you back from Tuesday.

[7 seconds][Customer] : Yep. Good day.

[7 seconds][Agent] : How you doing today?

[8 seconds][Customer] : Yeah. Good yourself.

[10 seconds][Agent] : Thank you Sir. And I was bringing you back from earlier today just in regards to the income protection.

[16 seconds][Customer] : Yep.

[16 seconds][Agent] : So all calls are recorded. Any advice that provides general nature and may not suitable for the situation. Can I get your first name, last name and date of birth?

[24 seconds][Customer] : Yep. Kelly Bosch in there in 080878.

[27 seconds][Agent] : Thank you so much once again, because I recorded. Any advice I provide is general nature and they're not suitable for the situation. How did everything go with your accountants or tax person?

[37 seconds][Customer] : Yeah, yeah. I found out pretty much everything I needed. No. So yeah.

[40 seconds][Agent] : OK, thank you. So I'll go through the product details with you again. So there we are. OK. All right. Yeah.

[54 seconds][Customer] : Yep.

[51 seconds][Agent] : So you're for your age, you're currently 46 and you're a male Australian resident.

[56 seconds][Customer] : Yep.

[57 seconds][Agent] : Thank you. All right, OK. Umm, yeah. So I know you went through the, uh, the few quotes already last week, and now that you've got the answer you're looking for, how much were you? Like, what was it that you want to adjust, actually?

[1 minutes 30 seconds][Customer] : So I was looking at how much cover I actually needed. So I am going to need the larger amount, \$14,000 I needed to get another quote for the benefit. Because I've

only five years.

[1 minutes 39 seconds][Agent] : OK, Of course, yeah, OK, Yeah, yeah. And I think that'll adjust the premiums to be lower as well.

[1 minutes 46 seconds][Customer] : I was going to bring that down to 2 and then Yep.

[1 minutes 54 seconds][Agent] : So yeah, yeah. So I'll go through that, umm, before you, umm, there. So we, umm, compare so with the income protection. Yep. So we compared directly with uh, uh, two providers. So that's real insurance and also guiding insurance. So we're looking at real insurance as the, uh, quotation with that provider.

[2 minutes 17 seconds][Customer] : Yeah.

[2 minutes 17 seconds][Agent] : Umm, bearing in mind, again, we don't compare all aspects or products available in the market. We are a related company to, uh, Greenstone, a financial services who distribute and administer the brands I can arrange today. So each product has different features. So it is important to consider this in combination with the price and also the PDS before making a decision of purchase. So with the duty based questions again, that I know you have already answered it with my colleague last week, uh, but because I'm go, I'm going, I'm adjusting the actual quotes for you. I'll go through those questions with you again. So, uh, before answering any of our questions, it is important that you are aware of your duty to answer all of our questions accurately. And also honestly, failure to do this could, uh, failure to do so could impact your cover at claims times. So first question again, do you work 15 hours or more per week? Thank you.

[3 minutes 8 seconds][Customer] : Yes, Yes.

[3 minutes 10 seconds][Agent] : Umm, 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 OK? Are you required to perform any physical duties?

[3 minutes 26 seconds][Customer] : No.

[3 minutes 27 seconds][Agent] : OK, umm, do you work in any of the following fields, aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces, or do you carry a firearm or handle explosives? Thank you. So that completes the duty based assessment. Thanks for going

through that with me again. And the next one asks you, have you had a cigarette in the last 12 months? Thank you. Yep. And are you currently employed or self-employed there?

[3 minutes 40 seconds][Customer] : No, no, I employed.

[4 minutes][Agent] : Kelly, Thank you. And with your pre tax income, that is the total annual in, so that is it. So pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. I think from the umm, previous quote you, you've mentioned, uh, you put through 240,000 is that right?

[4 minutes 29 seconds][Customer] : Yeah, it's correct.

[4 minutes 30 seconds][Agent] : OK, yeah, yeah. And would that be still the same?

[4 minutes 34 seconds][Customer] : Yeah. Yep.

[4 minutes 34 seconds][Agent] : Yeah. OK. So 240000. OK Yep. Now, based on your duties and also income, you can select a monthly benefit amount anywhere from uh, \$1000.

[4 minutes 55 seconds][Customer] : Yep.

[4 minutes 50 seconds][Agent] : That's the minimum and it ranges all the way up to uh, \$14,000, which is the maximum benefits. Yeah. So confirming that you're looking at the maximum benefit 14,000.

[4 minutes 57 seconds][Customer] : Yep, Yep.

[5 minutes 1 seconds][Agent] : Thank you. And, uh, the waiting period on the cover, which is either 30 days or 90 days, that's the non payment period that you must wait before the income benefit is payable after the insured event. Uh, you can choose 30 days or 90 days. Please keep in mind that the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. So which waiting period were you more leaning towards the Kelly? Thank you. Yeah. And with the benefit.

[5 minutes 31 seconds][Customer] : The 30 day one, Yep.

[5 minutes 35 seconds][Agent] : That's the maximum amount of time that we'll pay the income benefit for anyone injury or illness. So which umm, for a period? What are you looking at?

[5 minutes 44 seconds][Customer] : So you've me you've given me a quote for the five year.

[5 minutes 48 seconds][Agent] : Yep, correct.

[5 minutes 49 seconds][Customer] : I want the one for a two year for the two year.

[5 minutes 51 seconds][Agent] : Beautiful. OK, so I brought it down from 5 years to two years. That's essentially 60 months down to 24 months. So with real insurance, if you're accepted with no further changes, which we'll go through shortly, 490 premium is 12947 per fortnight.

[5 minutes 59 seconds][Customer] : Yep, Yep.

[6 minutes 10 seconds][Agent] : Thank you. And they also provide you with a real reward. So once you've heard the cover in place for the 1st 12 months, they'll refund you back 10% of your premiums you paid. So based off that, uh, premium provided no change to it following your first policy anniversary date, you received back \$336.62 back into your account. Yeah, thank you. And, umm, how the covers, uh, provided to you. It's, it is paid directly to you, the monthly income benefit if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. Yeah, whether it be whether it happens at work or not at work, once in place, the policy can ensure you 24/7.

[6 minutes 31 seconds][Customer] : OK, Yep, take care.

[6 minutes 55 seconds][Agent] : Yeah. So the income benefit could range uh, of up to 70% of your monthly pre tax income. So it could be from \$1000 up to a maximum of uh, 15,000. So once in place, it will cover you until your policy anniversary following your 65th birthday.

[6 minutes 55 seconds][Customer] : Yep, Yep, take care.

[7 minutes 17 seconds][Agent] : Yeah. And keep in mind that there are some exclusions that apply as outlined in the PDS.

[7 minutes 17 seconds][Customer] : All right, All sounds good.

[7 minutes 22 seconds][Agent] : Umm, did you have any questions for me so far there, Kelly, before we go through the UMM, OK, thank you. And also included within the policy to provide you with more value as well. Umm, so this is at no additional cost. It all comes included with the quote that I've provided so far. You have a rehabilitation benefit as long a, a along with a final expenses benefit which pays out \$10,000 in the event you pass away to your beneficiaries to assist them with the cost

associated with your funeral. Yeah, thank you. And uh, your premium is stepped, which means, uh, it will, uh, so your premium is stepped, which means it will generally increase HG as your age.

[7 minutes 51 seconds][Customer] : OK, it's OK.

[8 minutes 3 seconds][Agent] : OK, and to show you that indication again, if you make no changes to the policy, your premium next year will be 136 nineteen per fortnight.

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

[8 minutes 15 seconds][Agent] : So yeah, so if you're starting off on one 2947 per fortnight this year, next year it grew up, it took up to roughly 13619 per fortnight. The there's no, there's no set percentage, but if you're looking at the, the dollar value, uh, I'll work it out for you. So I've got 1.

[8 minutes 24 seconds][Customer] : And how, how much does it increase. Sorry.

[8 minutes 34 seconds][Agent] : Uh, oh, OK, yeah. So that's your, umm, at every 12 months from your policy anniversary date.

[8 minutes 40 seconds][Customer] : OK, Yep.

[8 minutes 43 seconds][Agent] : Yeah.

[8 minutes 43 seconds][Customer] : So I think the end of the policy.

[8 minutes 43 seconds][Agent] : So yeah, at the end of each policy anniversary date, Yeah. So, and so when you, when you renew your cover every year, that's when it would be assessed on.

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

[8 minutes 55 seconds][Agent] : So, yeah. So it was starting off on one 2947 this year, next year it go up, it could go up to roughly 13619.

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

[9 minutes 3 seconds][Agent] : So that's a difference of about uh, \$6.72 per fortnight. Yeah. And you can also find information about our premium, uh, structure on our website there as well. OK, so thank you. So now that we've covered the product features and benefits and adjusted the level of insurance and also, umm, benefit. Umm, was anything else I can go through with you before the assessment?

[9 minutes 29 seconds][Customer] : No, no, that's right.

[9 minutes 28 seconds][Agent] : OK, OK, yeah, questions are pretty straightforward as well. So mostly yeses or no answers, umm, if there's any changes along the way, once we go through it, I will let you know of any updates, umm, by the end of it, if you do get accepted, if you're happy with it, I'll be able to organize it for you today. And you will receive all your documents, uh, through the post and also a copy through your e-mail address as well.

[9 minutes 50 seconds][Customer] : OK, thanks.

[9 minutes 50 seconds][Agent] : Yeah. So with your e-mail address, thatsummk.uh.boshamawhichisyourlastnameandthenits@bigpond.com. Yep. And your mobile is 0407324354.

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

[10 minutes 6 seconds][Agent] : Yep. And your address please. Kelly Home address? Yep. Yep. Would that be St. Yep. Yep.

[10 minutes 10 seconds][Customer] : 3 Dunmore, Dunmore Street in Toowoomba, Queensland, 4340.

[10 minutes 23 seconds][Agent] : Thank you. Tawumba. OK. Is that also your postal address? Thank you. So home and postal address will be at 3 Dunmore St. in Toowoomba, Queensland, 4350.

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

[10 minutes 37 seconds][Agent] : Thank you Sir. Yep. So there's a pre underwriting disclosure for me to read out. Umm, if you need me to repeat any statements back or even questions or even medical, uh, conditions to the findings, just let me know. So please be aware that all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, UH issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breakings of privacy. By proceeding, you understand that you are applying the Purchase and Income Protection Policy and as such you have a duty to take

reasonable care to not make any misrepresentations. This means that you need to ensure that that you understand each question I ask you, that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us and any earlier discussions you have had, If you do not take visible care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. So do you understand and agree to your duty?

[11 minutes 57 seconds][Customer] : Yes.

[11 minutes 58 seconds][Agent] : Thank you so much. First question asks you, have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications, uh, associated with your COVID-19 infection in the last 30 days?

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

[12 minutes 14 seconds][Agent] : Thank you. Umm, are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[12 minutes 23 seconds][Customer] : Yes.

[12 minutes 24 seconds][Agent] : Does your work require you to?

[12 minutes 26 seconds][Customer] : Oh, sorry.

[12 minutes 25 seconds][Agent] : So does your work require you?

[12 minutes 27 seconds][Customer] : What was was that? They're my Australian citizen.

[12 minutes 30 seconds][Agent] : Yes, That's yeah.

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

[12 minutes 32 seconds][Agent] : Yeah. So I'll repeat that last question.

[12 minutes 38 seconds][Customer] : Yep.

[12 minutes 34 seconds][Agent] : So are you a citizen or permanent resident of Australia or New Zealand?

[12 minutes 41 seconds][Customer] : Yep.

[12 minutes 39 seconds][Agent] : Currently residing in Australia.

[12 minutes 42 seconds][Customer] : Yes.

[12 minutes 43 seconds][Agent] : Thank you. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Thank you. What do you do for work? Umm, there's all there. Kelly to be curious.

[12 minutes 52 seconds][Customer] : No, I'm an OCR for Santos. Oh, I'm an OCR for Santos. For Santos, For Santos. The oil company.

[12 minutes 59 seconds][Agent] : Oh, sorry, what was that I OK Oh OK, all right, all right. And how long you been in that in that role or industry?

[13 minutes 10 seconds][Customer] : Yeah, 24 years. Yeah, a little bit.

[13 minutes 17 seconds][Agent] : Ah, so just a little bit so well, that's amazing that Kelly. So I've been in a role for just past, UMM, 11 years, 11 years, three months, but yeah, 2024 years ago. That's that's amazing. Yeah. So, yeah. So thank you, Sharon.

[13 minutes 27 seconds][Customer] : Yep, obviously. But yeah, within the same industry, yeah.

[13 minutes 38 seconds][Agent] : Yeah. And going back to the, the questions, are you a, employed or B self-employed?

[13 minutes 44 seconds][Customer] : Employed.

[13 minutes 45 seconds][Agent] : Thank you. Now be a, have you been, have you been in your current occupation for at least 12 months?

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

[13 minutes 52 seconds][Agent] : Uh, and do you intend to change your current occupation in the next 12 months?

[13 minutes 57 seconds][Customer] : No.

[13 minutes 58 seconds][Agent] : Uh, do you have a second occupation that generates a taxable income?

[14 minutes 2 seconds][Customer] : No, no, no. Oh, yeah.

[14 minutes 4 seconds][Agent] : Have you?

[14 minutes 4 seconds][Customer] : But yeah, I'm not. I'm not doing it. Yeah.

[14 minutes 8 seconds][Agent] : OK, So, yeah, I'll repeat that question again. So do you have a second occupation that generates a taxable income? Have you ever been declared bankrupt, uh, or placed in receivership, involuntary liquidation or under administration?

[14 minutes 14 seconds][Customer] : No, no.

[14 minutes 24 seconds][Agent] : Thank you. The next section is in relation to your height and your weight. Please be aware that I am required to obtain a confident single figure measurement for eight in order to continue with applications. Uh, the system will not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact heights please, Sir? And what is your exact weight please?

[14 minutes 42 seconds][Customer] : 183 centimetres, 110 kilos.

[14 minutes 47 seconds][Agent] : Thank you. And that's your kilos. Thank you. So we've got 183 centimeters for height, 110 kilos for weight. Is that OK? And you're competent with that.

[14 minutes 48 seconds][Customer] : Yeah, yeah.

[14 minutes 56 seconds][Agent] : Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of Australia that is booked over booking travel within the next 12 months?

[15 minutes 2 seconds][Customer] : No, no, no.

[15 minutes 23 seconds][Agent] : OK. So if you are traveling overseas, so bunch of covers in place there, we can also protect you worldwide as well.

[15 minutes 30 seconds][Customer] : OK.

[15 minutes 30 seconds][Agent] : Yeah, thank you. OK, So my next question asks is there we are? Yep. Do you have existing income protection cover?

[15 minutes 44 seconds][Customer] : Bye.

[15 minutes 44 seconds][Agent] : Thank you. Umm, the next part is your medical history. So have you ever had symptoms of being diagnosed with? Oh, let me just load that part up for us, OK?

Yeah, OK. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukemia? Have you ever had an abnormal PSA test or an enlarged prostate? A stroke, chest pain, palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure, high cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting? Diabetes, raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[17 minutes 15 seconds][Agent] : Any illegal drug use, abuse of prescription medication or receives medical advice or counselling for alcohol consumption. Disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder, excluding childhood asthma, back or neck pain or disorder, arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia. OK uh, joint or muscle pain, Ligament injuries, including replacements or reconstructive surgery. Osteoporosis or osteopenia.

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

[18 minutes 3 seconds][Agent] : Any defect of hearing or sight other than which is corrected by glasses or contact lenses. Thank you. Now, other than what you have already told me about uh, in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests, or biopsy, other than what you have already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to injury or illness?

[18 minutes 9 seconds][Customer] : No, no, no, no, no.

[18 minutes 56 seconds][Agent] : Thank you. Uh, the next two questions are family history. We're down to the last three. So to the best of your knowledge, have any of your immediate family living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart Commission, stroke or other hereditary disease prior to age 60?

[19 minutes 15 seconds][Customer] : Night, night.

[19 minutes 29 seconds][Agent] : Thank you. And final question, hazardous pursuits other than one off events, so gift certificates, slash vouchers, do you engage in or intend to engage in in the following aviation other than as a fare paying passenger on a recognised airline, motor racing, parachuting, mountaineering up sailing, scuba dive, diva than 40 meters, cable wreck diving or any other hazardous activity? Thank you. So that completes the health and lifestyle questions there. Kelly. Thank you for going through this with me today. Now just wanted to ask with your umm white, with your white rating, how recent was that there Kelly?

[19 minutes 59 seconds][Customer] : No, Yep, couple of days ago.

[20 minutes 17 seconds][Agent] : Oh, OK, OK, thank you. There is all that now is a possible chance that you can weigh yourself now.

[20 minutes 23 seconds][Customer] : No, not really. There's no scales around here at the moment.

[20 minutes 25 seconds][Agent] : Oh, OK. Now, OK.

[20 minutes 26 seconds][Customer] : But yeah, I haven't lost any weight or put on any weight in that period of time.

[20 minutes 31 seconds][Agent] : Yeah, yeah. Thank you. Because we've, yeah. So all these questions that I've taken you through, they are based on time of application. So, so we've got 183 centimeters for height now. When was the last time that you measured yourself as well? Uh, was that within the, was that within the last three years or longer than that?

[20 minutes 47 seconds][Customer] : Yeah, probably the last time I did medical for work, but yeah, yeah, yeah. So I don't think I would have grown in the last two, 2 probably.

[21 minutes 1 seconds][Agent] : Oh, OK, yeah, that's OK. There was. I just wanted to make, yeah, I just wanted to make sure there is also, if you have done a work medical within the last three years, we can go back to that three-year question and put down your work medical.

[21 minutes 20 seconds][Customer] : OK.

[21 minutes 19 seconds][Agent] : So that's, yeah. So I'll be able to update that for you. Umm, let me just read that, umm, part out for you. Let me know if that's accurate. OK, so there we are. Yeah. So we go back to the three-year question, umm, what condition required the medical examination or advice in this case it wasn't really in a condition, but would this be accurate to what you might have done? So work slash license or occupation medicals with no abnormal findings.

[21 minutes 53 seconds][Customer] : Yes, that's correct.

[21 minutes 53 seconds][Agent] : Thank you. Yeah, thank you.

[21 minutes 54 seconds][Customer] : It's actually a requirement for us to do it every three years.

[21 minutes 54 seconds][Agent] : So I understand. Yeah. So I'll put that down there is I've updated that on my end. Thank you.

[22 minutes 4 seconds][Customer] : No, that was it.

[22 minutes 1 seconds][Agent] : And was anything else update or that was all Thank you. So I'm just pulling out your results now. OK, All right. Yep. So I've got the outcome here, umm, of your application actually. Thank you for going through that with me again. So congratulations, your application is approved, uh, with the low terms now there's uh, now Bas now due to how you've entered the height and weight question, this is mainly due yeah. So due to your BMI, there has been a loading umm, there umm, for a new premium.

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

[22 minutes 53 seconds][Agent] : So your premium has been adjusted to 18123 per fortnight. Now, umm, the reason why I did ask you about the, the height and also the, umm, the weight when it was last time that you weighed yourself and, and, and weighed yourself and measured yourself, you were off by 1K there Kelly. So yeah, yeah, because I because it, because we put down 110. But if I put down 109, it it it won't it doesn't affect the what?

[23 minutes 21 seconds][Customer] : Yep.

[23 minutes 22 seconds][Agent] : There won't be any premium adjustment. Yeah, right. Yeah.

[23 minutes 24 seconds][Customer] : So I'm mainly I'm only like 8% buddy train, train like 4 hours a day sometime.

[23 minutes 30 seconds][Agent] : So I, I, yeah, I'm ASSU. I'm assuming it's mostly muscle, right. So, yeah, yeah.

[23 minutes 35 seconds][Customer] : Yes, yeah, it's not it's not unhealthy, you know, I mean, you'd say 109. It's I can go and lose a kilo.

[23 minutes 45 seconds][Agent] : That's right. Yeah, I know now. Now, because it needs to be accurate at the time of application. So what we can do to kill you? Right, Like now? Because. Because you've been accepted for it. And when organizing the policy, we don't ask you to make any payments straight away. Sorry.

[24 minutes][Customer] : Yeah.

[24 minutes][Agent] : So you're not. Yeah. So you can, you can choose any day between now over the next 30 days before the first one comes out. So during that. You will receive all your paperwork sent out through the post, which will generally take two to five working days. Umm, you'll get a copy sent to your e-mail address shortly after the phone call. Now over the next coming days or maybe weeks or so there as well.

[24 minutes 31 seconds][Customer] : OK, Yep.

[24 minutes 23 seconds][Agent] : If you do lose that 1K, you can definitely call back into the insurer and apply the update with that with them and umm, and then they'll be able to reassess that and update the, uh, the cover for you then.

[24 minutes 36 seconds][Customer] : So I'll pick up, I'll pick up the cardio in the next couple of weeks.

[24 minutes 36 seconds][Agent] : So that's or maybe or maybe just replace one, I guess one serving of carbs with just veggies. There's all right, Just replace the there's all this.

[24 minutes 48 seconds][Customer] : Yeah, I'm, I'm like, but you know, like so no, it's been more

cardio, that's all. Yeah, it's pretty much spot on.

[24 minutes 56 seconds][Agent] : So yeah, sometimes it's just a matter of yeah, thank you, yeah. And umm, yeah. So if we, so we keep it as it is, umm, monthly benefit amount \$14,000 waiting through 30 days benefit period, two years, umm, uh, for money premiums 18123 per fortnight. If so, your real reward is 47120 that real insurance will umm, refund back to you following your first policy anniversary date.

[25 minutes 25 seconds][Customer] : Yeah.

[25 minutes 25 seconds][Agent] : So if you, yeah, so if you did, if you did get a chance to, uh, a part of reassess your, uh, BMI again. And then if your premiums, uh, were adjusted to the LO to the original amount, that means over the next, umm, 12 month period, your reward would be, uh, readjusted to 10% of that. Oh, I'm sorry, 10% out of that 12 month period. So it would recalculate that again.

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

[25 minutes 49 seconds][Agent] : Does that make sense? Yep Yep, thank you. So that's all so, so uh, all we all we need we ask no doubt the note down now is your preferred account uh, for your direct debit can be a card or a bank be an account number. No payments are required today.

[25 minutes 49 seconds][Customer] : Yeah, yeah, Yep.

[26 minutes 3 seconds][Agent] : You can choose a future date, so you can choose anything between now over the next 30 days and whatever that you choose for your collection date. The policy also gives you a 30 day cooling off. Starting from that day that you choose as well.

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

[26 minutes 17 seconds][Agent] : So Yep.

[26 minutes 18 seconds][Customer] : So, yeah. So you don't need that those details now you mean.

[26 minutes 23 seconds][Agent] : Yes, so, yeah, so we ask. So we ask you for the preferred account for the direct debit. That's how the insurers can provide you with cover from today, and then you'll be able to choose what date the first one comes out there as well. Yeah. So you choose yourself. Nothing will be taken out, umm, until that day that you choose. You choose. Yep, Yep. So were you

wanting to use a card or a base pay account number to kill you?

[26 minutes 34 seconds][Customer] : Yep, Yep, please.

[26 minutes 45 seconds][Agent] : Yep, There's no, umm, surcharges in either account as well.

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

[26 minutes 48 seconds][Agent] : So if it's a card, uh, for security purposes while obtaining your card details, umm, the call recording will stop and we'll recommend after we have collect your details and just before I turn off the recording as well. Kelly, can I also confirm that you've understood everything that I've explained to you throughout the call?

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

[27 minutes 5 seconds][Agent] : Beautiful. Thanks so much for that.

[27 minutes 40 seconds][Customer] : None. The.

[28 minutes 14 seconds][Agent] : Verifies your card details. They do disappear from our screens and please be advised the call recording has now resumed for quality modeling purposes there. So I'll go back uh, the previous page and convert the premiums from the 490 to monthly. So we just, uh, multiply the 490 figure by 26 fortnight and we divide it by 12 months. So monthly premium that works out to be 39267 cents per month. OK, yeah. And then once you've, so once you take off, once you lose that 1K, at least the kilo, that's when you call back into real insurance. You, you have the contact details for your e-mail address as well. Call them up. And then this has happened and you'd like to update your BMI, which is your height and your weight. They'll do that for you through their support team. Once they update it, umm, you're like, they'll be able to reassess your your policy and your premiums and everything again.

[28 minutes 48 seconds][Customer] : Yep, Yep.

[29 minutes 13 seconds][Agent] : Yeah. Thank you. So what date would you choose for your first collection on the policy?

[29 minutes 22 seconds][Customer] : Well, we can start today if you like.

[29 minutes 24 seconds][Agent] : Oh, no cover. Cover starts regardless of the first collection day.

[29 minutes 23 seconds][Customer] : Oh, OK, so it starts today anyway.

[29 minutes 29 seconds][Agent] : Yeah, yeah, yeah, yeah.

[29 minutes 33 seconds][Customer] : Oh, it's only the 5th today anyway, so it's probably better to come out at the start of the month anyway.

[29 minutes 38 seconds][Agent] : OK. So did you want me to put it on the first of, uh, December then?

[29 minutes 38 seconds][Customer] : So like, yeah. Oh yeah, yeah, that'd be fine, Yeah.

[29 minutes 44 seconds][Agent] : Yeah, yeah. So that's still within the 30 day. Anyway, so you can select that day. So if I land on the 1st of December 2024, it would be every month and the 1st for you.

[29 minutes 55 seconds][Customer] : Yep.

[29 minutes 56 seconds][Agent] : Easy. Thank you so much and I'm going to read you out a declaration now and then. There's two parts I believe I'm going to ask you to say yes or no. If you need me to repeat anything back to you there, Kelly, just let me know. So it's thank you Kelly Boshima, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real income protection is issued by Hanover Library of Australia Limited, who referred to as Hanover UH Choosy provides Limited, whom I will refer to as Choosy, is an Australian financial services licensee authorized to deal in and provide general advice in relation to general and life insurance products. Choosy has been given a binding authority by Hanover that allows Choosy to bind cover on behalf of Hanover as if it were. Hanover Tuesday is a related company to Greenstone Financial Services, The PIPE Limited, whom I will refer to as GFS. The distributor and administer of your product. Your answers to the application questions and any related documents from the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set a targets 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 send a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. So, Kelly, can you please confirm

you have answered all of our questions in accordance with your duty?

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

[31 minutes 38 seconds][Agent] : Thank you, Sir. We may from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By agreeing this decoration, you consent to allow us to contact you on this. You consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by coming us. The accepted cover provides the following insurance cover for Kelly Boshima. A monthly amounting a monthly amount, a monthly insured amount of \$14,000 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim. Maybe less than the monthly amount insured. Maybe less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. For Kelly Oshima Income Protection Benefit, a loading was applied during the application process. By agreeing to this decoration, you agreed to any non standard exclusions or loadings placed in your policy and you understand that will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on December 1st, 2043, 12:00 AM. Your premium for your first year of cover is \$392.67 per month. Your premium is a STEP premium, which means it will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS of between 37% and 51% to cover costs. GFS will then pay to Choosey up to 46% of the premiums to be received over the expected life of the policy. I receive a salary and may receive a bonus paid by paid by my employer. Are you satisfied with the information you have received so far and happy to proceed with the cover?

[33 minutes 57 seconds][Customer] : Yes.

[33 minutes 58 seconds][Agent] : Thank you. Umm, your premium will be debited from your credit card, uh, which you will authorize to debit from and provided to us when they provide written

communications to you via the e-mail address you provided to us. Uh, this will include any legal notices that are required to provide to you. If you would prefer to receive this only by mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and SSG via mail and if if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should definitely consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. If you are replacing an existing policy with this cover, we recommend that you do not cancel that policy until you have received and reviewed a policy in full. There are risks associated with replacing policies as a new this policy may not be identical to your existing cover and there may be other risks should consider depending on your circumstances. You have a complaints process which you can access at any time by commenting us. Full details are available online and also in the documentation that we are sending you to Kelly. So do you understand and agree with the declaration I've just reviewed today?

[35 minutes 20 seconds][Customer] : No, Yes.

[35 minutes 22 seconds][Agent] : Can I get that again, yes or no?

[35 minutes 23 seconds][Customer] : Yes.

[35 minutes 24 seconds][Agent] : Thank you. And would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Wonderful, Sir. So congratulations on, uh, completing the process and having the cover in place. Yeah, you have been fully accepted as well this Sir. So great work on your behalf. Hope you keep that up. So with your documents that's sent through your sent to your e-mail shortly. If it's password protected, it's your date of birth for the password, OK, for the verification and then the postal copy, that only takes two to five working days. You'll have a beneficiary form to fill out as well. So once that beneficiary form is filled out, that's what you sent back to the insurer. So that's for the, uh, final expenses benefit that's included within the policy. Yeah. Beautiful. Was there anything else I can go over with you there, Sir?

[35 minutes 31 seconds][Customer] : No, no.

[36 minutes 11 seconds][Agent] : Thank you. Really appreciate your time throughout the day there. And if you do have any further inquiries, you always want to go back to Jesus there. So it's been great to talk to you.

[36 minutes 10 seconds][Customer] : That's it.

[36 minutes 19 seconds][Agent] : Thanks Kelly. Bye bye. Hope you take care. Bye bye.