

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, my name is Francis. I'm calling from one choice. Am I speaking with Judith?

[8 seconds][Customer] : Oh, speaking.

[9 seconds][Agent] : Hi Judith.

[16 seconds][Customer] : Yeah, yes, just so I was enquiring about it.

[10 seconds][Agent] : Look, I'm just calling in regards to an enquiry that was popped into our website for some life insurance certainly. Well, thank you so much for putting through that quote request, Judith. What I'll do is I'll collect some basic information from you, explain the features and benefits of the cover and run through some prices.

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

[32 seconds][Agent] : Perfect. I'll let you know as well that all 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. Could I just confirm that I speaking to JU Judith Devine.

[52 seconds][Customer] : Yes, you are.

[53 seconds][Agent] : Thank you. Judith, you get by Miss Misses or Miss Miss Thank you. And date of birth have got here the 16th of July 1989. And can I also confirm that you are a female New Zealand resident and you are currently residing in New Zealand?

[57 seconds][Customer] : Yes, Yep, yes.

[1 minutes 12 seconds][Agent] : Thank you so much for confirming all those details there for me now, Judith, so I can get a better understanding of what sparked your interest. I know that you're just wanting, you're inquiring, but what's got you looking into, you know, life insurance in the first place?

[1 minutes 27 seconds][Customer] : Just there's some money behind so no one has to pay for anything if I pass away.

[1 minutes 35 seconds][Agent] : Yeah, no, no, such a absolutely. So you're umm, Yeah. So you're wanting to leave that. You're not. You don't want to leave a financial burden. You want to leave something behind to your family.

[1 minutes 46 seconds][Customer] : Yes, Yeah.

[1 minutes 45 seconds][Agent] : Is that right, that Peace of Mind now? So when you say, umm, leave money behind, is it to anyone in particular?

[1 minutes 54 seconds][Customer] : Just for some. Yeah. Just for siblings.

[1 minutes 58 seconds][Agent] : You siblings, so can you. So you don't have children. You're looking, uh, to leave money behind to your family, is that right?

[2 minutes 5 seconds][Customer] : Yeah. Yeah, that's right.

[2 minutes 6 seconds][Agent] : Oh, perfect. No, that's the case. And you don't have any cover at the moment, is that right?

[2 minutes 11 seconds][Customer] : No, no cover.

[2 minutes 12 seconds][Agent] : Cover. No. Uh, I'll explain it to you with our life insurance, OK? Once again, it's designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So basically, like I mentioned, it's giving you Peace of Mind if something was to happen to you that your family has that financial security. Now, you also have up to five beneficiaries that you can nominate on the cover, so you have full control on who receives the benefit amount. OK, now at the time of your claim, your beneficiaries can request an advanced payout of \$10,000 to help with funeral costs or any other fine expenses at the time. OK, thank you, ma'am. 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 and it's done all over the phone for you.

[2 minutes 32 seconds][Customer] : Yep, Yep, Yep, Yep.

[3 minutes 3 seconds][Agent] : We get, we get through a series of health and lifestyle questions. Now, Judith, with those questions, the majority of them are a yes or a no answer. Yeah. And when it comes to the premium side of it, it is indicative and the final premium and terms of the policies dependent on the outcome of those questions.

[3 minutes 13 seconds][Customer] : OK, OK.

[3 minutes 22 seconds][Agent] : OK, perfect. Now 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? Thank you. Nice healthy lifestyle

choice there for yourself. Now with your annual income there due, this is more than \$50,000 per year. Now. This is before tax.

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

[3 minutes 48 seconds][Agent] : No, that's all good. This will just determine the level of cover that you can choose from. Now. You are most welcome to choose anywhere from \$100,000 and it goes all the way up to \$1,000,000. OK, So what amount would you like me to quote you on for for some life insurance? It also goes up in 50,000 increments, so you've got 100 hundred and 5200 all the way up to 1,000,000.

[3 minutes 47 seconds][Customer] : Umm, how much should it cost for maybe? Oh, I'm not so sure. Yeah. Oh, yeah.

[4 minutes 27 seconds][Agent] : Well, for example, if we if we do \$500,000 of cover, right, this is an example, OK, You're, you're looking at every two weeks, \$16.96 a fortnight, OK. Did you want to leave it at 500,000 or did you want to leave it or go up higher or lower? Yes. Did you want to go up to 600,000 or 550?

[4 minutes 45 seconds][Customer] : Can I go up one more, up 600? How much would that be a week? A fortnight.

[4 minutes 56 seconds][Agent] : Certainly, yes, 600,000 you're looking at \$20.35 a fortnight.

[5 minutes 2 seconds][Customer] : Arco, yes, please.

[5 minutes 3 seconds][Agent] : OK, So what we'll do now is take you through the health and lifestyle questions to see if there are any changes. OK. Now Judith, before I do that, I'm just gonna reach you at what is called a pre underwriting disclosure statement and then we'll go straight into those questions for you.

[5 minutes 18 seconds][Customer] : Yep.

[5 minutes 19 seconds][Agent] : It reads here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance credits, issue cover and other related services where we 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 a 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 a 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? Thank you. The first question I have for you is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, Yes or no?

[6 minutes 30 seconds][Customer] : Yes, yes.

[6 minutes 49 seconds][Agent] : Thank you. Now the next lot of questions, they are specific, we just require that yes or no answer. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia? Yes or no.

[7 minutes 13 seconds][Customer] : No, No.

[7 minutes 24 seconds][Agent] : Cancer or leukemia, excluding skin cancer? Yes or no.

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

[7 minutes 31 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no?

[7 minutes 40 seconds][Customer] : Yes.

[7 minutes 42 seconds][Agent] : Yes. OK, now in the last 10 when we answer yes to the health and lifestyle questions that you, if it gives us a drop down and there's some questions that umm, I, we, we ask you. OK. And I may duplicate the questions, but I'll ask them as they come down. OK. So in the last 10 years, have you attempted suicide or been hospitalized for a mental health condition?

[8 minutes 5 seconds][Customer] : No.

[8 minutes 6 seconds][Agent] : Thank you. Is your condition a form of schizophrenia, bipolar or psychotic disorder? Is your condition a depression, anxiety, post Natal depression or stress including post traumatic stress disorder? B anorexia, universal bulimia C ADHD or Abd D other mental illness not listed here.

[8 minutes 16 seconds][Customer] : No, yes.

[8 minutes 38 seconds][Agent] : Which one is it? I'm sorry. A thank you. Now, how many episodes have you had which required treatment? One to 2/3 to 4/5 to 6/7 plus episodes 1:00 to 2:00. Thank you. Was it more than one episode? Was it just the OK? Yes. OK.

[8 minutes 39 seconds][Customer] : Anxiety 1:00 to 2:00, Yes, yeah.

[9 minutes 8 seconds][Agent] : All righty now, have you had symptoms or treatment for this condition within the last six months? Oh, OK. Now have you ever seriously contemplated or attempted suicide? Thank you. OK, that's all I need to ask for that anxiety question, so I'll continue. Have you been diagnosed with a terminal illness, emitting your own disease or any form of dementia, including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? Yes or no? Thank you. In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

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

[9 minutes 56 seconds][Agent] : Thank you. Now, Judith, 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? Thank you. And what about your weight, Judith? What is your exact weight? 114 KGS. Thank. Thank you. OK. Have you ex, have you experienced any unexplained, unexplained weight loss of more than 10 kilos in the last 12 months?

[10 minutes 25 seconds][Customer] : My height is 168 centimetres, 114, Yeah, OK, please no.

[10 minutes 53 seconds][Agent] : Thank you. Alright, so I'll continue. 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? 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? Thank you. Do you have existing life insurance policies with other life insurance companies that are combined titles? Some are short of more than \$5 million.

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

[11 minutes 49 seconds][Agent] : Thank you. Now once again, the next lot of questions I'm about to ask you, they are specific. We just require that yes or no answer. 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? OK, alrighty. Now, type one or type 2 diabetes.

[12 minutes 13 seconds][Customer] : Yes, type 2.

[12 minutes 21 seconds][Agent] : OK, thank you. Oh, OK, now that's it for the health and lifestyle questions. I'll lock in your application, let you know your outcome now. Thank you. Now whilst I'm getting that for you, I'm just recapping that we've discovered here you have up to five beneficiaries that you can nominate on the cover, so you have full control of who receives a benefit amount.

[12 minutes 33 seconds][Customer] : Yep, Yep.

[12 minutes 45 seconds][Agent] : Once again, at the time of your claim, your beneficiaries can request an example based payer of \$10,000 to help with your funeral costs or any other farm expenses at the time. Now Judith, congratulations, your application has been approved. Now there have been some changes.

[13 minutes 3 seconds][Customer] : Yeah.

[13 minutes 2 seconds][Agent] : OK, so it is subject to the following terms and conditions. We are able to offer you a benefit amount of \$50,000 to \$100,000 for the policy term of 20 years. Now with this policy, for the 1st 12 months you will be covered for accidental death only. After 12 months you

will be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. Now Judith, we also have what is called a terminally ill advanced payment included in the cover. What that means for you is after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the claim out in full. Now you can use the funds to help with your medical costs to ensure that you receive the best care possible. Now, your beneficiaries will still be able to request an advanced payout of 10,000 some dollars to help with those funeral costs or any other farm expenses at the time. Also, Judith, 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 2% with associated increases in premium. You can opt out of this indexation each year, so upon renewal, if you decide that you want to opt out of the indexation, you can do so once again down the track. If you decide that you wanna opt back in, you can apply to do so as well now.

[14 minutes 40 seconds][Customer] : Cool.

[14 minutes 41 seconds][Agent] : So perfect. Now, so we've got a Hun, umm, I've got available for you \$100,000 of cover every two weeks, \$11.66 per fortnight. As you originally mentioned, you were looking at getting cover Peace of Mind if something was to happen to you that your family, umm, you know, was looked after, you know so so how does that all sound to you?

[15 minutes 4 seconds][Customer] : I'm good. Yeah.

[15 minutes 6 seconds][Agent] : Good. Well, perfect. Well look what we can do for is if you're liking the sound of this cover, we can get you immediately covered over the phone today with this policy due that it comes with a 30 day cooling off. During which time we send out all the policy documents that you can sit down in your own time. Have a good read of them. Look, if you decide after going through the documents that it doesn't suit you 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 a claim has been made. OK, now Judith, I'm just going to confirm some details I have here on our profile. I have your e-mail address judithd111@hotmail.com 0221569787, the number I called you on. Is that your best contact number?

[15 minutes 45 seconds][Customer] : Yeah, yes, yes, it is.

[16 minutes 5 seconds][Agent] : Perfect. I'm going to also pop in your address so we can send your personalized documents to you. If I can have that starting off with a post code, that would be great.

[16 minutes 16 seconds][Customer] : Yep.

[16 minutes 18 seconds][Agent] : 2103 What about the suburb or the city? Weymouth and the address.

[16 minutes 16 seconds][Customer] : 2103 Weymouth 9 Taitimu, TAITIMU Drive. Oh, TAITIMU.

[16 minutes 30 seconds][Agent] : Tie, tie T Sorry, TI RT I oh, so tie 2 minute drive.

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

[16 minutes 42 seconds][Agent] : There we go now. It's #9 correct? Perfect. Is your home address the same as your postal address?

[16 minutes 45 seconds][Customer] : Yep, Yes it is.

[16 minutes 50 seconds][Agent] : Perfect, thank you so much. Now we don't require any upfront payments from you, Judith. You can choose a date that suits yourself. We can even line it up with one of your paydays if you wish. As a business though, we generally click payment within the next 7 days. But when is the most suitable for you for your first payment to start? Absolutely, absolutely. Whenever, whatever suits you. Umm, Judith. So next Wednesday is totally next Wednesday is totally fine. Let me just grab that date for you.

[17 minutes 11 seconds][Customer] : I was going to say is next is next week Wednesday OK or yes please.

[17 minutes 28 seconds][Agent] : You're looking at the 18th December, the 18th, OK, Yep, certainly do that for you 2024, and it'll come out fortnightly for you thereafter on a Wednesday.

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

[17 minutes 37 seconds][Agent] : Now, Judith, the way we set this one up, we either use a bank account or a debit credit card. Now, there are no fees attached to either one of those. How would you like to set this one up today?

[17 minutes 51 seconds][Customer] : Bank. Bank account.

[17 minutes 52 seconds][Agent] : Bank account Yeah. Now, if you need to grab it off your phone or a bank statement, please feel free to take your time.

[17 minutes 59 seconds][Customer] : Yeah.

[17 minutes 58 seconds][Agent] : I'm more than happy to wait. Just let me know when you have it and I'll pop it into our system here for you.

[18 minutes 5 seconds][Customer] : Oh, do you need the bank account number? Oh, no. Oh, sorry. Can I please look Richard instead?

[18 minutes 7 seconds][Agent] : Yes, the number, Yeah, the card you certainly I'm going to pause the recording for you. OK.

[18 minutes 16 seconds][Customer] : Yeah.

[18 minutes 15 seconds][Agent] : So for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details, I'll let you know when you're off air generally take.

[18 minutes 54 seconds][Customer] : The.

[19 minutes 25 seconds][Agent] : Please be advised the call recording is now resumed for quality and monitoring purposes. Now, Judith, all that's left to do is to reach you at a final declaration recapping what we're doing here for you today. Now, at the end of it, there are two questions. There is also, umm, 2 at the bottom of the declaration for A2 in the middle and two at the end.

[19 minutes 50 seconds][Customer] : Yep.

[19 minutes 44 seconds][Agent] : Sorry if I can get a clear yes or no response to those questions that'd be great at Redti. Thank you. Judith Devine, 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. Umm, one choice. Life insurance is issued by Pinnacle Life Insurance Limited whom I refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited whom I refer to as GFS issue and arrange this insurance on its behalf.

[20 minutes 19 seconds][Customer] : None.

[20 minutes 16 seconds][Agent] : GFS is licensed by the Financial Markets Authority to provide a financial. Life 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've provided to us about your general circumstances. When providing this advice, we have not considered just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you can see that 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 must be provide. 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 from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assisting application. Now I need to remind you of the duty of disclosure that you agreed to. Can you please confirm? Sorry. 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 assisting your application. I need to remind you of the duty of disclosure that you agreed to.

[20 minutes 55 seconds][Customer] : Yes, yes.

[21 minutes 23 seconds][Agent] : Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, Yes or no Thank you. We may from time to time provide office to you by the communication method you have provided to us in relation to other products and services. By agreeing to this declaration, you can set to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. Except it cover pays a lump sum benefit amount of the following Julip Julip Devine receives. Sorry, Judith Divine 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. In the 1st 12 months your policy is enforced. A death benefit is paid on the in the event of accidental death. Your cover ends on December 17th, 2044 12:00 AM. Your premium for the first year of cover is sorry. Your cover ends on December 17th, 2044 12:00 AM. Your premium for the first year of cover is Sorry. Your cover ends on December 17th, 2044 12:00 AM.

Your premium for the first year of cover is \$11.66 per fortnight. Your premium is stepped, which means will be calculated of each policy and adversary will generally increase each year. Your sum issue will also increase automatically by 2% each year and you can opt out of this. Included in your premiums. Amount payable to GFS are between 12% and 53% of each premium. Your premium will be deducted in accordance with the Authority and provided to us. AM Best is rated Pinnacle with AB plus financial 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 will be mailed to you and if you have provided us with an e-mail address, we'll also e-mail to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may can see your policy and any premium you may have paid will be refunded in full unless you're obliged a claim. Judith, I have two final questions for you. The first one, do you want to stand and agree with the declaration of just Reggie, Yes or no?

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

[23 minutes 14 seconds][Agent] : Lovely. And with the policy documents that are coming out your way, there's the beneficiaries form. All you'll need to do is fill that one out and send it back to us. Now be perfect. Now, besides sending out those documents to you via e-mail and post, would you like any other information now or would you like me to read any part of the policy document to you?

[23 minutes 22 seconds][Customer] : Oh, no.

[23 minutes 35 seconds][Agent] : Perfect. I'll accept this one for you. Now, my name and number will be on those documents there. Judith, if you have any questions at all, please feel free to give me a call.

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

[23 minutes 43 seconds][Agent] : Now, this is all completed for you. The documents will be with you shortly. Is there anything else I can help you with here today?

[23 minutes 52 seconds][Customer] : No, that was it.

[23 minutes 53 seconds][Agent] : Oh, well, thank you so much for choosing one choice. Welcome to

our family here. You have yourself a great day and stay safe.

[24 minutes 1 seconds][Customer] : Thank you.

[24 minutes 2 seconds][Agent] : Thank you.

[24 minutes 2 seconds][Customer] : You too.

[24 minutes 3 seconds][Agent] : Thanks. Bye.

[24 minutes 4 seconds][Customer] : Bye.