

[3 seconds][Agent] : Welcome to ONE choice. My name is Francis. How may I help you?

[7 seconds][Customer] : Oh, hi. Sorry I've left a few calls from you guys today. It's been a meeting at work.

[6 seconds][Agent] : Oh, thanks for giving us a call back here. So. So I can see who's been trying to call you and why. Can I just start up with your first name?

[21 seconds][Customer] : Yep, Anna.

[22 seconds][Agent] : Thanks. And let me just see he was calling you and why. OK, Oh, OK. If that you have missed a few, umm, a few calls here in regards to an inquiry that was popped into our website for some life insurance and funeral insurance. Well, thanks so much for giving us a call back here.

[40 seconds][Customer] : Yeah, OK.

[43 seconds][Agent] : And I look what I'll do is I'll click some Informa some basic information from you explain the way the cover works a month for some prices there with you now I'll let you know as well that all calls are recorded. Any advice our 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 And I can I just also get you to confirm your surname and date of birth for me there, please.

[1 minutes 11 seconds][Customer] : Yep. My surname is Nicole and date of birth that's 5th of May 1979.

[1 minutes 15 seconds][Agent] : Thank you so much. And if you go by Miss Missus OMERS, yes, there we go. And can I also confirm that you are a female New Zealand resident currently residing in New Zealand? Hello.

[1 minutes 33 seconds][Customer] : Yes, yeah.

[1 minutes 33 seconds][Agent] : Oh, sorry, you just cut out sorry when you're answering. Thank you so much for confirming those details there for me. Umm, And what's actually got you looking into life insurance and funeral insurance there?

[1 minutes 46 seconds][Customer] : I've just known a few people actually that have sort of thinking

about it and known a few people have passed away recently. Got me thinking.

[1 minutes 57 seconds][Agent] : Mm hmm. Oh, no, no, sorry, yeah, no, you know what?

[2 minutes 7 seconds][Customer] : Yeah, yeah.

[2 minutes][Agent] : It's not until something like this does happen in your life that you you, you know, you start to evaluate everything around you, you know, umm, yeah.

[2 minutes 14 seconds][Customer] : I'm more of an acquaintance, but yes.

[2 minutes 8 seconds][Agent] : Well, if you know, condolences on the loss of umm, people that are they are they close friends, family members that oh, OK. Oh, well, it's still umm, you know, condolences there. Now look, umm, I'll explain the so is an actual funeral cover that you're after.

[2 minutes 29 seconds][Customer] : Both actually.

[2 minutes 25 seconds][Agent] : Is it to cover your funeral costs or is it umm, just both OK, Yep.

[2 minutes 31 seconds][Customer] : I have like I'm a single tier and I've got second.

[2 minutes 34 seconds][Agent] : Oh, bless. Busy. Oh, wow. BLE, BLE, you're nice. Busy. You're not, you know, busy. I can understand that now.

[2 minutes 34 seconds][Customer] : So they're one of seven, zero and yeah.

[2 minutes 43 seconds][Agent] : Well, look, I'll explain the life cover to you and then I'll explain the funeral cover. OK, so with the life insurance it's due, it's exactly what it's designed to do. As you mentioned, it's designed to provide that financial protection for your loved ones through a lump sum payment if you were to pass away. So basically, and it's giving you Peace of Mind, if something was to happen to you, your family would have financial security. Now we don't require any medicals or blood tests. We don't get you to fill out any forms. It's a very simple process. We ask you a series of health and lifestyle questions and with those questions, the majority of them are a yes or a no answer.

[3 minutes 35 seconds][Customer] : Mm hmm.

[3 minutes 26 seconds][Agent] : And then when it comes to the premium side of it, it is indicative and the final premium and terms of the policy is dependent on the outcome of those questions. OK, So just to begin with, it is in regards to your smoking status. Have you had a cigarette in the last 12

months, yes or no? Yep. OK. Now with your annual income and there is more than \$50,000 per year.

[3 minutes 45 seconds][Customer] : Yeah, yeah.

[3 minutes 53 seconds][Agent] : Now this is before tax, OK? This will determine the level of cover that you can choose from now. So you can choose anywhere from \$100,000 and it goes all the way up to it \$1.5 million and it goes up in 50,000 increments. And I can see that you popped in here 400,000. Is that where you would like me to start the quote at?

[4 minutes 16 seconds][Customer] : Mm hmm.

[4 minutes 17 seconds][Agent] : OK, let's have a look. Right. So for \$400,000 of life cover, you're looking at an indicative payment of \$59.76 a fortnight. Yep. OK. So well the next step is to take you through those health and lifestyle questions to see if there are any changes.

[4 minutes 42 seconds][Customer] : Yeah.

[4 minutes 36 seconds][Agent] : OK, Now before I do that and I'm going to read you out what we call a pre underwriting disclosure statement and then we'll jump straight in, 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 may 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 also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have the legal duty to provide to us any information you know or could reasonably be expected to know, which may affect that decision to insure 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 matter or make a false statement in answer 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?

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

[5 minutes 56 seconds][Agent] : Thank you. The first question I have here for you is are you a citizen or permanent resident of New Zealand or Australia, currently residing in New Zealand, yes or no?

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

[6 minutes 9 seconds][Agent] : Thank you. Now the next lot of questions are specific. We just require that yes or no answer. So and have you ever had symptoms of being diagnosed with or treated full 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 angina? Yes or no. Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer.

[6 minutes 30 seconds][Customer] : No, no, no, no.

[6 minutes 43 seconds][Agent] : Kidney disorder, Anxiety, Sorry, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for Martin Neuron disease or any form of dementia including Alzheimer's disease?

[6 minutes 51 seconds][Customer] : No, no, no.

[7 minutes 14 seconds][Agent] : Now the next section is in relation to your 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. Now the first one with your height, we can take the measurement either in centimeters or feet and inches. So what is your exact height?

[7 minutes 39 seconds][Customer] : Oh, 550.

[7 minutes 45 seconds][Agent] : 5 foot five. And what about your weight? What is your exact weight?

[7 minutes 50 seconds][Customer] : God, I haven't weighed myself in a while. The last weight I took was 63 kilos.

[7 minutes 54 seconds][Agent] : So you're confident the last time you went just so I mean, you're confident with 6063 kilos with your exact weight. Thank you.

[8 minutes][Customer] : Yeah, yeah.

[8 minutes 1 seconds][Agent] : All right, thank you. We'll just pop that in now. Have you experienced

any unexplained weight loss of more than 5 kilos in the last 12 months? OK, does your work require you to go underground? Work at heights above 20 meters, dive to depths 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 are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand? For example, booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies that are combined total? Some are short of more than \$5 million.

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

[8 minutes 54 seconds][Agent] : Now the next section once again is specifically just require the yes or no answer to them those questions now. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, Tumor, mol or cyst including skin cancer, sunspots or Melanoma? Have you ever had an abnormal pap or cervical smear?

[9 minutes 15 seconds][Customer] : No, no, no, yes.

[9 minutes 32 seconds][Agent] : Yep. OK now what was the abnormality described as by your doctor? I have here HPV or wart virus, SIN 1, SIN 2, SIN 3 and SIN 4 abnormal cells, precancerous lesions cells or cervical dysplasia don't know.

[9 minutes 51 seconds][Customer] : It was a pulp that when I went and got it checked, it had come off by itself. So then it was fine.

[9 minutes 58 seconds][Agent] : So was it, uh, so was it abnormal cells or no? What was it?

[10 minutes 4 seconds][Customer] : No, it was. It was like a pulp on my cervix, but then it's fallen off all the time. I went and got it checked.

[10 minutes 10 seconds][Agent] : A polyp? Polyp.

[10 minutes 11 seconds][Customer] : So yeah. Hello.

[10 minutes 12 seconds][Agent] : OK, so we've got HPVZ. Uh, let me see if that's what that is. Let

me just umm, HP medical term. Let me just OK, a cervical polyp. Let me have a look. So it's HPC.

Umm, so it's human, Pat A. Sorry, let me just grab that.

[10 minutes 30 seconds][Customer] : Yes, if I could pull up, it was about four years ago. Yeah.

[10 minutes 56 seconds][Agent] : OK, so umm, 4 years ago. So umm, just let me see where I capture this. So it's abnormal cells, precancerous lesions cells or cervical dysplasia. Donate. But you said it was a polyp, right? A cervical polyp.

[11 minutes 17 seconds][Customer] : Yeah, it was. It was benign. Yeah.

[11 minutes 19 seconds][Agent] : I am. OK. All right. Let me just put you in a quick hold. 1 moment. Thanks for holding there, Anna. It because it just does umm, it doesn't fit under the umm, the abnormalities, right? Umm, I'll add I'll pop this in another section right. So it was a cervical polyp, is that right?

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

[13 minutes 38 seconds][Agent] : OK, so we'll answer no for that one. For that one, so I'll get more information regards to that one in the set for you now. OK, so we'll continue. I've got here thyroid conditional neurological symptoms such as dizziness or fainting. OK, all righty now Disorder, the stomach, bowel or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Any illegal drug use, abuse of prescription medication or receive medical advice or counselling for alcohol consumption, Bladder or urinary tract disorder.

[14 minutes 6 seconds][Customer] : No, no, no, no, no, no.

[14 minutes 39 seconds][Agent] : So bladder or urinary tract disorder was a no blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[14 minutes 44 seconds][Customer] : No, no.

[14 minutes 53 seconds][Agent] : OK, all right, all righty. So and now just and now other than what you have already also used this, this is where we're going to put the cervical polyp, right? Umm, OK, so Pol so here we go. So polyp is an abnormal growth of tissue or cells.

[15 minutes 20 seconds][Customer] : Mm hmm.

[15 minutes 18 seconds][Agent] : Polyps can develop in the colon and ***** stomach, cervix, uterus,

bladder, ear canal, nose or throat. So it's in this so so it is here. It's a polyps here. All right, so umm, bear with me. One moment. 1 moment. Oh, thank you so much once again for holding it, Anna. All right, Sir. 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 waiting results of any medical tests or investigations? Yes. OK, So OK, but this is where I'm going to put the polyp, OK, Because this is where I can fit, I can fit it into this section here, right? So I'll put here cervical polyp, right? So, and I know it was this question is referring to in the past three years. And you said the polyp was in this for about four years ago, is that right?

[16 minutes 29 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[17 minutes 8 seconds][Agent] : OK, All right, let me just see so.

[17 minutes 13 seconds][Customer] : Oops.

[17 minutes 21 seconds][Agent] : OK. So that's not on our list. So I just need to get more information. So no, all right now. So the cervical polyp now, sorry in regards to that the the polyp that you had describe the reason for the consultation including symptoms and diagnosis. So what, what what kind of symptoms and umm symptoms did you have?

[17 minutes 49 seconds][Customer] : None, I just wait for my normal.

[17 minutes 52 seconds][Agent] : OK, I went for no, I can went OK catch. OK, OK. So that was a just a normal Pap smear that you went for, right, The routine Pap smear.

[18 minutes 54 seconds][Customer] : Mm hmm, uh, Yep. Uh, yes, Yep.

[18 minutes 49 seconds][Agent] : Is it only just the one was only one cervical polyp that you had 1 and you said it was four years ago, four years ago.

[19 minutes 10 seconds][Customer] : Mm hmm.

[19 minutes 8 seconds][Agent] : So it's in 2020, 2020, OK. Now and we still have them in 2020. OK, so went 4. OK, 2020 now so and so some of these questions may or may not apply to you, but we'll I'll read them as they they come down come down for us. So I've got here.

[20 minutes 29 seconds][Customer] : None.

[20 minutes 27 seconds][Agent] : Please provide details of medical tests. So they're like X-rays,

scans, examination, blood test, biopsy date, dates, including including data results. So was that it was a, it was a routine pap smear that you had, is that right? And then I found it, umm, routine, routine. And did what was it, did it just fall off on its own or did it, was it removed?

[20 minutes 47 seconds][Customer] : Yeah, yeah, yeah, yes. I love when it's fine. About a month afterwards. No, I can't remember, sorry.

[21 minutes 6 seconds][Agent] : What how long after that month after umm so with your route with your perhaps be in 2020, do you know, do you approximately know when it was what month it was or no, that's that's OK. So I just put a proxy, umm 20, 20 umm, one month, approximately a month later, I need to be just fill out, just dislodged, just fill out on its own. OK, now have you had any any pap smears done since and have they come back all clear?

[21 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[22 minutes 23 seconds][Agent] : OK, OK.

[22 minutes 38 seconds][Customer] : Two years ago, yeah. Yeah.

[22 minutes 28 seconds][Agent] : So and when did you have when did you have that follow up, follow up Pap smear two Yeah, follow up 2022 OK, back O showing no signs of polyps, is that right and back Oakley and and also showing showing no signs of any any polyps. OK, alrighty. Now is any further investigational treatment plan?

[23 minutes 29 seconds][Customer] : No.

[23 minutes 27 seconds][Agent] : If so, when and has a full recovery been made? Please advise if that full recovery has been made. Yes. OK, alright. And so I'm going to put on their pap smear routine with no, with confirmation of umm, of oh, sorry, of clear results, right.

[23 minutes 58 seconds][Customer] : Yeah.

[24 minutes 12 seconds][Agent] : Results. OK all righty now, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? No. OK, now the next two questions refer to your immediate family. So this would include your mum, dad, brother or sister. 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?

[24 minutes 47 seconds][Customer] : No.

[24 minutes 47 seconds][Agent] : Thank you. To the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60? Thank you. Other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable Rick diving or any other hazardous activity?

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

[25 minutes 23 seconds][Agent] : OK, thank you for the help and lifestyle questions. I've just locked in your application now and uh, in reference to your health and lifestyle answers, your application needs to be referred to the underwriters for assessment now. If approved, this policy will cover you for death due to any cause except suicide in the 1st 13 months. OK, there's also a terminally ill advanced payment included in the cover. Now what that means is, is if you were diagnosed with 12 months or less to live by a medical practitioner, we pay the time out in full there for you. Now. This is to help with your medical costs to ensure that you receive the best care possible.

[26 minutes 6 seconds][Customer] : Yeah.

[26 minutes 6 seconds][Agent] : Also, and please be aware that your premium is stepped, which means it would 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.

[26 minutes 31 seconds][Customer] : Mm, hmm.

[26 minutes 22 seconds][Agent] : You can opt out of this indexation each year, so upon renewal, if you decide that you want to opt out of that indexation, you can do so once again down the track. If you decide that you want to opt back in, you can apply to do so as well.

[26 minutes 36 seconds][Customer] : Mm. Hmm.

[26 minutes 36 seconds][Agent] : Alright, so we're looking at a four, \$400,000 of cover fortnightly premium, \$59.76 per fortnight now. And while your application is being assessed, you will be

covered for accidental death, which pays out if death was due a direct result of an accident. Cover under the slot until the insurer makes a decision on your application or 30 days from today, whichever is earlier, right in here. So commencement of your cover will be subject to the final assessment by the insurer. And 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 you out all your policy information to your e-mail and postal address.

[27 minutes 4 seconds][Customer] : Mm, hmm, yeah.

[27 minutes 25 seconds][Agent] : OK, perfect. Let me just grab those details. e-mail and postal address. I've got your e-mail.

[27 minutes 36 seconds][Customer] : Mm, hmm.

[27 minutes 31 seconds][Agent] : Anna M Nickel nicolesorrynicole@gmail.com. I had to say there was an M in between that I couldn't. I thought my eyes were playing up. Then between the and the number I called you on 02040162386. Is that your best contact number?

[27 minutes 39 seconds][Customer] : Yeah, yeah, yeah.

[27 minutes 54 seconds][Agent] : OK, and I'm going to pop in your address so we can send your documents to you. If I can have that starting off with a post code, that'd be great.

[28 minutes 3 seconds][Customer] : Yeah, I'll just get the post code.

[28 minutes 5 seconds][Agent] : Yeah, 5011. What about the suburb or the city?

[28 minutes 17 seconds][Customer] : The post code is 501 one suburb of Bullcox Lower. Huh.

[28 minutes 26 seconds][Agent] : There we go.

[28 minutes 29 seconds][Customer] : 839 High Street.

[28 minutes 27 seconds][Agent] : And the address 839 High Street 839 is your home address the same as your postal address. Lovely. All righty there we go now. Umm, so we'll get this one all sorted out for you. Get this off to the under Rd. of this one now. So to set it up we are to use a bank account or a debit credit card. There are no fees attached to either one of those. Also, we generally collect payment within the next 7 days, but when is it most suitable for you for your first payment to start?

[28 minutes 39 seconds][Customer] : Yeah, it'll be next Wednesday.

[29 minutes 6 seconds][Agent] : Next Wednesday. Let me just pop that down for you next Wednesday's day. Next Wednesday is the 24th of July 2024 and it'll come out fortnightly for you thereafter. OK, so how did you want to set it up? Did you want to do bank account or a debit credit card?

[29 minutes 20 seconds][Customer] : Yeah, yeah. Bank account please.

[29 minutes 26 seconds][Agent] : Bank account? All right, so if you need to grab it off your phone or a bank statement and feel free to take your time, happy to wait. Just let me know when you have it and I'll pop it in for you.

[29 minutes 35 seconds][Customer] : Yeah, I've got it.

[29 minutes 36 seconds][Agent] : OK? Yep, Yep, Yep, Yep, Yep.

[29 minutes 38 seconds][Customer] : So it's 020548 0135920000.

[29 minutes 52 seconds][Agent] : I'll repeat that to you.

[30 minutes][Customer] : Yep.

[29 minutes 53 seconds][Agent] : I have 0205480135920000 the name on the account. Is it in your name Anna Nicole? Lovely. Just in regards to those banking details there. And, umm, do you have, uh, that you just provided me there, right? Do you have authority to operate this bank account alone and do not need to join the authorized debits? Is that correct? Thank you. Have you canceled a Direct Debit authority for one choice with Pinnacle Life as initiated in the last nine months on the account you are providing? And of course a lot for making it nice and simple for you. Are you happy to set up a direct Debit authority without signing a form?

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

[30 minutes 35 seconds][Agent] : Thank you now and 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 now pinnacle life with the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no Thank you. All that's left to do is to re reach you at our final declaration and then we're done now

with the declaration at the end. There are two questions also too in the body of it of it. If I can get a clear yes or no response that'd be great, it reads here. Thank you and on a call 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 and issue agree to these terms in full. 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 NZ Limited, whom I referred to as GFS issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide our Financial Advice service.

[31 minutes 44 seconds][Customer] : None.

[31 minutes 40 seconds][Agent] : 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 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 insurance 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 that more information, 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?

[32 minutes 19 seconds][Customer] : Yes.

[32 minutes 19 seconds][Agent] : Thank you. Your answer to the application questions in any related documents from 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've answered all of our questions in accordance with your duty of disclosure, Yes or no? Thank you. By agreeing to this declaration, you consent to be contacted by us in relation to other products or services. You can update this at any time by contacting us. The accepted cover pays a lump sum benefit amount of. Sorry. The The accepted cover pays a lump sum benefit amount of and in the call received \$400,000 in the event of life

insurance. A benefit is not paid in the event of suicide in the 1st 10 months of the policy. Your total premium for the first year of cover is \$59.76 per fortnight. Your premium is a Your premium is stepped, which means we've calculated each policy anniversary and would generally increase as you age. Your sum issue will also increase automatically by 5% each year and you can opt out of this included in your premiums and not payable. 2G if that's between 20 only 4% and 71% of each premium, your premium will be deducted in accordance with the authority are provided to us. A investors rated Pinnacle with AB plus by nature, strength good and a triple B minus is your credit rating with an outlook is stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation and key fact sheet will be mailed to you and if you have provide us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. You may cancel your policy in any premium you may have paid will be refunded in full unless you've lodged a claim. Now the last two questions for you, the first one, do you want to stand and agree with the declaration, yes or no? Now, thank you. Now with the policy documents that are coming out your way, there's a beneficiaries format and all you'll need to do is fill that one out and send it back to us. Now besides sending out those documents to you via e-mail and post, would you like any other information about the insurance now or would you like me to read any other policy document to you?

[34 minutes 14 seconds][Customer] : Ah, yes, no, that's fine.

[34 minutes 35 seconds][Agent] : Yep, lovely. I'll accept this one for you. Now my name and number will be on those documents. OK, so I, I'm going to send this off. If, umm, there's no changes, I'll accept it for you. If there's changes, I'll be in touch, OK, in regards to being referred to the underwriters. So that's all done for you now. And I will, umm, I've got, I've got the funeral inquiry here for you. I'll explain that one to you, OK, Just bear with me. Change now with the funeral policy and that it's slightly, it's slightly different, OK? We don't ask any health and lifestyle questions with that funeral cover. Umm, acceptance is guaranteed. OK, Now at funeral umm with that funeral, it provides a cash benefit of up to \$30,000 to your loved ones when you pass away. That doesn't only

have to be used for the funeral expenses. It can be used for other final expenses such as unpaid bills. All right now also, you have up to five beneficiaries that you can nominate on the cover, so you have full control on who receives a benefit amount. OK, now we don't ask any of the health and lifestyle questions without funeral cover. Acceptance is guaranteed.

[35 minutes 55 seconds][Customer] : None.

[35 minutes 48 seconds][Agent] : The only waiting period that we have is for the 1st 12 months you will be covered for accidental deaths and accidental serious injury only, and then after the first 12 months you'll be covered for death due to any cause.

[36 minutes 3 seconds][Customer] : Mm, Hmm.

[36 minutes 4 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay the claim out in full.

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

[36 minutes 21 seconds][Agent] : Now with the level of cover, it's, it's different. It's the ranges are lower. So it starts at 3000 all the way up to 30,000 and then it goes up in 1000 increments. Now I can see that you popped in here, the 30,000. Is that where you would like me to start the credit for your funeral cover? OK, let's have a look at that one whilst I'm getting that for you. I run through those features and benefits. We have one that is called an early cash out option. Now I know it's a long way away for you here and a lots of birthdays still to celebrate.

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

[36 minutes 53 seconds][Agent] : This is at any time you reach 85 years of age, you may choose to end your cover and we will pay you 75% of the funeral insurance benefit. Also, once you do reach 85 years of age, your premiums will stop. No more payments are required, you will still have cover and a 25% bonus cover will automatically be applied to the benefit amount that you choose now. And in regards to the premiums, umm the funeral cover, your premiums are level, which means they are designed to stay consistent year on year, which will make budgeting easier there for you. OK, so that's our funeral cover. Now let's get that price for you. So for \$30,000 of cover, you're looking at a

fortnightly premium of \$49.19 a fortnight. OK, so how does that sound to you for funeral cover that what does it?

[37 minutes 50 seconds][Customer] : Yeah.

[37 minutes 48 seconds][Agent] : How does that premium sound sounds all right, Well, look, OK, so this is uh, we what we can do with, uh, with your funeral cover is activate this one cheaper by the waiting period that you immediately covered over the phone today. Now, umm, with the umm, with this cover here as well. You have up to you've got a 30 day cooling off. Sure each time to send out all the policy documents so you can sit down in your own time, have a good rate of them. Look, if you decide after going through the umm policy documents that it doesn't suit you all you want or you've changed your mind for whatever reason, all you'll need to do is give us a call, cancel within the 30 days and then you will receive a full refund of your premiums unless the claim's been made.

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

[38 minutes 29 seconds][Agent] : OK now OK, so once again we can we don't require any upfront payments. You can choose a date which is suitable for yourself. Did you want it the same day as your life cover?

[38 minutes 40 seconds][Customer] : Yes, please.

[38 minutes 41 seconds][Agent] : OK, so that was the 24th of July. OK, And it'll come out fortnightly for you thereafter. Now I will need to, I will need to get those banking details from you again because it's all encrypted. So it's all for your security. So I'll need for you to read them back out to me there, Anna.

[39 minutes][Customer] : Yeah.

[39 minutes 1 seconds][Agent] : Yep, Yep, Yep, Yep. I'll repeat that 020 fi sorry 0205480135920000 umm, so once again, it's in your name, right? The bank account.

[39 minutes][Customer] : 02 05480135920000 Yeah, yeah.

[39 minutes 26 seconds][Agent] : And I just asked those banking details again. Umm, so have you umm, do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that correct?

[39 minutes 37 seconds][Customer] : Yeah.

[39 minutes 38 seconds][Agent] : Umm And have you canceled by direct debit authority for one choice with Pinnacle Life as initial in the last nine months on the account you are providing? And are you happy to set up a direct debit authority without signing a form Should be just before I read you out Now let me just re I'll read this out for you. 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 with the initiator for one choice to direct debit this account in accordance with these terms and conditions, Yes or no. Thank you.

[40 minutes 18 seconds][Customer] : Yeah, yes.

[40 minutes 19 seconds][Agent] : Now just to let you know, just to let you know as well that and you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days you'll cover will stop and you'll not receive anything back unless you were eligible for and choosing earning cash back offer. OK, now just that final declaration for the funeral and then we're done from here. Thank you Anna Nicole, it is important you understand the following information. I ask for your agreement to these terms at the end, then your policy will not be enforced unless you agree to these terms in full. One choice for your insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I 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 we are provided to is limited to assisting you to make a decision about whether One Choice Bureau Insurance is suitable for your needs on the basis of the information you have provided to us about your general circumstances. When providing this advice, we've not considered your specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand.

[41 minutes 34 seconds][Customer] : None.

[41 minutes 34 seconds][Agent] : So we have verified that you understand the cover and that you consider that the premiums are affordable. But we'll 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 we provide.

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

[41 minutes 47 seconds][Agent] : Can you please confirm that you understand and agree to this yes or no Thank you. Your answer to the application questions in any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. We may from sorry. Your answer to the application questions in any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. We may from time to time provide office to you by the communication method you have provided to us in relation to other products for 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 at any time. By contacting us. You have agreed to take out a single one choice of your insurance policy with the following cover and then the call is covered for \$30,000 in the event of death. In the case of death is accidental or if you suffered to find accidental serious injury, the benefit amount will triple in the 1st 12 months your policy is enforced. A death benefit is paid only in the event of accidental death. Once a life insured reaches age 85, you can choose to voluntarily that persons cover to receive a lump sum of 75% of the chosen benefit amount. If you take up this offer, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component.

[43 minutes 1 seconds][Customer] : None.

[43 minutes 1 seconds][Agent] : If cover is prior to age 85, no benefit is payable and there's no refund of premiums after calling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and will not be required to pay any further sorry and will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends in a day prior to the 100%. We will

pay the few of benefit and bonus cover for the life insured.

[43 minutes 30 seconds][Customer] : None.

[43 minutes 28 seconds][Agent] : At this point, your total premium for the first year of cover is \$49.19, sorry \$49.19 per fortnight. Your premium is a level which means they are designed to stay consistent year on year. We'll only change if you want to cover or the insurer just a premium that's applied to your policy.

[43 minutes 46 seconds][Customer] : None.

[43 minutes 44 seconds][Agent] : The insurer can only make a change if it is applied consistently across all policyholders. You might pay more in premiums than a benefit over the life of the policy included in your premiums and that payable to GFS of between 36% and 60% of 60% of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority are provided to us A investors very Pinnick with the B plus financial your strength good and a triple B minus is your 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 in key fact sheet will be mailed to you and if you have provide us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have the 30 day cooling off here during which you may cancel your policy in Any premium you may have paid will be refunded in full unless you've lodged a claim. Last two questions for this for the funeral. Do you understand and agree with the declaration, yes or no?

[44 minutes 38 seconds][Customer] : Yes.

[44 minutes 39 seconds][Agent] : Thank you. And would you like any other information about the insurance now or would you like me to read any other policy document to you?

[44 minutes 48 seconds][Customer] : No.

[44 minutes 49 seconds][Agent] : Sorry.

[44 minutes 48 seconds][Customer] : What was that saying?

[44 minutes 51 seconds][Agent] : So would you like any other information about the insurance now or would you like me to read any other policy document to you?

[44 minutes 57 seconds][Customer] : No, that's fine.

[44 minutes 58 seconds][Agent] : Lovely, too easy. I'll accept this one here for you now with my name and number will be on the the documents as well for the funeral policy. If you have any questions at all, please feel free to give me a call. We are here between 8:00 AM and 8:00 PM Monday to Friday, excluding public holidays. Now this is all completed for you, the funeral one policy. The documents will be with you shortly. OK now is there anything else I can help you with here today?

[45 minutes 25 seconds][Customer] : No, that's fine.

[45 minutes 26 seconds][Agent] : It was a pleasure getting that all sorted out for you there and I thank you so much for choosing one choice. Welcome to our family here you have yourself a great day and stay safe.

[45 minutes 34 seconds][Customer] : Thank you.

[45 minutes 35 seconds][Agent] : Thanks.

[45 minutes 35 seconds][Customer] : Take care.

[45 minutes 36 seconds][Agent] : Bye bye.

[45 minutes 36 seconds][Customer] : Bye bye.