

[15 seconds][Agent] : Hello.

[15 seconds][Customer] : Hello. Hello.

[15 seconds][Agent] : Oh, hi, it's Lucy calling you back from One Choice Life Insurance. How are you?

[20 seconds][Customer] : Hi. Yeah. Good, good.

[22 seconds][Agent] : No, that's good to hear. Look, I'm just giving you a call back. We have we're looking into some life insurance quotes for you. Now, all we need to do was go through a set of questions just to see your eligibility. Now, is this a better time?

[32 seconds][Customer] : Yeah, yeah, that's a good thing. That's fine.

[36 seconds][Agent] : All right, perfect. Now, so just because it is a new call, can you please confirm for me again your full name and your date of birth?

[43 seconds][Customer] : Augustina J Sapphire, 2nd 9/19/76.

[47 seconds][Agent] : Thank you. And just confirming that you are a male New Zealand resident currently residing in New Zealand, is that correct?

[53 seconds][Customer] : Yep, that's correct.

[54 seconds][Agent] : Thank you. And also I do need to let you know, Please note all of our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. OK, so we're looking at the I'll just, OK, so we're looking at the 1.5 mil life insurance which was coming in at a fortnight premium of \$115.39 a fortnight indicatively. Now is that still coming in affordable for you?

[54 seconds][Customer] : Yep, Yep, Yep, Yep, uh, Yep, Yep. 1.

[1 minutes 36 seconds][Agent] : Correct.

[1 minutes 33 seconds][Customer] : So it's 115 Fortnite 1115.

[1 minutes 37 seconds][Agent] : Yeah, 115 and \$0.39.

[1 minutes 40 seconds][Customer] : Yep, I will do that.

[1 minutes 42 seconds][Agent] : OK. And just confirming that you, umm, have not had a cigarette in

the last 12 months, is that correct?

[1 minutes 47 seconds][Customer] : No, yeah, that's correct.

[1 minutes 48 seconds][Agent] : Yes, thank you. And just your, umm, current annual income, umm, if it was \$50,000 or more and we put a note to that, is that still correct?

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

[1 minutes 58 seconds][Agent] : OK, perfect. All right, now just bringing up the questions for you.

[2 minutes 3 seconds][Customer] : Sorry, sorry. Can you just get back to that last question?

[2 minutes 2 seconds][Agent] : Umm, I do yes So just in regards to your, uh current annual income, \$50,000 or more, it was just a yes or no. Umm, you put no OK yes they're all good.

[2 minutes 15 seconds][Customer] : And I put yes, no, yes, definitely, yes, yes.

[2 minutes 21 seconds][Agent] : OK, so we'll just change that. OK Yeah yeah perfect. OK yeah they're all good. All right, so we'll just yeah, All right. And then we're looking at the 1.5 mil for life insurance, OK? Yeah. So yeah, additively 115 and 39 cents. OK now just before the questions come up, I do need to read you on a pre underwriting disclosure. So this explains to you how we use and collect your information and it also explains to you how we expect the questions to be answered. OK, now all I needed. But when I finish reading I just need a clear yes or no response.

[3 minutes 7 seconds][Customer] : Alright, Yep.

[3 minutes 13 seconds][Agent] : So it reads here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other 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 breaches of privacy. I will also I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this duty until the time we enter into the contract. If you fail to

disclose them, that's how all you make because all statements and answers to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you. OK, so just with all the questions, all I need from you are just clear yes or no responses. Now the first question is in regards to your residence again. So it's saying are you a citizen or permanent residents of New Zealand or Australia currently residing in New Zealand?

[4 minutes 25 seconds][Customer] : Yes, Yep, yes.

[4 minutes 45 seconds][Agent] : Yes or no Thank you. And the next set of questions are just pre qualifying medical history. So it's saying, have you ever had symptoms of being diagnosed with or treated 4 or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and vagina. Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukemia excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[5 minutes 39 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for metoneuron disease or any form of dementia including Alzheimer's disease? Now the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measuring for each in order to continue with the application. The system does not allow me to enter any approximate figures, weights or heights and weights ranges. So what is your exact type please?

[5 minutes 50 seconds][Customer] : No, Oh my God. Umm, I, I wouldn't be able to tell you my exact height.

[6 minutes 18 seconds][Agent] : No, that's OK. Would you be able to measure yourself?

[6 minutes 22 seconds][Customer] : You know, I probably could, uh, if you hold the line for a SEC. OK.

[6 minutes 26 seconds][Agent] : Yeah. Oh, good. No worries. Take your time.

[6 minutes 27 seconds][Customer] : Thank you.

[7 minutes 45 seconds][Agent] : No. None.

[9 minutes 25 seconds][Customer] : You there?

[9 minutes 26 seconds][Agent] : Yep, Yep. Sorry.

[9 minutes 27 seconds][Customer] : Sorry. 6.8 feet foot.

[9 minutes 31 seconds][Agent] : OK, So 6 feet and eight inches, is that correct?

[9 minutes 34 seconds][Customer] : Yep. Yep. That's right.

[9 minutes 35 seconds][Agent] : Thank you and thanks again for doing that.

[9 minutes 38 seconds][Customer] : That's right.

[9 minutes 38 seconds][Agent] : Now, would you know your exact weight, KG?

[9 minutes 41 seconds][Customer] : 110 Yeah. KGS. Yep.

[9 minutes 47 seconds][Agent] : Thank you. And have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months, Yes or no?

[9 minutes 57 seconds][Customer] : Oh, yeah. Easily. Yes. Yeah.

[9 minutes 59 seconds][Agent] : Yep. So it says unexplained weight loss.

[10 minutes 2 seconds][Customer] : Oh, unexplained. No.

[10 minutes 1 seconds][Agent] : So have you experienced any?

[10 minutes 3 seconds][Customer] : No, no, no, no. Sorry. No.

[10 minutes 4 seconds][Agent] : All good. OK. All right.

[10 minutes 11 seconds][Customer] : Does it mean that? Does it includes damage? No. Just kidding.

[10 minutes 16 seconds][Agent] : OK, Now the next question is regards to occupation. So it's saying does your work require you to go underground, work at heights about 20 meters, start to depth below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. Thank you. To the best of your knowledge, are you infected with or in a high risk category for contracting HIV which causes AIDS?

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

[10 minutes 46 seconds][Agent] : Do you have definite plans to travel or reside outside of New

Zealand? Are you booked or will be booking travel within the next 12 months?

[10 minutes 55 seconds][Customer] : Different channels.

[10 minutes 57 seconds][Agent] : Yeah. Or will you be booking travel?

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

[11 minutes 2 seconds][Agent] : No, that's all good, right? So we'll say no then. Do you have existing life insurance policies with other life insurance companies? Will they combine to some assured of more than \$5 million?

[11 minutes 1 seconds][Customer] : Yeah, yeah, no.

[11 minutes 17 seconds][Agent] : Thank you. OK, the next set of questions, it's just in regards to your medical history. So it's saying, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, Raise blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumor, mobile cysts, including skin cancer, sunspots or Melanoma?

[11 minutes 38 seconds][Customer] : No, Nope, Nope, no.

[11 minutes 54 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate, thyroid condition, or neurological symptoms such as dizziness or fainting?

[12 minutes 6 seconds][Customer] : Uh, I, I do have, umm, dizziness, but that's, it's not all the time.

[12 minutes 14 seconds][Agent] : OK, that's alright. We'll just put it.

[12 minutes 16 seconds][Customer] : Yeah, just yeah.

[12 minutes 17 seconds][Agent] : We'll just put yes just for the symptoms of dizziness now. OK, So based on your response, please answer yes or no for each of the following. So thyroid condition, yes or no. Neurological symptoms such as dizziness or fainting, Yes or no?

[12 minutes 30 seconds][Customer] : No, I'm going to say no because I don't really.

[12 minutes 40 seconds][Agent] : Yep. So with the dizziness, umm, when does it usually occur?

[12 minutes 44 seconds][Customer] : It's like it's, it's just probably me, like getting up, you know, sitting down a bit longer. I'm busy or in hot confined space. Yeah, but then it goes away. So it's not like it happens all the time. It's just probably. Why not?

[12 minutes 54 seconds][Agent] : OK, OK OK, so can find space when it's hot and also just sitting down, then when you get back up you feel dizzy. Yep, that's all good. And have you been to the doctors in regards to the dizziness?

[13 minutes 9 seconds][Customer] : Yeah, yeah, it's, yeah.

[13 minutes 23 seconds][Agent] : Yep.

[13 minutes 15 seconds][Customer] : So then, I mean, when I get sick, I I'll go to the doctors and then you say, I know it's just, it's, it's because I get up to, it's in hot confined space because where I work, it's in the office. So and that's it. So I just use my icon and then I'm fine.

[13 minutes 27 seconds][Agent] : OK, OK, that works. All good. So the doctors, how did they diagnose it?

[13 minutes 37 seconds][Customer] : Well, they did test and everything like that on me and they said no, you're fine. That's just probably your work, umm, environment.

[13 minutes 41 seconds][Agent] : OK, OK, all right. And they're all good.

[13 minutes 46 seconds][Customer] : Yeah, yeah.

[13 minutes 47 seconds][Agent] : All right, let's have a look. OK. All right, just build me one moment. I'm just gonna place you on a quick hold just because I do wanna disclose it in the correct space. OK?

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

[13 minutes 57 seconds][Agent] : So I won't be too long. Thank you so much.

[14 minutes][Customer] : OK.

[20 minutes 34 seconds][Agent] : All right. Thank you so much for holding. I do greatly appreciate it. OK. So with the dizziness now with the question in regards to the neurological symptoms such as dizziness or painting, now do you still get the dizziness?

[20 minutes 49 seconds][Customer] : Oh, Nope. Nope.

[20 minutes 52 seconds][Agent] : OK. And when was the last time?

[20 minutes 56 seconds][Customer] : Oh, about six years ago.

[20 minutes 58 seconds][Agent] : Oh, OK, six years ago. All right, that's all good.

[21 minutes][Customer] : Yeah, it was. It was just a yeah, it was just a busy spell that I had. That was it. But I checked out.

[21 minutes 9 seconds][Agent] : Yes.

[21 minutes 8 seconds][Customer] : OK, So that's fine.

[21 minutes 10 seconds][Agent] : So umm, yes.

[21 minutes 15 seconds][Customer] : Yeah.

[21 minutes 13 seconds][Agent] : So with your dizziness now has, umm, has a cause of your dizziness being diagnosed by your doctor? Yes or no? OK, all good. OK, now let's have a look here, OK, No, that's all good. All right. And will you be having that checked anytime soon? Yes. So, umm, in regards to your dizziness. So will you be going to the doctors anytime soon to, umm, revisit that or that's it?

[21 minutes 21 seconds][Customer] : No, check this. I need to revisit because like I said, it was six years ago.

[22 minutes 4 seconds][Agent] : Yeah, well, six years ago and you haven't had it since. Yeah, no, that's all good.

[22 minutes 6 seconds][Customer] : Yeah, no, no, Yeah.

[22 minutes 10 seconds][Agent] : But just so just being clear that your doctor, so the cause for this has has a cause of your dizziness being diagnosed by a doctor. So you said no because they said the doctor doesn't know yet what did, what's caused your dizziness. Is that correct?

[22 minutes 25 seconds][Customer] : Oh, when I went the first time, you mean?

[22 minutes 28 seconds][Agent] : Uh, yeah. Yeah, yeah, yeah.

[22 minutes 30 seconds][Customer] : Yeah. Oh, OK. So it came down to just just a compliant space. That's all it came down to. And.

[22 minutes 38 seconds][Agent] : OK.

[22 minutes 39 seconds][Customer] : And I got the instance on that. There was no other time that I had any dizziness spells and I was just probably just that time because it's so hot in in the room. Umm, and that's really wo then I did explain it to him and then he just and I just checked out at the

end.

[22 minutes 49 seconds][Agent] : OK, OK.

[22 minutes 54 seconds][Customer] : So it was OK.

[22 minutes 55 seconds][Agent] : OK. So do you know what he diagnosed it?

[23 minutes 1 seconds][Customer] : Umm, well, he didn't because there's nothing to diagnose.

[22 minutes 58 seconds][Agent] : Umm, under Yeah.

[23 minutes 4 seconds][Customer] : I just told him exactly what happened and he guess that's exactly probably what what caused it.

[23 minutes 9 seconds][Agent] : OK, the confined space. And what test did you do?

[23 minutes 11 seconds][Customer] : Yeah, umm, it was, uh, I, I, I explained to the situation what happened.

[23 minutes 19 seconds][Agent] : Yeah, Yeah, yeah.

[23 minutes 20 seconds][Customer] : So it Washington, it wasn't at the time necessarily.

[23 minutes 29 seconds][Agent] : OK.

[23 minutes 23 seconds][Customer] : Well, at the time it wasn't necessary to do a different of such because I told him exactly what happened and then he just smashed to just kissing me.

[23 minutes 32 seconds][Agent] : Oh, OK, OK. OK.

[23 minutes 31 seconds][Customer] : Yeah, that's probably exactly what what it was because there's no air con in the room at the time. And then it got installed. So yeah.

[23 minutes 39 seconds][Agent] : Oh, OK, OK, OK. No, sorry, sorry about the questions.

[23 minutes 41 seconds][Customer] : And then it was, yeah, that's right, Yeah, yeah, that's fine.

[23 minutes 46 seconds][Agent] : I just want to make sure just so we can, you know, disclose it all correctly, OK? All right, So just one moment, I'm just going to place you on another quick hold just so I can see, umm, how we can disclose this confined space. OK? All right. Thank you so much.

[23 minutes 57 seconds][Customer] : Yeah, yeah, OK, alright.

[32 minutes 1 seconds][Agent] : Hi doctor, thank you so much for holding.

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



[32 minutes 2 seconds][Agent] : I do fairly appreciate and I do apologise about the delay now just with this question. OK, so I just need a clear yes or no, just in regards to, you know, what the doctor has advised you in regards to, you know, the dizziness.

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

[32 minutes 20 seconds][Agent] : OK, so what's the question it was saying has a cause of your dizziness been diagnosed by your doctor, a yes or no? OK, All right, so we'll put no for that one.

[32 minutes 29 seconds][Customer] : No, Yep.

[32 minutes 34 seconds][Agent] : OK, All right, so this noise for that question, so the doctor hasn't diagnosed yet in regards to why you've been, why you've had your dizziness back, you know, six years ago.

[32 minutes 52 seconds][Customer] : Yeah, never did.

[32 minutes 53 seconds][Agent] : OK, no, that's all good. All right, OK. So we'll put no for that question. Now the next question is disorder of the stomach, bowel, pancreas. Yes or no? Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption.

[32 minutes 52 seconds][Customer] : No, no, no, no, no, no.

[33 minutes 28 seconds][Agent] : Good blood or urinary tract disorder?

[33 minutes 32 seconds][Customer] : Nope.

[33 minutes 35 seconds][Agent] : Blood disorder or disease?

[33 minutes 38 seconds][Customer] : Nope.

[33 minutes 41 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma. OK.

[33 minutes 46 seconds][Customer] : Nope.

[34 minutes 18 seconds][Agent] : OK. I'm sorry, I'm just laying the next questions. OK, perfect. OK. Now, 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 the results of any medical tests or investigations? Thank you. And 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?

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

[35 minutes 19 seconds][Agent] : Thank you. And 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 abnormalities? OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, high conditions, struggle, other heritage disease prior to age 60?

[35 minutes 45 seconds][Customer] : No, no.

[36 minutes 29 seconds][Agent] : OK. And the last question for you now is other than one off events gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paid passenger on a recognized airline, Motor racing, parachuting, mountaineering, I'm staying scuba diving deeper than 40 meters, cable, Rex diving or any other hazardous activity, yes or no?

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

[37 minutes 3 seconds][Agent] : OK. Q Alright, OK. Alright, OK. So sorry to be annoying.

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

[37 minutes 27 seconds][Agent] : I'm just going back here to just a question in regards to the one that says other than what you have already told me about in the past three years, have you saw medical advice or treatment by a medical practitioner specialist or are you awaiting the results of any medical test or investigation? So in that section, that's where we're going to disclose your dizziness, OK?

[37 minutes 56 seconds][Customer] : Yep.

[37 minutes 53 seconds][Agent] : Uh, because it was a one off umm, in regards to, you know, how was happening to you, umm, in that in your working environment.

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

[38 minutes 3 seconds][Agent] : So we're just going to disclose it under there. OK. So what's the question about thyroid condition or neurological symptoms such as dizziness or safety? So we'll put

no for that question.

[38 minutes 6 seconds][Customer] : OK, Yep.

[38 minutes 15 seconds][Agent] : Umm, OK, and then we'll disclose it, umm, here just a moment. OK, OK, so business. OK. All right. So business, business. Alright, so with the business, it says here please describe the the reason for the consultation including symptoms and diagnosis. So we're going to write dizziness and was that the only symptoms? Yep.

[39 minutes 9 seconds][Customer] : Yep, that's it.

[39 minutes 11 seconds][Agent] : OK, so dizziness. And when did it occur again? Sorry.

[39 minutes 17 seconds][Customer] : At work, like at the time there was no in the office and it does heat up. So yeah, that.

[39 minutes 27 seconds][Agent] : Yeah. No, that's right. That happened at work in the office heats up. OK, So I can find space.

[39 minutes 43 seconds][Customer] : Yep.

[39 minutes 43 seconds][Agent] : OK. And what year was it, do you remember? What year was that it happened? Sorry, say that again.

[39 minutes 50 seconds][Customer] : What are we now, 2023, 2009? It was six, six years ago when I was when it happened.

[40 minutes 3 seconds][Agent] : I think just like six years ago.

[40 minutes 5 seconds][Customer] : Yeah, yeah, yeah.

[40 minutes 6 seconds][Agent] : Oh, good. Within six years ago. And please provide.

[40 minutes 13 seconds][Customer] : Two thou.

[40 minutes 15 seconds][Agent] : Sorry, say that again.

[40 minutes 14 seconds][Customer] : Yeah, 2017.

[40 minutes 18 seconds][Agent] : All right, So 2017. All right, perfect. Please provide details of medical tests. So you went to the doctor and he advised? So he advised that you were fine. Is that correct?

[40 minutes 43 seconds][Customer] : Yeah, yeah. So he did do a blood test, pressure pressure,

what do you call it?

[40 minutes 45 seconds][Agent] : Oh, blood.

[40 minutes 48 seconds][Customer] : The he just, yeah, blood pressure test.

[40 minutes 51 seconds][Agent] : Yep.

[40 minutes 52 seconds][Customer] : That came fine, that was OK. And he goes, no, you're alright.

[40 minutes 57 seconds][Agent] : Yep.

[40 minutes 59 seconds][Customer] : And that was it.

[41 minutes 1 seconds][Agent] : OK. OK. So you did he didn't need to do any other tests on you, is that correct?

[41 minutes 18 seconds][Customer] : No, that's that's correct.

[41 minutes 21 seconds][Agent] : Yep. And is any further investigation or treatment plans? If so, when? No and please advise if a full recovery has been made.

[41 minutes 20 seconds][Customer] : Yeah, No, yes.

[41 minutes 35 seconds][Agent] : Thank you.

[42 minutes][Customer] : Sorry, can I just ask a question?

[42 minutes 1 seconds][Agent] : Yes, yes.

[42 minutes 2 seconds][Customer] : Is this Australian based insurance company right? OK, gotcha.

[42 minutes 6 seconds][Agent] : Our call centre is based in Australia, but it is New Zealand's company and our underwriters are based in Auckland, OK. OK. OK, perfect. Awesome. Thank you so much.

[42 minutes 53 seconds][Customer] : What?

[42 minutes 53 seconds][Agent] : Again, thank you for your patience. I do appreciate it.

[42 minutes 56 seconds][Customer] : Yep.

[42 minutes 56 seconds][Agent] : OK, All right, perfect. All right, So just one moment, I'm just submitting this for you now. OK, all right, beautiful. So just to let you know now in reference to your health and lifestyle answers, umm, your application needs to be referred to the underwriter for assessment. Now if it comes back approved, umm this policy will cover you for death due to any

cause except for suicide in the 1st 13 months.

[43 minutes 24 seconds][Customer] : Right, right.

[43 minutes 36 seconds][Agent] : Now there is also a terminally ill advanced payment included in the cover. So what that means is if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim to you in full.

[43 minutes 53 seconds][Customer] : Right.

[43 minutes 53 seconds][Agent] : Now also please be aware that your premium is stepped, which means it will generally increase each year. And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium and you can opt out of this indexation each year.

[44 minutes 2 seconds][Customer] : Yeah, right.

[44 minutes 17 seconds][Agent] : Now, OK, so just to let you know what's the next step, what I can do for you is collect your payment details and read you out a declaration. Now when I do send it out to the underwriter for assessment, I don't take any payment today. You get to pick when you want the first payment to come out. Now, are you happy to go ahead with that?

[44 minutes 37 seconds][Customer] : Yep, that's fine.

[44 minutes 39 seconds][Agent] : OK. So how it works is while your application is being assessed, you will be covered for accidental deaths which pays out if death was due to a direct result of an accident. Now cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. So just to let you know, the commencement of your cover will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And we will send out all your policy information to your e-mail address and also post it out to you in the mail. Just a yes or no, OK. OK, so just confirming your e-mail address, I'll spell it out to you. So it's a UKUSTINO.

[45 minutes 27 seconds][Customer] : Yes, that's correct. Correct.

[45 minutes 40 seconds][Agent] : Your surname which is a HYE k@hotmail.com and your best contact number is the 021341666 and just your address, please.

[45 minutes 56 seconds][Customer] : 8 View Rd.

[45 minutes 59 seconds][Agent] : Yep.

[45 minutes 57 seconds][Customer] : VIEW Road and that suburb is Mang Mangre. Mangre, MANGERE.

[46 minutes 7 seconds][Agent] : Yep, Yep, Yep. And the post code is 2022, is that correct? And is that the same address where all your mail goes to as well?

[46 minutes 13 seconds][Customer] : Yeah, yes.

[46 minutes 18 seconds][Agent] : All right, thank you, 80. OK, perfect. All right. Now if it does come back with no changes, what day would you like the first payment to come out? So what day would be most suitable for you?

[46 minutes 38 seconds][Customer] : Well, I'm actually on a salary basis, so would have to be like a monthly.

[46 minutes 44 seconds][Agent] : Oh, yeah, yeah, yeah, of course we can do it monthly. OK, I'll just let you know the monthly amount as well, just so you're aware of that.

[46 minutes 46 seconds][Customer] : Yeah, yeah, yeah. No worries.

[46 minutes 53 seconds][Agent] : So with the monthly, it is coming up as 250 every month. Are you still happy with that one?

[46 minutes 59 seconds][Customer] : Yep, that's fine. And and the I'm sorry, the 49 is 215, right.

[47 minutes 7 seconds][Agent] : So I'll get back to it, but I'll let you know what it is. But just to let you know, it works out to be the same whether you're paying fortnight, monthly, annual.

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

[47 minutes 15 seconds][Agent] : The way we work it out is because there's 26 fortnights and there's 12 months.

[47 minutes 20 seconds][Customer] : Right.

[47 minutes 20 seconds][Agent] : Does that make sense?

[47 minutes 21 seconds][Customer] : Yeah, Yeah, I can.

[47 minutes 23 seconds][Agent] : OK, so the fortnightly was 115.39.

[47 minutes 29 seconds][Customer] : Yep. Could I, could I change the the OR is it just stipulated to be fortnightly or monthly?

[47 minutes 40 seconds][Agent] : Yeah.

[47 minutes 44 seconds][Customer] : OK, we'll go. We'll we'll go Monthlies.

[47 minutes 41 seconds][Agent] : So you can do Fort Lolly monthly or annual, OK. Yeah, all good. All right. So monthly, OK, so monthly is to 250. OK. All right, so just one moment. And what day would you like that first payment to come out for you?

[47 minutes 54 seconds][Customer] : Yeah, that will be on the that'll be on the 21st.

[48 minutes 3 seconds][Agent] : 21st of November.

[48 minutes 5 seconds][Customer] : Yep.

[48 minutes 6 seconds][Agent] : OK, so that is a Tuesday. And usually just let you know payments come out like early in the morning, like around 2:00 AM, OK.

[48 minutes 13 seconds][Customer] : And that's why the first year, because normally it's we, we get paid on the 20th, but I'd rather be safe and do it on the 21st. What's come out?

[48 minutes 20 seconds][Agent] : Yeah, of course, Yeah, of course.

[48 minutes 25 seconds][Customer] : Yep.

[48 minutes 22 seconds][Agent] : We'll look if you ever need to change that in the future, all you need to do is give us a call. OK.

[48 minutes 27 seconds][Customer] : Alright, Yep.

[48 minutes 27 seconds][Agent] : So first payment will be on the 21st of November and then it will come out every fortnight, sorry, every month on the 21st, OK. Now when you're ready, we just need to set up for the payments because it is a directly debited out of your account. So to do that, I will need your preferred payment method please, when you're ready. So either your debit card, credit card or bank account details, it's whichever 1 you prefer.

[48 minutes 55 seconds][Customer] : I'll give you my bank account details.

[48 minutes 59 seconds][Agent] : OK, just a moment. All right. And is it just your name on the account? OK.

[49 minutes 4 seconds][Customer] : Yep, that's right.

[49 minutes 9 seconds][Agent] : OK, now when you're ready, I'll take your account number. Mm  
Hmm. Hmm. Mm. Yep. Mm. Hmm.

[49 minutes 12 seconds][Customer] : Yep, that'll be 0102340331937 suffix 00.

[49 minutes 25 seconds][Agent] : Thank you. And that's ANZ Bank. Is that correct? Thank you. All  
right now I just have 4 questions here for you, just yes or no responses.

[49 minutes 29 seconds][Customer] : Yep, right.

[49 minutes 35 seconds][Agent] : It's just in regards to your bank account and the direct debit that  
we're setting up for it. OK. So the first one is, do you have authority to operate this bank account  
alone? Yes or no?

[49 minutes 46 seconds][Customer] : Yes.

[49 minutes 48 seconds][Agent] : Do you need to jointly authorize debits from this account? Yes or  
no?

[49 minutes 52 seconds][Customer] : No.

[49 minutes 53 seconds][Agent] : Have you canceled a direct debit authority for one choice Was  
Pinnacle wipe as the initiator in the last nine months on the account you are providing this owner?

[50 minutes 3 seconds][Customer] : N Nope.

[50 minutes 5 seconds][Agent] : And are you happy to set up a direct debit authority without signing  
a form?

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

[50 minutes 11 seconds][Agent] : And the last little 1 is just a declaration. Again, it's just in regards to  
your account and the direct debit payments. OK, so it says you agree. This Authority is subject to  
the terms and conditions relating to the bank account provided and the specific Direct Debit terms  
and conditions that relate to this Authority. Are you authorize your bank to allow Pinnacle Wire to  
with the initiator for one choice to direct debit this accounts in accordance with these terms and  
conditions? Yes or no?

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



[50 minutes 44 seconds][Agent] : Thank you. Alright, almost done here. Just another two more minutes of your time. I just need to read you out the final declaration. Now it is just a recap on what you're covered for, for the life insurance, your payments, etcetera. But like I mentioned, if no changes come back, then you will be receiving this all to your e-mail address and also a hack will be coming out to you in the mail as well. OK, now while I'm reading, if you want me to repeat a sentence or a paragraph, just feel free to interrupt me at any time, so reach here. Thank you. Augustino. Is it? Sorry. How do you? Oh, yeah. Oh, yeah. 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 form. One choice Life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and that Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our financial advice disclosure statements which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this Yes or no and your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, yes or no?

[52 minutes 41 seconds][Customer] : Yes, yes.

[53 minutes 6 seconds][Agent] : Thank you. And we may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services. By

agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or any time by contacting us, or by using any unsubscribed facility on communications we send you. You have agreed to take out a single one choice life insurance policy with the following cover. Umm, August. You know uh Heck receives \$1.5 million in the events of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for the first year of cover is \$250 per month. Uh, your premium is a set premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is it amount payable to get there for up to 77% of each premium to cover distribution cost. For this policy, your premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with AB plus financial strip good and Triple B minus issue our credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which are like key aspects of your cover and play language. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GSS on 0800005804 or e-mail support at One choice dot code dot NZ. Two final questions for you. The first one is do you understand and agree with the declaration? I've just read you yes or no, And would you like any other information about the insurance now or would you like me to read any part of the policy document to you, yes or no?

[55 minutes 26 seconds][Customer] : Yes, no, I'm fine. Thanks.

[55 minutes 36 seconds][Agent] : All right, thank you. So I'm just submitting this for you now. Just one moment. OK. All right. All right, so he's just going through for you now. Sorry. I'm just waiting for it to go through just one moment.

[56 minutes 30 seconds][Customer] : MMM.

[56 minutes 29 seconds][Agent] : So his computer is a bit slow. OK. Alright. Sorry about that. It's just, it's just loading. I'm just going to place you on a quick hold just until it loads and I'll let you know it's gone through. OK.

[57 minutes 35 seconds][Customer] : Yeah, no.

[57 minutes 36 seconds][Agent] : Thank you. Alright, thank you so much for holding. I do greatly appreciate it. It's all done for you now. OK, So it has already been sent off to the underwriter. So like I mentioned, if no changes, you will be getting your documents. However, if there are changes, I would definitely be giving you a call just to advise you if there were any changes and if you're happy with that. OK.

[1 hours 3 minutes 19 seconds][Customer] : Yeah, Yeah, yeah.

[1 hours 3 minutes 38 seconds][Agent] : All right. Perfect. Well, it was lovely speaking to you. And again, thank you so much for your patience.

[1 hours 3 minutes 44 seconds][Customer] : Yeah.

[1 hours 3 minutes 41 seconds][Agent] : I do greatly appreciate it and I'll let you get back to it. Sorry about that.

[1 hours 3 minutes 46 seconds][Customer] : Well, thank you so much for the call. Appreciate it.

[1 hours 3 minutes 48 seconds][Agent] : No worries. Have a good night.

[1 hours 3 minutes 50 seconds][Customer] : You too. Thank you.

[1 hours 3 minutes 49 seconds][Agent] : All right, bye.