

[13 seconds][Agent] : Hi to that. My name's Victor. I'm calling from One Choice Life Insurance. How are you?

[18 seconds][Customer] : Hello. Oh, good. Thank you.

[20 seconds][Agent] : That's good to hear. We just received an enquiry here for you on our website, so I was going to take you through that and get some pricing and answer any questions I had as well. Is this Tina and myself?

[28 seconds][Customer] : Yeah, Yeah, that's the one.

[29 seconds][Agent] : Yeah, lovely. Thank you. The date of birth we have here is the 25th of October 58, is that correct?

[36 seconds][Customer] : Yeah, same.

[39 seconds][Agent] : Perfect, thank you. And please, not all our calls are recorded. Any advice I provide is limited to the products that we offer here at One Choice and assisting you to make a decision about whether they are suitable for your needs. We'd like you to do all persons and be happy to help with any questions. OK. And can I confirm as well, please, that you're a female New Zealand resident, is that correct? Lovely. Thank you. Tina, thank you so much for taking the time to inquire with us this morning. Appreciate that. If you don't mind me asking, what's got you looking into this? Have you had anything like this before or? OK, No problem. Is there anything in particular got you thinking about last cover, like is it for a mortgage or just in general for the family?

[58 seconds][Customer] : Yes, no first time, yeah, yes. Well, family and the mortgage, you know.

[1 minutes 22 seconds][Agent] : Yeah, yeah, that's understandable. It could definitely be used for those things. That's what it's designed for. OK, so it pays that money in a lump sum to your loved ones if you were to pass away. And then they can use it however is needed. So they can use it, pay for mortgage, pay for any bills, maintain family lifestyle. However you'd like them to use it, they can.

[1 minutes 40 seconds][Customer] : Oh, that's alright. That's good. Hmm. Mm.

[1 minutes 42 seconds][Agent] : I'll bring up some pricing here for you. They are indicative quotes at first, so that could give you an idea. The final prame in terms of the color depends on the health and lifestyle questions. There's no physical checks or anything like that. There's no forms if you're in,

there's just some yes or no questions we asked over the phone. There is also a term in the ill advanced payment included in the cover. It's part of our policy. If you were diagnosed with 12 months or less to leave a medical practitioner, we'll payout your claim in full. So we pay that money to you in advance. What's your life? That way you can use it however is needed. I certainly have touch with. That's never needed like that, but it's there just in case, OK. There's also. So with that there, if you received that advanced payout and then you made a full recovery, you don't need to pay any of that money back. That's yours to keep. OK. Yeah, built into the cover as well, There is a \$10,000 advanced payout that your beneficiaries can request from Claimstock to help with any immediate expenses like funeral costs and so on, while the rest of the money is paid. That's out there as well. Can I? Have you had a cigarette in the last 12 months, Yes or no?

[2 minutes 33 seconds][Customer] : OK, no, I don't smoke.

[2 minutes 55 seconds][Agent] : OK, lovely. That's good to hear. I can quote you anywhere from 100,000 up to \$500,000 color and you can look in between in steps of 50,000 as well. So how much would you like me to quote you on? How much it's going to pay for?

[2 minutes 54 seconds][Customer] : I don't think how much you're gonna pay for 100,000.

[3 minutes 15 seconds][Agent] : Yeah, I'll bring it up here for you. For 100, for \$100,000 cover, you're looking at an indicative quote of \$52.31 per Fortnite.

[3 minutes 25 seconds][Customer] : \$52 a fortnight.

[3 minutes 28 seconds][Agent] : Yeah, 5231 per Fortnite.

[3 minutes 34 seconds][Customer] : What do I do?

[3 minutes 37 seconds][Agent] : Do you want to see it as a monthly figure? Do you? Yep.

[3 minutes 35 seconds][Customer] : That means 200 and yeah, a month.

[3 minutes 41 seconds][Agent] : So it is \$113.34 a month, Yeah.

[3 minutes 55 seconds][Customer] : Things are very close for for Fortnite 52 is cheaper to pay, easy to pay.

[3 minutes 49 seconds][Agent] : So \$113.34 a month for \$100,000, yeah, OK, it's up to you if that, if that ever changed for you and you prefer to do it monthly, you can change the payment frequently.

Just give us a call and you can change it to monthly, so forth. It's the same amount of money over the course of the year. It's just how you prefer to see it. OK, so we don't charge you anymore if you do it monthly or any less so forth. It's the same amount of money for the same level of colourfully OK, just how you prefer to pay it.

[4 minutes 28 seconds][Customer] : What about is from two different showing? Is there any cheaper or same thing?

[4 minutes 32 seconds][Agent] : No, we don't even do a joint cover at this stage. So tell me we only do single covers.

[4 minutes 36 seconds][Customer] : Yeah, but people of the family.

[4 minutes 40 seconds][Agent] : No, it doesn't make a difference. It's based on, it's based on one's age when they start cover, the amount of cover that they take out, they smoking status, gender and then the health and lifestyle questions. OK, so I can take you through those questions and that'll let you know exactly if you're approved. If there's any changes to the cover passing for you, they're mostly yes or no questions other than a high and white part. To go through that, I would need to enter an address, please. So can I have your post code if you know it? Yep, 2104. And what was the suburb there please?

[4 minutes 58 seconds][Customer] : OK 21 0 4 yes, Manico. That's great.

[5 minutes 15 seconds][Agent] : Perfect, thank you. And the address please.

[5 minutes 19 seconds][Customer] : 16 Ren. Philly Rd.

[5 minutes 24 seconds][Agent] : How do I spell that? Sorry.

[5 minutes 20 seconds][Customer] : That's 22 Ren. Philly Ren FURLY. Yeah, that's the one.

[5 minutes 33 seconds][Agent] : And it's #16 you said RRAN or RAN.

[5 minutes 40 seconds][Customer] : RANFURLY R for Epic, A for Apple, N for Nelly. F for free. U for Umbrella.

[5 minutes 59 seconds][Agent] : OK, there we go. Thank you. Perfect. Thank you. I thought you were saying S sorry about that. OK, let's have a look, see if I can find that. OK. The post code is. It says it's 2105.

[5 minutes 59 seconds][Customer] : Ah yeah.

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

[6 minutes 15 seconds][Customer] : 05404 yeah.

[6 minutes 17 seconds][Agent] : OK. And that's Alfredston.

[6 minutes 16 seconds][Customer] : 05 yeah, No, it's that the three. Because there's three Alfredson 3, one in Manicare Rd., one in Pepsi and one in Alfredson.

[6 minutes 28 seconds][Agent] : Yeah, OK. Let's try it that way. Let's try it under that way. There we go. Perfect. Thank you. I found that. So 16 Ranfurly Rd.

[6 minutes 34 seconds][Customer] : The 3/3 paper 3.

[6 minutes 53 seconds][Agent] : Pocket. Lovely. Is that the same as your post? Is that where you like your mail to go?

[6 minutes 59 seconds][Customer] : Pardon.

[6 minutes 59 seconds][Agent] : That's the same as your postal address. That's where you like your mail to go.

[7 minutes 3 seconds][Customer] : Yeah, that's 221 O 4.

[7 minutes 5 seconds][Agent] : Yeah, yeah, I'm saying that's your post. So that's where your mail goes. Yeah. Yeah. Perfect.

[7 minutes 8 seconds][Customer] : Yeah, yeah, that's the one.

[7 minutes 10 seconds][Agent] : Lovely. With these questions, as I said, they're mostly yes or no. There is a section that'll ask you exact height and weight. OK, I do need to read this pre underwriting disclosure to you. It tells you why we ask this question to the last cover what we expected to answer them. OK, so it says again, please be aware all calls are recorded for quality and monitoring purposes. We collect your postal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and make sure we're the service providers for the purpose of administering your policy or heads in claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about your privacy. I also need to point out 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 the matter or you make a false statement and it's to our questions, we may be able to decline a claim. You impose new conditions on your policy or avoid your policy entirely. Do you understand this?

[8 minutes 20 seconds][Customer] : Yeah, few of them. May I understand?

[8 minutes 22 seconds][Agent] : Thank you. The next part here is it says, well, the first part it says are you a citizen or permanent resident of New Zealand or is that currently residing in New Zealand? So currently living in New Zealand, yes or no? Thank you, lovely. You're a New Zealand citizen living in New Zealand at the moment. Yes.

[8 minutes 36 seconds][Customer] : Yes, Yes, yes.

[8 minutes 42 seconds][Agent] : Perfect. Lovely. The next part is a medical history part OK, so it says. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? The first section is about any stroke or heart conditions such as but not limited to heart murmur, heart attack and vagina. Thank you, that's good to hear. Any lung disorder excluding asthma, sleep apnea or pneumonia, cancer or Leucamia, excluding skin cancer.

[9 minutes][Customer] : No, no, I have in my operation with the Christian self for 15 years now.

[9 minutes 19 seconds][Agent] : OK, thank you for the answer. I'm glad to hear that you're OK. So I'll go through this.

[9 minutes 23 seconds][Customer] : Yeah, I'm, yeah.

[9 minutes 24 seconds][Agent] : I know that you've already said it was breast cancer, but I just need to go through the the sub questions here such as in the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma, or any other cancer that has spread to other organs? Thank you. Yep. And was your cancer over 10 years ago? So you said it was 13 years ago, is that right? Yep. OK. And it was breast cancer. Yep. OK.

[9 minutes 36 seconds][Customer] : N no, just a Yeah, yeah, everything is OK now. Fine.

[9 minutes 59 seconds][Agent] : Yep. And so it was only your like what areas of the body were affected? Was it was it just one side or was it both?

[10 minutes 5 seconds][Customer] : Yeah, one side, just one list 1.

[10 minutes 6 seconds][Agent] : Which side was OK? OK. And that was the only the part that was affected?

[10 minutes 14 seconds][Customer] : Yeah, that's all.

[10 minutes 15 seconds][Agent] : Yep, please advise the grading or staging of your cancer if none. So do you know what grading or staging it was?

[10 minutes 23 seconds][Customer] : Oh, what? What do you mean by that?

[10 minutes 26 seconds][Agent] : Uh, so like different, different cancers have different like staging, like different levels of So what they're up to. So it could be like stage 1, stage 2, stage 3, stage 4.

[10 minutes 37 seconds][Customer] : 01 side strike up, Just go and see the top and take it straight away.

[10 minutes 42 seconds][Agent] : Yep.

[10 minutes 42 seconds][Customer] : This 1.

[10 minutes 42 seconds][Agent] : So do you know, do you know what staging or grading it was? Did did they tell you?

[10 minutes 47 seconds][Customer] : No, I, I'm my dear. No, no, no. But at the moment now I haven't feel anything. It's free for everything because I just, umm, strike. And you know, you know, the president, once you strike just a little bit and then I'll take the whole thing off.

[11 minutes 3 seconds][Agent] : OK, OK, OK. Uh, so, so you're not sure on that, You don't know what stage it was, but umm, what, what, how, what was the treatment? What did you have?

[11 minutes 23 seconds][Customer] : It's not yes, yeah. Press remove. Yeah, everything.

[11 minutes 24 seconds][Agent] : Did you just have it removed or did you have that, umm, breast removed or OK, both or just the left, OK.

[11 minutes 31 seconds][Customer] : It's OK now just the left, but it's keep on checking every going

on.

[11 minutes 41 seconds][Agent] : And then you and then you're all clear.

[11 minutes 43 seconds][Customer] : Yeah, all clear.

[11 minutes 47 seconds][Agent] : OK. Did you have any other treatment as well or just the the brush removed?

[11 minutes 53 seconds][Customer] : No, just my breasts.

[11 minutes 59 seconds][Agent] : OK, When was your last follow up?

[11 minutes 55 seconds][Customer] : That's all uh, this year I always, umm, go every year.

[12 minutes 6 seconds][Agent] : OK, Do you have to go every year or is just precaution now? You you just go to?

[12 minutes 10 seconds][Customer] : No, I, I always go for my check every year.

[12 minutes 16 seconds][Agent] : OK, so they they told you you need to come every year even though it's been 13 years? Yep.

[12 minutes 13 seconds][Customer] : They always call me to come and have a check every year
Yeah just put up a check. Otherwise I might, you know, but uh, everything it's umm, or start going on
6 months before, but at the moment they put me on a an ear now because they say it's pretty good.
Everything is clear. It's nothing to worry about it.

[12 minutes 43 seconds][Agent] : OK. So there's never been any recurrence, there's never been any complications. OK. And when? When was it this year?

[12 minutes 51 seconds][Customer] : No 2010.

[13 minutes][Agent] : No, no. When, when was the check up this year?

[13 minutes 3 seconds][Customer] : Well, I think it's June.

[13 minutes 5 seconds][Agent] : OK. And you just got you go every every year around June.

[13 minutes 9 seconds][Customer] : Yeah, Yeah.

[13 minutes 26 seconds][Agent] : Have you had any recurrence or any other form of cancer? Do you have any complications or ongoing symptoms?

[13 minutes 29 seconds][Customer] : No, no, no.

[13 minutes 39 seconds][Agent] : Perfect. So you've made a full recovery, correct? Thank you.

[13 minutes 41 seconds][Customer] : Yes, because I never missed my doctor appointment and I have to go and see the doctor.

[13 minutes 52 seconds][Agent] : OK, thank you. The next question is any kidney disorder, hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Thank you. Have you been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for motor neuron disease?

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

[14 minutes 15 seconds][Agent] : Any form of dementia including US SO or any form of dementia including Alzheimer's disease?

[14 minutes 21 seconds][Customer] : No.

[14 minutes 22 seconds][Agent] : Thank you. The next section is in relation to a height and weight. Please be aware that I'm required to obtain a confident 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 ranges. So with that in mind, please what is your exact height? 5 foot 25 foot 2? Yep. So is that, Is that 5 foot 2? Is that what you mean? Yep, thank you. And what is your exact weight please? 82 kilograms.

[14 minutes 44 seconds][Customer] : Five point 5.2 yeah, yeah 82 yeah.

[15 minutes 5 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? That's OK. This is if you've LO, if you've lost more than 5 kilograms. But it was unexplained, so it wasn't you to diet or exercise or anything like that. If it was unexplained, you don't know why. So have you lost more than 5 kilograms of unexplained weight in the last 12 months?

[15 minutes 16 seconds][Customer] : I used to be 85, but to you know, no.

[15 minutes 35 seconds][Agent] : Perfect, thank you. Does your work require you to go underground? Work at heights above 20 meters. After that's below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[15 minutes 34 seconds][Customer] : What do you mean that?

[15 minutes 53 seconds][Agent] : So, so with your work, so you like your job. Does your work require you to go underground, work at heights above 20 meters?

[15 minutes 59 seconds][Customer] : No, no.

[16 minutes][Agent] : Yep. Let me just finish it now. So the rest of the question. So dive to steps below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. So do you have to do any of those things with your work? Perfect, 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?

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

[16 minutes 28 seconds][Agent] : Thank you. Do you have definite plans to travel or reside outside of New Zealand? I have booked already. Or you know that you will be booking travel within the next 12 months?

[16 minutes 41 seconds][Customer] : Next, next 12 months, please be here. I'm going to use some more.

[16 minutes 43 seconds][Agent] : Yes, if you have booked already or you know that you will be booking travel outside of New Zealand in the next 12 months, OK and perfect. OK, so it says which countries or countries do you intend to travel to or reside in? So Samoa is the only place that you're going, is that right?

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

[17 minutes 2 seconds][Agent] : Yep. OK. All right. Will you be overseas for longer than three consecutive months? OK, do you have existing life insurance policies with other life insurance companies with the combined total sum assured of more than \$5 million? Thank you. The next part here is a medical history part again. OK, so it's the same over line question as earlier. Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? The first section is about diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Thank you. Any chest pain, high cholesterol or high blood pressure?

Thank you. Tumour molar cyst, including skin cancer, sunspot or Melanoma? Thank you. Have you ever had an abnormal pap or cervical smear?

[17 minutes 12 seconds][Customer] : No, no, no, no, no, no.

[18 minutes 3 seconds][Agent] : Thank you. Any thyroid condition or neurological symptoms such as dizziness or fainting? Thank you. Disorder of the stomach, bowel or pancreas. Sorry can I couldn't quite hear that. Thank you. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Thank you. Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

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

[18 minutes 51 seconds][Agent] : Thank you. 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, for example, undergoing any surgery, had medical tests or investigation, for example X-rays scans, blood tests or biopsy or are awaiting the results? Thank you. 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? Thank you. We're on to the last three questions here. OK, so the next two are about immediate farming. So your father, mother, brother or sister, OK. And there's one at the end about like has a specific hobbies and things like that. OK, so it says choose 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 adimatus polyposis?

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

[19 minutes 50 seconds][Agent] : Thank you. OK, 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? So before age 60. No.

[20 minutes 11 seconds][Customer] : Umm no, no.

[20 minutes 18 seconds][Agent] : OK, thank you. The last question here is other than one off events,

so as an example, a gift certificate or vouchers, do you engage in or intend to engage in any of the following? OK. So aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[20 minutes 42 seconds][Customer] : No.

[20 minutes 43 seconds][Agent] : Thank you. OK, in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for assessment. And this is just due to the cancer that you had in 2010 that we went through. OK. So everything else that there was no further changes on my end so I can see. So if approved, this policy will cover you for death due to any cause except suicide in the 1st 13 months. There is a term in the ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to leave by a medical practitioner will pay your claim in full. Please be aware that your premium stepped which means it will generally increase each year. In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5% with associated increases in premium. But you can opt out of this indexation each year. OK, answer that there. So what I can do from here for you Tina is I can collect time and details and major declaration so that I can get this assessed by the underwriter. Are you happy to proceed this way?

[21 minutes 44 seconds][Customer] : Yeah, that will be alright.

[21 minutes 45 seconds][Agent] : OK. All right. So what will happen is, so it's just due to the because you had the history of cancer, we had to write that down manually. So we'll send that to the underwriter and they'll come back to us and let us know if it's approved so forth. While your application is being assessed, you'll be covered for accidental death, which pays out if death was due to a direct result of an accident. Cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. OK. The commencement of your cover will be subject to final assessment by the insurer if the insurer offers cover without any alterations or your application is unsuccessful. Are you happy for me to record your acceptance of these outcomes now? And I'll leave you a voicemail to confirm the outcome.

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

[22 minutes 26 seconds][Agent] : Yeah. Are you happy with that?

[22 minutes 26 seconds][Customer] : Thank you. Yeah, that will be alright.

[22 minutes 29 seconds][Agent] : OK. Got it. Thank you. Can do that for you. So how it works from here is we note down the day that you'd like the payments to come out and the payment method. So as a business, we generally collect payment within the next 7 days. When in the next 7 days be more suitable for you. So when would you like your first payment to be OK, what day would you like?

[22 minutes 46 seconds][Customer] : Next week on Tuesday.

[22 minutes 52 seconds][Agent] : Thursday. Next week is the 15th of December. That'll be the first payment date, and it'll be every fortnight on Thursday after that. OK.

[22 minutes 56 seconds][Customer] : Yeah, Yeah, yeah.

[22 minutes 59 seconds][Agent] : And how would you like to do the payments, Tina? So we either note down an account number or you can do it with a card. Which one do you prefer? When you're ready there, Tina. What was the account number, please?

[23 minutes 9 seconds][Customer] : Account number it's can you hold on?

[23 minutes 17 seconds][Agent] : Yeah, Take your time. No rush at all. Take your time. OK. Yeah. Yep. Yep. Yep, Yep, Yep. Umm, can I just confirm? Can can you repeat that out again? I just I think we may be missing a number one 2.

[23 minutes 16 seconds][Customer] : I'll just it's 1/2 1230433014 127763 8051 1212 yeah.

[23 minutes 53 seconds][Agent] : Yep, Yep, Yep, Yep, Yep. OK, let's have a look. Is it 5? Is it 5-1? Is is it 10 or 01? The suffix 51 is the suffix. It just says I'm missing like one number. So I'll Rea, I'll read it back to you what I have and you tell me if that's right.

[23 minutes 55 seconds][Customer] : 3014 776380 51 51 Hold on please. I just wanna go back to the double check.

[24 minutes 26 seconds][Agent] : So, OK, thank you. It's 077. OK, Perfect. OK. Yeah. So it's. So it's 077638051.

[25 minutes 1 seconds][Customer] : 077638 O1 Yes, yes, 000 Yep, that's the one.

[25 minutes 14 seconds][Agent] : Is the suffix perfect? And that's ASB Bank. Lovely. Can I confirm the name on your account, please?

[25 minutes 18 seconds][Customer] : Yep, that's the one in a Mustang.

[25 minutes 24 seconds][Agent] : Thank you. And your e-mail is tina.master030@gmail.com. Perfect. If you are replacing using policy, we recommend that you cannot cancel it until you have reviewed this policy in full, as it may not be identical to existing color when we do payments with an account number. I need to confirm some details here with you. It's part of our authority to debit your account. So it says do you have authority to operate this bank account alone and do not need to join the authorized debit? Is that correct?

[25 minutes 29 seconds][Customer] : Yep, it's it's on Mr. and Mrs.

[25 minutes 53 seconds][Agent] : OK, perfect. Thank you. So it's is it, umm, did it have your initials or is it Mr.

[25 minutes 52 seconds][Customer] : Masao, Umm, Tina and Faima Masao.

[26 minutes 4 seconds][Agent] : OK, So what was your husband's name?

[26 minutes 9 seconds][Customer] : Faima SSAI. Yeah.

[26 minutes 12 seconds][Agent] : Sai MA. Yep.

[26 minutes 14 seconds][Customer] : MA yeah.

[26 minutes 17 seconds][Agent] : And Tina. OK, so it's so it's Mr. Simon and Mrs. Tina Massa. OK, so I know this is a joint account, but you can use it by yourself. Is that correct? Yep. Perfect. So that's this question here. So it says do you have authority to operate this bank account alone and do not need to join the authorized debit, is that correct? Yep, thank you. Have you cancelled a direct debit authority for One Choice with Pinnacle Life as the initiator in the last nine months?

[26 minutes 24 seconds][Customer] : Yep, Yep, Yep, come again. What's that?

[26 minutes 50 seconds][Agent] : That's OK. So it's saying have you cancelled a direct debit authority for one Choice with Pinnacle Life as they initiated in the last nine months? So have you called your bank and stopped a direct debit with us here at One Choice before in the last nine

months? Thank you.

[27 minutes 2 seconds][Customer] : Nope, I have this is.

[27 minutes 4 seconds][Agent] : That's OK. That's OK. Thank you. Yeah. Lovely. Are you happy to set up a direct debit authority without signing a form? Yes or no? It's it's all done over the phone. So that's how we ask these questions.

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

[27 minutes 18 seconds][Agent] : Thank you. In order to proceed, I need to read the following declaration, and I'll need your confirmation at the end, please. So this one here, I'll just need a clear yes or no for the system, please. 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. You authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no?

[27 minutes 45 seconds][Customer] : Yep, Yep.

[27 minutes 45 seconds][Agent] : Yeah, sorry, I just had a yes or no for that one, please.

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

[27 minutes 49 seconds][Agent] : Thank you. The last part here is the declaration for the cover. So I'm going to read through this here for you Tina. There's two questions, a middle 2 at the end. These are the last ones. OK, so I just had a yes or no for the system for those. And then that'll be all completed for you. So that'll be off to the underwriter. And then once I hear back from them, I'll I'll give you a call. OK, so it says thank you Tina and myself. 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. One Choice life insurance is issued by Pinnacle Life Insurance Limited. SUMO will refer to you as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom are referred 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 you're provided G is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your mates on the basis of the information you

have 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 insurer's 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 Statement which sets out more information which can assist you to decide whether to act on any advice or provide. Can you please confirm that you understand and agree to this Yes or no Thank. Thank you.

[29 minutes 15 seconds][Customer] : I just want to ask you, Yeah, it's one, it's 100,000. That's 52 because I just only ask order, order 100,000.

[29 minutes 12 seconds][Agent] : Your answer to sorry, Yeah, yeah, it's umm, look at yeah, it's \$52.31 per fortnight.

[29 minutes 33 seconds][Customer] : What about the the 200,000?

[29 minutes 39 seconds][Agent] : OK, we can have a look at that for you. It is flexible as well. If things change for you, don't mind, you decide that you want to change your color, you can apply to increase it subject to eligible at the time. OK, let's have a look here for 200,000. So 200,000 is \$94.04 per fortnight.

[29 minutes 39 seconds][Customer] : How much you're going to What about the 50,000?

[30 minutes 7 seconds][Agent] : I've done A50, I have 100, one 5200. So 100,000 is the minimum.

[30 minutes 12 seconds][Customer] : 0150? Yeah. How much for the?

[30 minutes 13 seconds][Agent] : Do you want to see 150 SE, \$73.18 per Fortnite? Yeah. But as I said, if you take out the 100,000, right, like once we hear back from the underwriter, if it's proof so forth. If you take that out and then you decide on the line that you want some extra cover, you can give us a call and you can apply to increase your cover. So you can apply to increase it to 150,000 as an example. So I'm bit eligible at the time. OK, OK. So just leave it as 100,000 for now.

[30 minutes 39 seconds][Customer] : Yeah, that will be alright, \$100.50, yeah.

[30 minutes 44 seconds][Agent] : Yep, perfect. No problem. Yeah. OK. So we're we're going to pick up from where up to here. So it says your answer to the application question and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you

have provided when assessing the application. I need to remind you of the Judy of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your Judy of disclosure, Yes or no?

[31 minutes 14 seconds][Customer] : Yes.

[31 minutes 15 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By Greensis declaration. You can set to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or anytime 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. Tina Muscle receives \$100,000. In the event of life insurance, a benefit is not paid in the event of suicide. In the 1st 13 months of the policy. Your total premium for the first year of cover is \$52.31 per fortnight. Your premium is a step premium which means it will be calculated each policy anniversary and will generally increase your 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 now payable to GFS of up to 77% of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority that provided to us. AM Best has rated Pinnacle with AB Financial Strength with an outlook of Fair and BU Cost Credit Rating with an outlook of Positive. You can read more about these ratings on our website and in your post 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 outlines key aspects of your colour in plain language. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day calling off to during which you may cancel your policy and any premium paid will be refunded in full unless you have lodged the claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 0005804 or e-mail support@onechoice.co dot NZ. Just have the last two questions here for you, Tina. So it says, do you understand and agree with the declaration? I've just read you yes or no Thank you. 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?

[33 minutes 9 seconds][Customer] : Yes, yes.

[33 minutes 20 seconds][Agent] : So this is asking if you have any questions, anything about the insurance you'd like me to go through now or would you like me to read any part of the policy document to you? Uh, what?

[33 minutes 28 seconds][Customer] : What? What do you mean by that many part of the insurance?

[33 minutes 28 seconds][Agent] : What is that any part of the any other thing?

[33 minutes 32 seconds][Customer] : Any other thing to do?

[33 minutes 33 seconds][Agent] : Yes. It's just asking like while we're on the phone right now. 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? So did you have any questions or is there anything you want me to read? Yes or no? No.

[33 minutes 46 seconds][Customer] : No.

[33 minutes 46 seconds][Agent] : OK, Tina, that's that's referred to the underwriters. So once I hear back from them, I'll give you a call, OK. If it's approved, no changes and I can't get a hold of you and there's a voicemail, I'll leave you a voicemail if you've mentioned otherwise. If I need to discuss with you, I'll keep going to to we can go through that together. OK. So once I hear back from them, I'll give you a call.

[34 minutes 4 seconds][Customer] : OK then. Thank you.

[34 minutes 6 seconds][Agent] : Thank you so much, Tina. I will speak to you soon.

[34 minutes 8 seconds][Customer] : OK then. Thanks.

[34 minutes 7 seconds][Agent] : OK, Thank you. Thank you. Take care. Bye. Bye.

[34 minutes 11 seconds][Customer] : Bye.