

[9 seconds][Customer] : Hello. I'm speaking.

[11 seconds][Agent] : Hello, good morning there. Ivan, my name is Kevin. I'm calling from Real Insurance. How you doing today, Sir?

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

[18 seconds][Agent] : Thank you. Good to hear. I was giving you a call today. Thank you for your life insurance enquiry.

[22 seconds][Customer] : OK.

[22 seconds][Agent] : Thank you for sending it through. So here to take for the product details and also your quote, see if we can offer you something suitable there as well. If you do have any questions along the way, please let me know. All right, thank you, Sir.

[37 seconds][Customer] : Yeah, that's right.

[34 seconds][Agent] : So with your first and last name, the Ivan England, thank you.

[43 seconds][Customer] : Yeah, that's right.

[39 seconds][Agent] : And date of birth, the 28th of January 1973, thank you. Please then all calls are recorded. Any advice I provide is general in nature and they're not suitable for your situation. So for your age sister, you're currently 51 and would you also be a male Australian resident?

[57 seconds][Customer] : That's correct.

[58 seconds][Agent] : Thank you. And what our life insurance designer do is to provide the financial protection out for your family. It's through a lump sum payout in the event that you pass away. Have you looked into this before, Sir?

[1 minutes 10 seconds][Customer] : I've ha I've had life insurance from a Superfund, but I've changed Superfund so now I need to look at it Al al no alternative.

[1 minutes 16 seconds][Agent] : I'm saying so. So, So is that still like did you want the cover through your super fund or is it outside of super?

[1 minutes 22 seconds][Customer] : No, no, no, no, there was. Currently it's through the Superfund, but my we've got a self managed Superfund so I can't, can't do life insurance from the Superfund anymore.

[1 minutes 30 seconds][Agent] : OK. So were you looking to get something with through yourself managed Super fund?

[1 minutes 37 seconds][Customer] : Can I Right. OK.

[1 minutes 38 seconds][Agent] : Yes, yes, yes, because we do have, yes, we do have a couple of life insurance products and there is one that can be set up through your SMSF.

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

[1 minutes 49 seconds][Agent] : Yeah OK, thanks Sir. So I'm applying very easy. Everything's done over the phone as well. So we take you through a set of health and also lifestyle questions.

[1 minutes 49 seconds][Customer] : Well, I'd be interested to understand that.

[1 minutes 59 seconds][Agent] : That's to see if you are accepted for the cover. No further medicals or blood tests involved. Umm. So if you are accepted and once you decide to commence your policy, you'll be covered immediately for death due to any cause.

[2 minutes 4 seconds][Customer] : OK, OK.

[2 minutes 12 seconds][Agent] : So full protection. What can provide you from day one? Umm, the only thing not covered is suicide in the 1st 13 months.

[2 minutes 19 seconds][Customer] : Yeah, understandable.

[2 minutes 20 seconds][Agent] : Yep.

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

[2 minutes 21 seconds][Agent] : Umm, for your level of insurance item, umm, based of your age with us at time of application, you can apply anywhere from \$100,000 and it goes all the way up to just loading up the mic. I'm loading that up here now, OK? Yep.

[2 minutes 53 seconds][Customer] : OK.

[2 minutes 49 seconds][Agent] : So maximum benefit for yourself, that is \$1 million because I, I, yeah, I did notice you put through \$750,000 on your web inquiry.

[2 minutes 58 seconds][Customer] : Yep.

[2 minutes 57 seconds][Agent] : So that was for the family life cover. So that, umm, that life insurance is organized for your personal bank account. And where is the life cover for SMSF? Uh,

the range is a little bit more for yourself.

[3 minutes 9 seconds][Customer] : California, can we get actually can we quote that at maybe 715 in a million and just have a look at the differences? Yeah, absolutely.

[3 minutes 9 seconds][Agent] : So of course, yeah, yeah, I'll show you both. Umm, have you had a cigarette in the last 12 months?

[3 minutes 16 seconds][Customer] : Yeah, No, no, I don't smoke at all. Never have.

[3 minutes 21 seconds][Agent] : Thank you. Good health you lifestyle choice by the way. So to Yep for the \$1,000,000, if you're accepted with no further changes, it's 14653 per fortnight.

[3 minutes 31 seconds][Customer] : I'm 4650 square Fortnite.

[3 minutes 32 seconds][Agent] : Yep, and for \$750,000 that'll come down to 1/09/90 per fortnight.

[3 minutes 33 seconds][Customer] : OK, OK. Yeah.

[3 minutes 42 seconds][Agent] : Yeah, you can, you can basically you can start off anywhere that you're comfortable with and you know what you're happy to manage at the time, Umm, if your circumstances change afterwards, uh, you can apply to reassess the policy as well so you can read.

[3 minutes 53 seconds][Customer] : No, no, look, I'll be happy, happy enough with the with the money. That's fine. Yeah.

[3 minutes 57 seconds][Agent] : Thank you. Yeah, and I'll confirm these premium you would again, the other ones would go through the assessment that also check in its ability on the terms conditions. Umm, questions are pretty straightforward. They're mostly yeses or no answers. OK. Yeah. And in addition to the cover, there is a terminally ill advanced payments benefit in the plan. So if you were diagnosed with 24 months or less to live by two medical practitioners, we will pay you what you're claiming full. So Yep, that's a full policy that you can apply the claim on and the money could be used towards either medical expenses or if you want me to set up your family first, that's up to you as well.

[4 minutes 8 seconds][Customer] : OK, OK, OK, excellent.

[4 minutes 33 seconds][Agent] : OK, thank you. And how the premiums work on the cover, uh, please be aware that they are, they are stepped, which means that we generally increase age as

you age.

[4 minutes 41 seconds][Customer] : You can understandable.

[4 minutes 43 seconds][Agent] : In addition, there is a, uh, in addition, this policy has an automatic indexation, which means that each year you'll benefit amount that'll increase by 3% with associated increases in premium. You can also opt out of this automatic indexation each year as well.

[4 minutes 42 seconds][Customer] : Yep, it's OK, right, right. OK.

[5 minutes 2 seconds][Agent] : Yep, Yep. Did you have a question to ask?

[5 minutes 6 seconds][Customer] : No, no, that's fine. OK.

[5 minutes 7 seconds][Agent] : Uh, thank you. Yep. So each year on your policy anniversary and also base of your age, uh, the amount you cover for and those of your premiums that both go up slightly, umm, I'll be able to show you an indication as well. So if you make no changes to the policy, your premium next year will be 16746 per fortnight and the benefit amount that'll increase to \$1,030,000.

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

[5 minutes 30 seconds][Agent] : Yeah.

[5 minutes 31 seconds][Customer] : A lot.

[5 minutes 31 seconds][Agent] : And if you, yeah. And if you choose to opt out of it, which you can each year just before your anniversary date, that'll keep the same level of insurance for you into the following year. And that'll also help slow down your premium increases for that year as well. Yeah.

[5 minutes 43 seconds][Customer] : OK, good.

[5 minutes 44 seconds][Agent] : So this to show the difference roughly for you umm, as an indication, if you are opting out of the automatic indication next year your premium will be 16258 per fortnight and benefit amount remains the same at \$1,000,000.

[5 minutes 59 seconds][Customer] : Yeah. Look, I think for where I'm in, like a million, that would be fine. I don't think I need it, actually. So I'd be happy I've popped out of it. Yeah.

[6 minutes 3 seconds][Agent] : Yep, like with the Oh yeah, of course.

[6 minutes 7 seconds][Customer] : Yeah. Oh, that's fine. Do you know if you need to turn that now or

not? No, that's cool. All good.

[6 minutes 6 seconds][Agent] : So, so, so when, umm, so a time when you can opt out of it, then you can umm, Yep, Oh yeah, yeah, yeah. So, so each year you'll receive your renewal letter.

[6 minutes 15 seconds][Customer] : Yep.

[6 minutes 14 seconds][Agent] : So that'll, that'll, that'll be posted out to you usually 30 days before the anniversary date itself. And that's appeared where you can use just to call in if you are either reassessing or changing anything. You can apply to opt out of invitation. You can apply to prove your whole, prove your whole policy or planning changes. So that's where, where you can do it each year. Umm, and you can also find information about our premium structure on our website though as well if need be. Thank you, Sir. So can I confirm if you've understood everything that I've explained to you so far?

[6 minutes 39 seconds][Customer] : OK, yes, I have.

[6 minutes 45 seconds][Agent] : Wonderful, Sir. So I'll confirm the rest of your details here before we go through the, uh, health and lifestyle questions. Umm, your e-mail address thatsuhivan.england@icloud.com.

[6 minutes 45 seconds][Customer] : Yes, that's correct.

[6 minutes 56 seconds][Agent] : Thank you. It's nice to have an e-mail with just your first and last name without any numbers, isn't it? So.

[7 minutes][Customer] : It's not easier, isn't it?

[7 minutes 1 seconds][Agent] : Yeah, it's original. It's yours. Right, So. So. And your mobile number is 0419768926.

[7 minutes 10 seconds][Customer] : That's correct. Yep.

[7 minutes 10 seconds][Agent] : Thank you. And what's your home address in NSW as well, please?

[7 minutes 14 seconds][Customer] : 46 Mr. Crescent LIST.

[7 minutes 19 seconds][Agent] : Yep, thank you. Yep. 270. No, we have 2795. What was the suburb name again, Sir?

[7 minutes 16 seconds][Customer] : Crescent Kelso 2795 Kelso.

[7 minutes 31 seconds][Agent] : Oh.

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

[7 minutes 32 seconds][Agent] : Ah, there we are. I'm looking at C for some reason. And that's your postal address as well.

[7 minutes 39 seconds][Customer] : That's correct. Yep.

[7 minutes 39 seconds][Agent] : Thank you. OK. Yeah. And would I be able to ask for the spelling of the street name? So I've got 45.

[7 minutes 46 seconds][Customer] : OK.

[7 minutes 48 seconds][Agent] : Oh, sorry. That's why 46.

[7 minutes 47 seconds][Customer] : 46 Lister. Lister.

[7 minutes 52 seconds][Agent] : OK. Yep. And that's Crescent. Thank you.

[7 minutes 54 seconds][Customer] : Yes. Correct. Yep.

[7 minutes 55 seconds][Agent] : Yeah, so I've got home and postal address to be at 46 Lister Crescent in Kelso, NSW 2795.

[8 minutes 2 seconds][Customer] : Yes.

[8 minutes 2 seconds][Agent] : Thanks. Umm, I if you are and also just in case as well, if you are replacing an existing policy, we recommend that you do not cancel it until your application is approved and you have reviewed this policy in full as it may not be identical to your existing cover. You should also consider the benefits that may not apply or waiting period that may start again just in case.

[8 minutes 24 seconds][Customer] : OK.

[8 minutes 23 seconds][Agent] : So yeah, so if you're fully accepted on our policy, the the only thing not covered is suicide in the 1st 13 months. All the rest of the benefits that I've presented you, they all start from day one.

[8 minutes 34 seconds][Customer] : Yeah, excellent.

[8 minutes 34 seconds][Agent] : OK, thank you. So I'm going to read you what a pre underwriting disclosure and then I'll ask to free to say yes or no at any time. If you want me to repeat any

questions back to you, just let me know once we go through with the questions. And if you do get accepted by the end of it, that's when I can offer you the full cover today. And all your, uh, documentation will be posted out to your home address. You also get a, a copy sent out to your e-mail, the results, you can go through it again, review it, make sure that everything's all done all correctly. OK, Thank you. And a copy of your health and lifestyle assessment will be also provided to you as well.

[9 minutes 2 seconds][Customer] : OK, great.

[9 minutes 8 seconds][Agent] : Yeah, thank you. And, uh, could I also ask, uh, have you looked into a, oh, there we are. Give me one moment here. Yep. Have you looked into a wheel yet?

[9 minutes 25 seconds][Customer] : It all will.

[9 minutes 23 seconds][Agent] : I'm Yep.

[9 minutes 26 seconds][Customer] : I've actually got to redo it. Yes.

[9 minutes 27 seconds][Agent] : OK, so I'm going to ask because a part of our insurance package as well, we also provide you with a free online legal will and that's valued at \$160.00 with each policy, but there's no charge to it. So it's something you can utilize for your e-mail address afterwards as well.

[9 minutes 43 seconds][Customer] : OK, excellent.

[9 minutes 43 seconds][Agent] : Yep, thank you Sir. So please bear that all calls are recorded for quality and monitoring purposes. We umm, I'll need to ask for your name of your SMSF as well, please, Sir.

[9 minutes 54 seconds][Customer] : Yeah, England, England Freedom Fund.

[9 minutes 58 seconds][Agent] : OK, Yep. So it's, and it's all in capitals, I'm assuming, is that right?

[10 minutes 1 seconds][Customer] : That's correct.

[10 minutes 2 seconds][Agent] : Yep. So England, uh, England.

[10 minutes 2 seconds][Customer] : Yep, Yeah. Freedom Fund.

[10 minutes 6 seconds][Agent] : And then what was the second freedom? Yep.

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

[10 minutes 10 seconds][Agent] : So Fr EE Dom and then space fund FUND.

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

[10 minutes 16 seconds][Agent] : Thanks Sir. And that's been captured successfully. Thank you. And the pre and the wrong disclosure reads. Please appear that all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance points, 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 collect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have a duty to take feasible care to not make any misrepresentations. This means that you need to ensure 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 many earlier discussions you have had, If you do not take reasonable care, you may break 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. Ivan, do you understand and agree to your duty?

[11 minutes 26 seconds][Customer] : Yes, I do.

[11 minutes 26 seconds][Agent] : Thank you. So the first question we ask you is, uh, COVID related. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[11 minutes 39 seconds][Customer] : No, Yes.

[11 minutes 48 seconds][Agent] : Does your work require you to go underground? Look at heights above 20 meters dot the depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[12 minutes 1 seconds][Customer] : No.

[12 minutes 2 seconds][Agent] : That sounds interesting, doesn't it? The next The next section is in



relation to your height and your weight. Please be with. I am required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight changes. Umm, what is your exact height place? Thank you. And what is your exact weight place, Sir?

[12 minutes 20 seconds][Customer] : 183 centimetres over 122 kilos.

[12 minutes 26 seconds][Agent] : Thank you. Uh, have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months? Thank you. Uh, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV? Thank you. Uh, there was a, I'll repeat the whole question again. Yes, I did misread one word. So to the best of your knowledge, are you infected with or 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 or booking travel within the next 12 months? OK, lovely. Which countries do you intend to travel to or reside in?

[12 minutes 34 seconds][Customer] : No, no, no, yes Travelled to Bali for 10 days in December.

[13 minutes 17 seconds][Agent] : Oh, lovely there Sir. So yeah. So the next question would ask you, will you be overseas for, will you be overseas for longer than pre consecutive months?

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

[13 minutes 26 seconds][Agent] : Thank you. And when you are traveling as well, there's a point of covers in place. It can also protect you overseas anywhere you go.

[13 minutes 33 seconds][Customer] : Mm, hmm.

[13 minutes 34 seconds][Agent] : Yeah, Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000?

[13 minutes 43 seconds][Customer] : OK, no.

[13 minutes 44 seconds][Agent] : Thank you. The next part is your medical history. 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?

[14 minutes 3 seconds][Customer] : Yes, I've had my skin kits removed.

[14 minutes 5 seconds][Agent] : OK, So we'll capture in this question by answering me yes. And

then the next part says based on your response, please answer yes or no for each of the following Melanoma, OK? Any other form of skin cancer and or sunspots, would that be a yes? OK. Was your skin cancer and or sunspot cut out?

[14 minutes 17 seconds][Customer] : No, Yes, yes, yes, yes.

[14 minutes 28 seconds][Agent] : OK, umm, was it a basal cell carcinoma, a BCC or a squamous cell carcinoma? SCC.

[14 minutes 35 seconds][Customer] : BCC.

[14 minutes 36 seconds][Agent] : Thank you. Confirming it was a BCC that's been captured. So next, uh, condition, mole or cyst, yes or no tumor, leukemia, other form of cancer.

[14 minutes 43 seconds][Customer] : No, no, no, no.

[14 minutes 50 seconds][Agent] : Thank you. New question. Have you ever had an abnormal PSA test or an enlarged prostate?

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

[14 minutes 58 seconds][Agent] : Any question? Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[15 minutes 9 seconds][Customer] : Yes.

[15 minutes 9 seconds][Agent] : OK, based on your response, please enter yes or no for each of the following. Stroke.

[15 minutes 15 seconds][Customer] : No.

[15 minutes 16 seconds][Agent] : Chest pain. OK, so have you consulted the doctor for your chest pain?

[15 minutes 17 seconds][Customer] : Yes, yes.

[15 minutes 23 seconds][Agent] : Thank you. And was your condition diagnosed to be heart related?

[15 minutes 28 seconds][Customer] : It was fluid on my heart due to the COVID vaccine.

[15 minutes 33 seconds][Agent] : Oh, OK, OK, so Yep. So it was fluid.

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

[15 minutes 38 seconds][Agent] : Yep, fluid around the heart due to COVID vaccine. OK, thank you.

Yep, Yep. So would that be because it's around the heart? So let me just can I put you on a short hold?

[15 minutes 44 seconds][Customer] : Yes, yeah, sure. Yeah.

[15 minutes 55 seconds][Agent] : I just want to get some further clarification, manager to make sure because we did ask the COVID question already and I'm not sure if we this needs to be disclosed again because I know it's related, but could be different sort of thing.

[16 minutes 6 seconds][Customer] : It was 2022 though. It was. Wasn't in the past four months or so. That's why I didn't answer that.

[16 minutes 9 seconds][Agent] : Yeah, yes. Yep. So I'm Yep.

[16 minutes 10 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 12 seconds][Agent] : So I just want to get some more.

[16 minutes 13 seconds][Customer] : And it and it was actually the vaccine. It actually wasn't from.

[16 minutes 16 seconds][Agent] : Exactly. Yeah. So I just wanted to get some more clarification. I'll be right back in a few moments.

[16 minutes 17 seconds][Customer] : Yeah, yeah, absolutely. Yeah, you're right.

[16 minutes 20 seconds][Agent] : Thanks. Thanks so much. Yeah, I'll put you on a quick hold. Thank you. Thanks so much for holding the Irene. OK, Yep. And umm, just wanted to also ask, umm, have you umm, I'm assuming you would have had an ECG after that happened.

[17 minutes 36 seconds][Customer] : That's right, yes, I did.

[17 minutes 43 seconds][Agent] : OK, And what were the results?

[17 minutes 44 seconds][Customer] : Yep, that was all normal.

[17 minutes 47 seconds][Agent] : OK, thank you there. So in, so if that was the case, if the, if, if it doesn't fit, uh, if the event or condition or what might have happened at the time doesn't fit the question accurately, we'll capture it into another question further down. That way I can actually ask you additional follow up questions and then we'll be able to send it off to our underwriters. They'll be able to assess it and come back with a policy offering.

[18 minutes 9 seconds][Customer] : Yeah, sure.

[18 minutes 9 seconds][Agent] : So yeah, so we'll, we'll capture all that, umm, into another section. So apart from that, with this question here, go back to it. Stroke, chest, same palpitations or heart conditions such as but not limited to heart attack and angina or high blood pressure.

[18 minutes 26 seconds][Customer] : That's a no.

[18 minutes 24 seconds][Agent] : Would that be a yes or a no thanks?

[18 minutes 28 seconds][Customer] : Yeah, it's got the the chest pain that we talked about.

[18 minutes 30 seconds][Agent] : Yep, that's Yep. So we'll cap the chest pain into another area. Yep, thank you.

[18 minutes 30 seconds][Customer] : So yeah, Yep.

[18 minutes 33 seconds][Agent] : And the next question is high cholesterol, thyroid condition, or new biological symptoms such as dizziness or fainting. Thank you. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[18 minutes 39 seconds][Customer] : No, no, no.

[18 minutes 50 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, anxiety, depression, or stress requiring medical treatment or any other mental health disorder. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption, Disorder of the kidney or bladder, blood disorder or disease. Asthma or other respiratory disorder excluding childhood asthma.

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

[19 minutes 37 seconds][Agent] : Thank you. So we did answer no to most of the medical issues on this page except for disclosure of the BCC. Is that right?

[19 minutes 46 seconds][Customer] : That's great.

[19 minutes 46 seconds][Agent] : Thanks, Sir. Yeah. And the next question, this is where we can capture the event that happened back in 2022.

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

[19 minutes 52 seconds][Agent] : So that question reads other than what you have already told me

about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? OK, thank you. So apart from that, the the chest pain event, was there anything else?

[20 minutes 15 seconds][Customer] : Yes, yeah. I've had AI had a hip replacement early this year.

[20 minutes 23 seconds][Agent] : OK, thank you. And was that only two disclosures in this question?

[20 minutes 27 seconds][Customer] : Yeah, that's great.

[20 minutes 28 seconds][Agent] : OK, thank you. So Yep, so we'll go through one at a time. So what Commission required the medical examination or advice we can put the the first one which is the hip replacement. So a client had a hip replacement. OK, Yep. And I'll ask, so the first additional question to that coming up. Yep. So we've got the reason. Yep. So please describe the reason for the consultation including symptoms and diagnosis. So the client had a hip replacement. The second question answers you, when did it occur? Yep, earlier this year.

[20 minutes 43 seconds][Customer] : Yep, hi, the 16th I think of May, that's correct.

[21 minutes 7 seconds][Agent] : OK. Yep, 16th of May 2024. And please provide details of medical tests, examination, X-rays, scans, blood tests or biopsy, including dates and the results. So how did the how did the replacement go?

[21 minutes 7 seconds][Customer] : Yep, I went really well.

[21 minutes 23 seconds][Agent] : Thank you.

[21 minutes 24 seconds][Customer] : I've I'm still on the final stages of physio, but good, good recovery.

[21 minutes 27 seconds][Agent] : Thank you. So Yep. So surgery went well went was was a success.

[21 minutes 31 seconds][Customer] : Yep, absolutely.

[21 minutes 33 seconds][Agent] : OK. Yeah, surgery was Yep. Surgery was a success. Yep. Anything else to add or double it?

[21 minutes 46 seconds][Customer] : To that, no, the other, the other thing I've had to done is I had

a cataract replacement on my eyes.

[21 minutes 51 seconds][Agent] : OK. Yep. So that will Yep. So that will be the third disclosure as well.

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

[21 minutes 54 seconds][Agent] : So, so would the the hip replacement is any further investigation or treatment planned? If so, when?

[22 minutes 2 seconds][Customer] : No.

[22 minutes 2 seconds][Agent] : Yep. So no further investigations.

[22 minutes 8 seconds][Customer] : Well, I've got a 12 months check in, but it's not, it's just a check in after 12 months.

[22 minutes 12 seconds][Agent] : In the invest, Yep Yep. So no further investigations.

[22 minutes 14 seconds][Customer] : Yeah, yeah, no.

[22 minutes 16 seconds][Agent] : Umm client is umm into the his final stages of physio.

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

[22 minutes 22 seconds][Agent] : Yep, his final stages of physio. Yep, and has a 12 month, uh, check up uh, next year. Is that right?

[22 minutes 39 seconds][Customer] : That's great. Yep, that's great.

[22 minutes 39 seconds][Agent] : Yep, Yep, Yep, uh, in 2025 that we uh, thank you and please advise if a full recovery has been made. What would you say that that one for your hip?

[22 minutes 49 seconds][Customer] : I would say yes, Yeah, absolutely.

[22 minutes 51 seconds][Agent] : Thank you, thank you so much for that. Good to hear. So that's one down. Then the umm, the second Yep. So the second, uh, disclosure was the, umm, the chest pain event.

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

[23 minutes 3 seconds][Agent] : OK, so I've got here disclosing umm, clients, umm Yep, disclosing here to Yep. So disclosing here for underwriters consideration in regards to chest pain, umm, which didn't fit question G2 accurately. There we are. OK, yeah, so pardon me. So in so client so client

had chest pain. Chest pain in what month? One month ago? What month was it in 2022?

[24 minutes 9 seconds][Customer] : November 2022, I think it is.

[24 minutes 11 seconds][Agent] : OK Yep. So client had chest pain. Umm Yep, Yep. So client had had chest pain from uh, from the COVID vaccine? Yep. Which caused fluid around his heart. Yeah, thank you. So that's the first question here and what the reason why as well. So please describe the reason for the consultation, including symptoms and diagnosis. So umm, Yep. So client had chest pain from the COVID-19 vaccine which caused fluid around his heart. So when did it occur? Umm, November 2022.

[24 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[25 minutes 5 seconds][Agent] : Thank you, COVID-19. Yeah, and please provide details of medical tests, examination, X-rays scans, blood tests or biopsy including dates and the results. So umm what? Umm what? What, umm yeah what sort of tests or check UPS or investigation that you did at the time? Yeah, yeah. Stress test. Is it a stress test?

[25 minutes 32 seconds][Customer] : Yeah, look at the time I had obviously a ECG had what they called the sorry, I had stressed this.

[25 minutes 46 seconds][Agent] : Yep. OK.

[25 minutes 46 seconds][Customer] : Yep, they al also did 'cause I wanted to be sure they actually did the where they put the camera up through your veins and have a look at you. You guys don't want to make sure that the the heart was OK, even though this was part of the diagnosis. So that was all good.

[26 minutes][Agent] : Umm. So what's up? So Yep. So camera in your veins. Umm, let's take a look.

[26 minutes][Customer] : My arthritis will be gave you.

[26 minutes 7 seconds][Agent] : Yeah, I'm trying to find out what.

[26 minutes 7 seconds][Customer] : It's got it's got a name. Hang on.

[26 minutes 8 seconds][Agent] : Yep, Umm, Yep.

[26 minutes 11 seconds][Customer] : I'll just do a Google search.

[26 minutes 13 seconds][Agent] : I'm assuming that the end part of that word is a scopy.

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

[26 minutes 17 seconds][Agent] : Yes, something scopy.

[26 minutes 30 seconds][Customer] : Hang on. OK, See if I can find them.

[26 minutes 34 seconds][Agent] : Yep, there was a OK.

[26 minutes 55 seconds][Customer] : God, What are they called?

[26 minutes 57 seconds][Agent] : Is it, is it angiogram?

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

[27 minutes 17 seconds][Agent] : Is that right?

[27 minutes 17 seconds][Customer] : That's it. Yep. That's it.

[27 minutes 19 seconds][Agent] : Is it coronary angiogram?

[27 minutes 21 seconds][Customer] : Thank you, Graham. Yep.

[27 minutes 22 seconds][Agent] : Yeah. OK, there we go. Yep, Yep, Yep. The client had an ECG stress test and, umm, a coronary, umm, angiogram. So what was that?

[27 minutes 35 seconds][Customer] : Yep, I had, I had less than 5% pipe, less than 5% pipe, which basically meant there was nothing.

[27 minutes 43 seconds][Agent] : Oh, OK. Yep, Yep. Yeah. And So what? Those three tests? Anything else? Blood tests?

[27 minutes 48 seconds][Customer] : Yeah, I had any cardiac ECG as well.

[27 minutes 51 seconds][Agent] : OK, Yep, Yep. And a cardiac ECG. All right. Beautiful.

[27 minutes 58 seconds][Customer] : And they're all all clear.

[27 minutes 59 seconds][Agent] : OK, beautiful.

[28 minutes 4 seconds][Customer] : Anything that they could put it down to in the end was to pull up the as a result of the vaccine. Yeah.

[28 minutes 6 seconds][Agent] : A vaccine OK, Yep.

[28 minutes 16 seconds][Customer] : OK, cardiac. It's no, it's not easy. Cardiac. Oh, scam. Hang on. Yeah, sorry. Cardiac CT.

[28 minutes 9 seconds][Agent] : So client had an ECG stress test, uh, coronary angiogram, cardiac



ECG is it uh, CD scan OK, Is that a CAT scan?

[28 minutes 36 seconds][Customer] : Yeah, yes, that's right. Yep.

[28 minutes 40 seconds][Agent] : OK, Yep. Yep.

[28 minutes 42 seconds][Customer] : No cardiac MRI. Sorry.

[28 minutes 44 seconds][Agent] : Author.

[28 minutes 44 seconds][Customer] : Yeah.

[28 minutes 44 seconds][Agent] : Cardiac MRI. Thank you.

[28 minutes 45 seconds][Customer] : MRI. Yep.

[28 minutes 46 seconds][Agent] : Cardiac. OK, Yep. So client had an ECG, stress tests, coronary angiogram, cardiac MRI. Anything else?

[28 minutes 56 seconds][Customer] : Yep, that's it.

[28 minutes 57 seconds][Agent] : Yep. And all results?

[29 minutes][Customer] : All results were clean.

[29 minutes 1 seconds][Agent] : Yep. Thank you. Yep. All results confirmed or clear.

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

[29 minutes 11 seconds][Agent] : Thank you. And so and umm umm, so JP, umm JP put it down as as a result of the vaccine cardio.

[29 minutes 24 seconds][Customer] : Actually the IT was a current initials cardiologist. Yeah.

[29 minutes 28 seconds][Agent] : Yep, Yep. So cardiologist, cardiologist, umm, down as a result, put it down to Yep, put it down as a result from getting the COVID-19 vaccination.

[29 minutes 58 seconds][Customer] : Yep.

[29 minutes 58 seconds][Agent] : Yep, thank you. And that brings us to our next question. Is any further invest? Is any further investigation or treatment planned? If so, when?

[30 minutes 13 seconds][Customer] : Yeah, well, I've got a, I've got a talk monthly check in with him. So he just like just a check in, but so it'll be November.

[30 minutes 20 seconds][Agent] : OK, Yeah, there we are. So is that OK? Yep. So any any further investigations is or OK.

[30 minutes 27 seconds][Customer] : Yeah, just a check in.

[30 minutes 28 seconds][Agent] : So no Yep, no further investigations. Yep, clients has a has his 12 months, 12 months, uh, check up in November. Yep, November 2024.

[30 minutes 58 seconds][Customer] : Yep, that's correct.

[31 minutes 4 seconds][Agent] : Thank you. Yeah, thank you. There was anything else to add or take out there, Alan?

[31 minutes 10 seconds][Customer] : No, that's good.

[31 minutes 10 seconds][Agent] : Thank you and please advise if a full recovery has been made. Thank you. Good to hear as well. And the third disclosure you mentioned it was that you had a cataract. Umm, Yep.

[31 minutes 14 seconds][Customer] : Yes, Yeah, I've had cataract done on both eyes.

[31 minutes 23 seconds][Agent] : OK, so that was there. We are, Yep. So we could put it.

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

[31 minutes 26 seconds][Agent] : So we have a catch, a catch list here there and there is cataracts on the list as well there. So we put that under that. All right, So there's three disclosures there. And so that was the HIP replacement, the event where with the codec name and the cataracts and that was it.

[31 minutes 43 seconds][Customer] : That's great. Yep.

[31 minutes 44 seconds][Agent] : Thanks, Sir. So we can move on to a new question. We're nearing to the end 1234, more questions left. So 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?

[32 minutes 1 seconds][Customer] : No.

[32 minutes 1 seconds][Agent] : Thank you. The next two questions are family history. So to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis?

[32 minutes 18 seconds][Customer] : No.

[32 minutes 19 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[32 minutes 30 seconds][Customer] : Yes.

[32 minutes 32 seconds][Agent] : I'm sorry to hear that, Sir. And what age did it happen to the best of your knowledge?

[32 minutes 30 seconds][Customer] : My father had Heart Tension 657.

[32 minutes 39 seconds][Agent] : OK, so it happened just before he was 60.

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

[32 minutes 42 seconds][Agent] : No, that's all. OK.

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

[32 minutes 43 seconds][Agent] : So we can answer a yes for that question, and then we'll break down each condition for us again. So how many of your immediate family suffered from cancer before the age of 60? Zero. Yep. Thank you.

[32 minutes 52 seconds][Customer] : No, No 0, 01.

[32 minutes 55 seconds][Agent] : And how many of your immediate families suffer from heart condition and or stroke before the age of 61? Thank you. That was father with the heart Commission in his, uh, late 50s.

[33 minutes 6 seconds][Customer] : That's great.

[33 minutes 7 seconds][Agent] : Thank you. And uh, the last part, how many of your immediate families suffer from other retail disease before the age of 60?

[33 minutes 16 seconds][Customer] : None that I know of.

[33 minutes 17 seconds][Agent] : Yep.

[33 minutes 19 seconds][Customer] : Yep.

[33 minutes 17 seconds][Agent] : So 0 again, thank you. And final question, hazardous pursuit other than one of the events, so gift certificate slash vouchers that you engage in or intend to engage in any of the following aviation other than as a fear paying passenger on a recognized airline, motor racing, parachuting, mountaineering, upsailing, scuba diving deeper than 40 meters, cave or back

diving or any other hazardous activity. Sounds fun, doesn't it? I was only kidding.

[33 minutes 46 seconds][Customer] : No, no, it doesn't actually.

[33 minutes 52 seconds][Agent] : Sounds fun, but no thanks.

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

[33 minutes 54 seconds][Agent] : So we've completed the health and lifestyle assessment there. Thank you for going through everything today with me. So all these questions is how we, uh, assess the policy with no further medicals or blood tests involved. They are based on the time of application as well. So I'm pulling up your results now. This is we put it through for \$1 million on the sum insured and I do need advise that the premium it has risen to \$219.80 per fortnight.

[34 minutes 28 seconds][Customer] : Yeah, OK, Understood.

[34 minutes 21 seconds][Agent] : The reason behind the uh premium increases Sir, it was you do your current BMI, your height and your weight ratio yeah uh, but it, it still ha it hasn't changed anything on the terms conditions as well in the policy. So umm, if you are happy to leave the benefit umm as it is, I can send off to the underwriters basing off these figures.

[34 minutes 48 seconds][Customer] : No, leave it at that. That's fine.

[34 minutes 41 seconds][Agent] : There is all otherwise I can also adjust the fact to an alternative summon sure for you that I can So what would you like me to do OK, thank you. There is all yeah. And in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for assessment. They generally take half a day or sometimes mostly a day to get back with an outcome. It is still fairly early in the morning, so I'm confident that I'll be back for them by today. That's why I'll give you a call back myself to provide you with the, with the policy offering. I can still see no other changes to what we went through together. So you can still, uh, it's, you can still be covered, uh, for the full insurance. Uh, that's for death due to any cause except for suicide in the 1st 13 months. OK. Umm, if there's any other changes to what we spoke about today that I want to hear back from underwriters, I do have to speak to you first before anything was final. OK, thank you.

[35 minutes 24 seconds][Customer] : OK, OK, great.

[35 minutes 33 seconds][Agent] : Yeah, yeah. Result. So with what we can note down now is your preferred account through your SMSF, umm, there, there would be a BSB, an account number. There's no payments that you are required to make straight away. You can actually choose a future date to start it. So this will give you time between to, umm, get the policy offering, umm, from the underwriters. That's when I'll give you a call, Uh, if it is in place from the assessment, all the policy documents and paper will be sent out to you. That'll come to your e-mail address and also another copy gets posted out to you in writing. The end. The, uh, the policy also gives you a 30 day cooling off. Starting from your first payment that you choose yourself as well. Yep. So, yeah. So there's no, there's no payments that you are required to make right away. You can actually choose any date between now over the next 30 days.

[36 minutes 14 seconds][Customer] : OK, OK.

[36 minutes 21 seconds][Agent] : So we give you that. Yep, Yep. Thank you. So, uh, for, for a preferred a, a a day, this, uh, what date would you choose?

[36 minutes 29 seconds][Customer] : We've just said the 15th. That's fine.

[36 minutes 31 seconds][Agent] : Yeah, yeah. So you mean today the 14th to 15th as in tomorrow? OK, so the 15th of August 2024, it'll be every fortnight on Thursday onwards, of course. And yeah, I'm, I will get back to you before that happens anyway. So with the account details, is that a savings or a check account?

[36 minutes 36 seconds][Customer] : Yep, Yep, that's the savings.

[36 minutes 50 seconds][Agent] : Thank you. And would that be umm, umm, the account name? What would that be listed under as?

[37 minutes 1 seconds][Customer] : I'm pretty sure that's in one freedom account. In one freedom fund.

[37 minutes 4 seconds][Agent] : Yep. So all in capitals as well.

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

[37 minutes 8 seconds][Agent] : Yep. England Freedom.

[37 minutes 11 seconds][Customer] : Fun.

[37 minutes 11 seconds][Agent] : Yep. That's it. OK, thank you. And when you're ready, I'll start with the BSP. Yep. Yep, yes, Yep.

[37 minutes 13 seconds][Customer] : Yep, Yep, 112, 879457383961.

[37 minutes 29 seconds][Agent] : Thank you so much for that. So we've got a savings account through Saint George and the branch number is 112879, account number is 457383961.

[37 minutes 41 seconds][Customer] : Sorry, can I I had changed friends. Can you can you re re read that? Apologies.

[37 minutes 41 seconds][Agent] : And the account name of course, of course. So branch number 112879 and then account number is 457383961.

[37 minutes 47 seconds][Customer] : Yep, Yep, Yep, that's correct.

[37 minutes 55 seconds][Agent] : Thank you, Sir. And the account name is England Freeman. Sorry, England Freedom Fund 3 words.

[38 minutes 2 seconds][Customer] : That's correct.

[38 minutes 2 seconds][Agent] : Thank you, Sir. So can I confirm that you have authorization but to use this account for your life insurance policy for your SMSF?

[38 minutes 2 seconds][Customer] : Yep, yes.

[38 minutes 10 seconds][Agent] : Thank you Sir. And while the application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident. Cover under these glasses until the insurer makes a decision on your application all 30 days from today, whichever is earlier. So the commencement of your cover will be subject to the final assessment by the insurer. Now, if the insurer approved your cover without any other changes, are you happy for me to record the exempt as now this policy And I will send you out your policy documentation to your e-mail address and also postal address as soon as I hear back from down the riders.

[38 minutes 46 seconds][Customer] : Yes, that's fine.

[38 minutes 46 seconds][Agent] : Beautiful. Thank you. And of course, if there's any other changes, then I'll speak to you beforehand before anything was fine. So, yeah, thank you.

[38 minutes 52 seconds][Customer] : That's great.

[38 minutes 53 seconds][Agent] : Yeah. So I'll, I'll read you out your declaration. Now this is the final bit. This there's two parts where I'll ask you to say yes or no. If you need me to repeat these statements back to you, just let me know. And it read. Thank you. Ivan England, it is important you understand the following information. I will ask for your agreement for these terms at the end. And your policy will not be enforced unless you work with these terms in full. You have you have informed us that you are or have the authority to act on behalf of the trustee of England Freedom Fund, which will be the owner of this insurance policy. Real life cover for SMSF is issued by Hanover Library of Australasia Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I will refer to as GFS Trading as real Insurance, to issue and arrange this insurance on this behalf. Hanover has relied upon the information you have provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover 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 send a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Ivan, can you please confirm you have answered all of our questions in accordance with your duty?

[40 minutes 13 seconds][Customer] : Yes, I have.

[40 minutes 14 seconds][Agent] : Thank you, Sir. The accepted cover pays a lump sum benefit amount of Ivan England is covered for \$1 million in the event of death and terminal illness. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. By agreeing to this declaration you agree to any non standard exclusions or loadings placed on your policy and you understand that we 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 for Ivan England Life Insurance and loading was applied during the application process. Your premium for your first year of cover is \$219 and \$0.80 per fortnight. Your premium is stepped, which means it'll be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 3% each

year, and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 65% to cover costs. The premium will be debited from the bank account you have provided in the name of England Freedom Fund, which you confirmed is owned by England Freedom Fund and as trustee of the fund you have the authority to use for this purpose. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address for your policy documentation will also be emailed to you. Today should carefully consider these documents to ensure the product meets your needs. You have a 30 day equivalent 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.

[41 minutes 58 seconds][Customer] : OK.

[41 minutes 53 seconds][Agent] : 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 policies until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by calling us full details. Those are available online and also in the documentation that we are sending you. Sir, you understand that as Trustee of England Freedom Fund, we have an obligation to treat fund assets as separate to your own and this includes any proceeds from an insurance policy owned by the fund which will be paid directly to your fund. Neither, neither Greenstone nor Hanover takes any responsibility for this and we take your instruction to commence cover on the assumption that you have taken these responsibilities into what? So, Ivan, do you understand and agree? Boost the declaration?

[42 minutes 46 seconds][Customer] : Yes, I do.

[42 minutes 46 seconds][Agent] : Thank you, Sir. Would you like any other information or would you like me to read any part of the PDS to you?

[42 minutes 53 seconds][Customer] : No, that's fine.

[42 minutes 54 seconds][Agent] : Wonderful, this. Thank you so much for going through everything with me today. I've just sent it off to the underwriters to assess and I'll look forward to hear back from them there as well. In the meantime, I'm going to forward you about the general quote to your e-mail



address. So you've got some documents. You can go over that for the time being. And then once everything comes back there as well, the full documentation will follow there as well. All right, thank you. Did you have any questions about what we've gone through today so far? Everything was all completed or all done.

[43 minutes 20 seconds][Customer] : No, no problem.

[43 minutes 22 seconds][Agent] : Thank you so much. It's been a pleasure, Sir. Happy. Very nice morning as well. And I'll keep you updated if there's any other changes. So thank you, Sir.

[43 minutes 27 seconds][Customer] : Great.

[43 minutes 28 seconds][Agent] : All right.

[43 minutes 27 seconds][Customer] : Thanks very much.

[43 minutes 28 seconds][Agent] : Speak to you soon. Bye bye.

[43 minutes 29 seconds][Customer] : Thank you. Bye. Bye.