

[18 seconds][Agent] : Hi, good morning there. It's guy here calling from Real Insurance. How you going today? That's good mate. I'm calling in relation to the life insurance inquiry that you've submitted online with us. I wanted to run you through your pricing and explain to you what the features and benefits do and I'm happy to answer any questions that you have as we go through this together.

[36 seconds][Customer] : What?

[36 seconds][Agent] : I will let you know today. All calls are recorded. Any advice I provide to you Sir is general in nature and may not be suitable to your situation there. Can you please confirm for me your name? Yep and your date of birth is the 7th of the 3rd 75. Yep And you are a male Australian resident of course mate.

[53 seconds][Customer] : Yes, Yep.

[58 seconds][Agent] : Yep. Do you just go by do you prefer Chef or do you just go by Safania Chef? Yep no worries mate. Umm So what? We'll do, but let's go through and have a look at what these benefits do to start with Umm have you had cover before Chef or is this the first time getting life insurance? First time? OK. And what, what was your purpose at the moment of getting life insurance to pay? Sorry mate, you're cutting out a little bit now. I can't really hear you.

[1 minutes 35 seconds][Customer] : No, I just want to that was the on TV.

[1 minutes 39 seconds][Agent] : Yep, Yep, Yep. Right, right.

[1 minutes 40 seconds][Customer] : I mean, yesterday someone was talking about the on the on the TV, someone in interview on the TV and and then I was I thinking, oh, why don't I just ask them how much I'm gonna pay if I want to insure my life or something like that. That's why definitely the problem.

[1 minutes 59 seconds][Agent] : Oh, OK, right, right. So, so I guess my question is a little bit left field from that. So you're looking to life insurance, we're going to get your price and whatnot, but what is the purpose of you having life insurance? Why do you need it?

[2 minutes][Customer] : MMM, MMM.

[2 minutes 13 seconds][Agent] : Do you have a mortgage or is this more for your family protection or

debts or loans you might leave?

[2 minutes 17 seconds][Customer] : So many protection. So many protection.

[2 minutes 20 seconds][Agent] : OK, OK, so you, you've got a couple of kids at home still. Yep, Yep. OK. So you just want you have 5.

[2 minutes 23 seconds][Customer] : Yeah, you mean no?

[2 minutes 31 seconds][Agent] : Oh, what? What? And you how many kids you have? Two, 3, three. OK, no worries. All right. So your main reason is just you wanted to leave a bit of money to the family to maintain a loss so that you pass away. All right, cool. So the cover is designed to do exactly that, which is provide financial protection for your loved ones through a lump sum payment if you were to pass away. Now, what you can do is you can allocate a percentage of this money to each family member of your choice. Now you can do up to five people at one time if you really want to, and then you can leave them their own amount so that when they get it, they get to decide how they spend their own amount, OK. So whether they use it for a mortgage, a loan, or to maintain their lifestyle the way they wish to, that's up to them. And if you just wanted to choose one beneficiary for now, that would be fine. They'll get the whole amount. But you can call back at any time and apply to change of beneficiaries license over the phone. Anyway, It's it's a very easy for you, OK, Now applying for it is very simple too. We don't need you to do any blood checks or medical tests, OK.

[3 minutes 33 seconds][Customer] : Yes.

[3 minutes 33 seconds][Agent] : But we are going to take you through a five to six minute yes or no help and last all questionnaire that will determine if you can be covered or not. If you do get accepted. And then once you decide to commence the policy from there, you will be covered immediately for that due to any course straight away, OK? Just keep in mind for me mate. So that's the only thing we don't cover is suicide in the 1st 13 month period. That's all OK. But we will cover that as well after the 1st 13 months, just so you know, OK.

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

[4 minutes 3 seconds][Agent] : Now in addition to that, we will immediately cover you for a terminally ill advanced payment. So if you were diagnosed with 12 months or less to live by a medical

practitioner with a terminal illness, we will pay you the claim in full while you're alive for whatever your benefit a man is at that time so that you can just utilize the money yourself. So whether it's the medical checks, umm or test to get the best care or umm you know, you might want to just set the family up, tick off a bucket list, it's really up to you. OK.

[4 minutes 32 seconds][Customer] : OK, MMM.

[4 minutes 33 seconds][Agent] : Now the final benefit is a \$10,000 advance payments.

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

[4 minutes 38 seconds][Agent] : Now this is going to be built into the cover mate. So it's all there in the one place.

[4 minutes 45 seconds][Customer] : OK. MMM.

[4 minutes 41 seconds][Agent] : When your beneficiaries called a claim, if you have passed away, please tell them that's there because they'll be able to ask for that.

[4 minutes 48 seconds][Customer] : OK MMM. MMM.

[4 minutes 47 seconds][Agent] : OK, Now we do generally release the advance payment of \$10,000 within 24 to 48 business hours to them. And that's provided that they've just supplied the correct documentation when they claim. So as an example, mate, we don't need a death certificate of that time unless they can get one. So please make sure they're aware. Umm, we will accept. So I'm proof by professional that you've passed away at that point, just so they're not running around trying to find a document they don't need. Do you know what I mean?

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

[5 minutes 14 seconds][Agent] : Now WW with the rest of the claim, proud to let you know we we're a NSW Australian based call centre mate. So we're in Bella Vista and Western Sydney anytime you speak to us and that's for all out of of our departments. Our claims team where your beneficiaries will talk to, they're dedicated to working, working closely with your loved ones and the insurer to ensure the process of accessing your life insurance benefit amount is made simple and easy. So on average we do pay claims 10 days faster than the industry benchmark at 70 days versus 80 days. Does that make sense?

[5 minutes 50 seconds][Customer] : Yeah. Come again. Come again. Come again. Read that one.

[5 minutes 51 seconds][Agent] : Yep, with that one. So pretty much we're an Australian based call centre, mate.

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

[5 minutes 57 seconds][Agent] : So where located in, do you know where Bella Vista is?

[6 minutes 1 seconds][Customer] : Della Vista.

[6 minutes 2 seconds][Agent] : Yeah. Where are you from?

[6 minutes 3 seconds][Customer] : No, no. Broken in. Broken in.

[6 minutes 7 seconds][Agent] : From Broken Hill. You're very, you're inland.

[6 minutes 12 seconds][Customer] : Yeah.

[6 minutes 12 seconds][Agent] : So do you know, do you know where Parramatta is?

[6 minutes 14 seconds][Customer] : The apartment. I know. Yeah.

[6 minutes 16 seconds][Agent] : You know Parramatta, Yeah. We're about 15 minutes northwest of Parramatta. We're next to Castle Hill, if you know where that is.

[6 minutes 23 seconds][Customer] : No, there's no passing. Yeah.

[6 minutes 25 seconds][Agent] : Yeah. You know Castle. So umm, yeah, we're in Bella Vista, or they call it Northwest.

[6 minutes 29 seconds][Customer] : Oh. Bella Vista. Yeah. Actually, to go on the train. I will go past there. Bella Vista.

[6 minutes 29 seconds][Agent] : They go yeah, yes, yeah, yeah. The metro come straight through here. Yep, Yep.

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

[6 minutes 37 seconds][Agent] : Umm, So that's where we are. We're across the road from Hillsong, if you know where that is.

[6 minutes 42 seconds][Customer] : Yeah. You're from. Yeah.

[6 minutes 42 seconds][Agent] : Umm, Yep, Yep. So just across the road from there. Yeah. So so that that's where we are, right.

[6 minutes 46 seconds][Customer] : Oh, OK.

[6 minutes 49 seconds][Agent] : So anytime you speak to us, that's where we're located. All that apartments here. So I'm in sales, I help.

[6 minutes 50 seconds][Customer] : Yeah, OK.

[6 minutes 54 seconds][Agent] : My job is to get you approved through your health questions and actually get you the cover. OK.

[6 minutes 54 seconds][Customer] : Yeah, OK.

[6 minutes 59 seconds][Agent] : Where is the, the department you speak to most want to have a cover called support. So they can just help you actually talk about your policy and apply to make you can help you. They can help you make changes if you apply to do so. So whether you want to, you know, change your address, your banking details, your payment day, whatever it may be, it's through support Carer, the third department. They deal with mispayments and cancellations. But more importantly, as I said, Seth claims they're the 4th department. So they're here with us too. So anytime you speak to us, we're in Australia, we're in Bella Vista, right?

[7 minutes 21 seconds][Customer] : MMM, MMM, MMM.

[7 minutes 31 seconds][Agent] : And we work Monday to Fridays from 8:00 AM to 8:00 PM NSW time to help you.

[7 minutes 35 seconds][Customer] : Got it.

[7 minutes 36 seconds][Agent] : Now, as I was mentioning, it's very important for if you pass away and this policy is in force, your beneficiaries make the call as soon as they can, OK?

[7 minutes 35 seconds][Customer] : MMM, no.

[7 minutes 45 seconds][Agent] : Uh, and they'll speak to our claims team. Now, as I mentioned, claims are dedicated to working closely with your loved ones and the insurer to ensure the, uh, process of accessing this life insurance benefit of man is made simple and easy for them.

[8 minutes 7 seconds][Customer] : OK, Yep.

[8 minutes 1 seconds][Agent] : OK, so on average, we do pay claims 10 days faster than the industry benchmark at 70 days versus 80 days, right? So you've got that pays in one with us too.

[8 minutes 13 seconds][Customer] : Alright.

[8 minutes 13 seconds][Agent] : OK Umm, now there's no expiry on the cover, which means you are more than welcome to hold this for as long as you want, OK?

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

[8 minutes 23 seconds][Agent] : So if you want to hold it for your whole life, that's fine as long as you're paying the premiums on time, OK? There is no locking contract or exit for any time, so it does not cost you a sense to cancel this OK? So realistically, once you have the cover, time frame is your choice as long as you're paying the premiums on time, OK, It is worldwide 24/7 coverage for what we've spoken about on this cover as well. OK, So if you travel, you have that peace and mind on your cover for what we've spoken about wherever you are in the world 24/7.

[8 minutes 57 seconds][Customer] : OK, Yep.

[8 minutes 56 seconds][Agent] : OK, Now I just want to let you jump in there. So have you, do you have any questions at all for me so far? Is that all pretty clear?

[9 minutes 5 seconds][Customer] : Alright, so I'll make it clear.

[9 minutes 7 seconds][Agent] : OK, no worries. Have you had a cigarette in the last 12 months?

[9 minutes 15 seconds][Customer] : Come again?

[9 minutes 16 seconds][Agent] : Have you had a cigarette in the last 12 months? Yep, just for an incentive. Like no judgement here made on the same to be honest, but just as an incentive if you ever decide to stop. So no cigarettes or vapes at all.

[9 minutes 19 seconds][Customer] : Yep, Yep, Yep.

[9 minutes 34 seconds][Agent] : Uh, and you go 12 consecutive months in a row with none, nothing at all.

[9 minutes 39 seconds][Customer] : Right.

[9 minutes 39 seconds][Agent] : So no, no cigarettes or vapes.

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

[9 minutes 40 seconds][Agent] : Just make sure you call us back because you can just say umm, hey, just you, you can just have a quit of going 12 months in a row with no cigarettes or vapes at all.

Can I apply to have my smoking status changed? And if that's approved to be changed for a non-smoker, your payments will adjust accordingly. OK, whether or not you do, that's up to you, but it's there. So if you do end up stopping for that long in a row, umm, just make sure you tell us about it. OK, Now the minimum cover is \$100,000. I can then go up in 50,000 Seth, so 150,200 thousand 250,000, etcetera.

[10 minutes 16 seconds][Customer] : It's five months.

[10 minutes 18 seconds][Agent] : The the maximum is 750,000. Now whatever you choose here is just to start your policy on. I'm going to teach you how to change this over time as well. But how much cover do you currently need?

[10 minutes 29 seconds][Customer] : OK, let's say let's start.

[10 minutes 33 seconds][Agent] : 100,000? Yep. So we could give you \$100,000 of cover for \$24.35 per fortnight, which is every two weeks?

[10 minutes 31 seconds][Customer] : Let's start with 100 mm Hmm, \$24.00.

[10 minutes 49 seconds][Agent] : Yep, \$24.35 per fortnight.

[10 minutes 55 seconds][Customer] : Any other ex, any other extra thing or only that?

[11 minutes 1 seconds][Agent] : How do you mean?

[11 minutes 4 seconds][Customer] : I mean you check \$24.00, you're going to pay with that from my store with \$24.00 something can with that.

[11 minutes 13 seconds][Agent] : You mean any other cost? Not on what would be explained. So everything I've explained to you so far, that's all. That's all included in that one price, \$24.35 a fortnight. So that's what it is every two weeks. Is that suitable for you?

[11 minutes 10 seconds][Customer] : So any other thing no any other cost, right, OK, OK, yes, suitable.

[11 minutes 33 seconds][Agent] : Yep. Did you want to go any higher or is 100,000 OK for now?

[11 minutes 36 seconds][Customer] : Let's let's go for 200,000.

[11 minutes 39 seconds][Agent] : Yep. So we could do the the 200,000 would be double that price mate. So.

[11 minutes 41 seconds][Customer] : Let me how much it will be 40.

[11 minutes 46 seconds][Agent] : So yeah, what you could do for me actually to make it easy, \$24.35 a fortnight is what it costs you per 100,000. So we can use that as the key and we can work out your budget. So if you want 200,000, we just double that, 300,000 would triple that, etcetera. Right. What what was your budget per fortnight? What could you afford?

[11 minutes 52 seconds][Customer] : Hmm, yeah, I think they'll start with 100,000. Yeah, well, my wife is at work now. Uh, we will both want to do this. So if I do this, she can do it too?

[12 minutes 10 seconds][Agent] : So with 100, yeah, umm. But remember, like with the the life insurance is based on each person.

[12 minutes 25 seconds][Customer] : Yeah, each person. So I I I have to deduct \$24.00, he has to deduct \$24.00.

[12 minutes 30 seconds][Agent] : Uh, no. Well, her price will be based on her.

[12 minutes 34 seconds][Customer] : Oh, OK.

[12 minutes 32 seconds][Agent] : Your price is based on you, right?

[12 minutes 35 seconds][Customer] : Yeah, I know.

[12 minutes 35 seconds][Agent] : So you can't really can pay yourself to somebody else because everybody's got different health and lifestyles, right?

[12 minutes 40 seconds][Customer] : Yes, yes, of course.

[12 minutes 42 seconds][Agent] : So that that's your indicative pricing based on your smoking status, your gender and your age.

[12 minutes 47 seconds][Customer] : Yep.

[12 minutes 47 seconds][Agent] : That's what you got that price based on. Now I need to take you through your questions to see if you can get approved. What we need to look for is if I can get you approved with no change, that's what your price will be, OK? So that's the best outcome. That's what I'm going to try and do for you.

[12 minutes 50 seconds][Customer] : OK, OK, OK, alright. That's it.

[13 minutes 1 seconds][Agent] : Now if we go through, some people get exclusions and loading, so

it can actually change the price or cover depending on what is your circumstances are like. But if anything like that happens, I'll stop and tell you as we go. Anyway, hopefully we can get you approved. At the end of the day, some people get declined so they can't have the cover at all. Just depends. OK, but with your partner, her pricing would be based on her age, her gender and her smoking status and her health and lifestyle, right?

[13 minutes 11 seconds][Customer] : OK, OK, He doesn't. Bye. Bye.

[13 minutes 33 seconds][Agent] : Yeah. The so that it could be different in that case, you know what I mean? So with yours, are you happy to proceed to get approved for yours?

[13 minutes 40 seconds][Customer] : I'll I might be approved or you're going to ask me some more questions.

[13 minutes 44 seconds][Agent] : Well, I'm going to try and get you approved. We're going to go through the questions.

[13 minutes 47 seconds][Customer] : All right. Yep.

[13 minutes 47 seconds][Agent] : Yeah, we're going to focus on that for now because I need to try and get you approved. And then from there, then I can tell you what we can do for you.

[13 minutes 52 seconds][Customer] : OK, Yeah, All right.

[13 minutes 54 seconds][Agent] : OK, so let's pick an amount you want to go for first. All right?

[14 minutes 1 seconds][Customer] : It's one \$300,024.95.

[13 minutes 58 seconds][Agent] : So how much do you want to start with for you, the 100,000? Yep. Now I want to teach you a few things, Seth.

[14 minutes 8 seconds][Customer] : Yep.

[14 minutes 8 seconds][Agent] : OK, so just wrote like I'm going to write these down anyways so I can reflect on them for you. So \$24.35 a fortnight, every two weeks we'll give you \$100,000 of cover. We pay you some money back on it called a real reward, and you can spend this money how you like, OK? What it means is following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time as a thank you. So you'll get back \$63 and 31 cents to spend however you want off holding the policy for the 1st 12 months, OK? We're also going to provide you

with a free online labor will be of the company safe will valued at \$160.00 for your policy.

[14 minutes 56 seconds][Customer] : Mm hmm.

[14 minutes 52 seconds][Agent] : So each person that has a policy will get one of those each for free, OK?

[14 minutes 56 seconds][Customer] : MMM, Nope.

[14 minutes 58 seconds][Agent] : So again, it's valued at \$160.00. So you will get that and you can use that to organize your will, OK, Now every 12 months.

[14 minutes 58 seconds][Customer] : Alright, alright, great. Mm hmm. MMM. OK.

[15 minutes 5 seconds][Agent] : So if you're going to get a renewal, OK, when we're waiting these renewals, we want to have a look for the figure of what you'll cover is going to be and the figure of what your cost will be, how much it's going to cost you in the next 12 months, right. When you're rating these figures, it will consist of two things. The first thing being your premium is steps, which means it will generally increase eight years your age, OK? So the older we get set, the more risk we become, the more it's going to cost us. That will happen for everybody that holds one of the policies, OK. Now, aside from that, the second thing is the automatic indexation. And you can actually control that, OK?

[15 minutes 24 seconds][Customer] : Yeah, yes, OK, alright.

[15 minutes 47 seconds][Agent] : This is what I want to teach you. So automatic indexation means each year your sum insured, which is the money that you're covered for Seth, that will automatically increase by 5% so that you are covered for a little bit more each time. OK, Now, because this is your decision, when you read the renewals, it's going to automatically be there.

[16 minutes 11 seconds][Customer] : MMM, MMM.

[16 minutes 9 seconds][Agent] : So if you like what it says and you leave it, it will happen, OK, But some use, you may not need it.

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

[16 minutes 16 seconds][Agent] : So some use you might read it and you might see your benefit going higher and you might think to yourself, I don't need that yet.

[16 minutes 25 seconds][Customer] : MMM.

[16 minutes 22 seconds][Agent] : I'm happy to stay at what I was last year for another 12 months.

[16 minutes 26 seconds][Customer] : MMM. MMM. MMM. MMM. OK.

[16 minutes 26 seconds][Agent] : That's when you make a 2 minute phone call for us and just say, guys, thanks for the renewal, but I don't need the increase in my cover.

[16 minutes 32 seconds][Customer] : MMM. MMM.

[16 minutes 32 seconds][Agent] : I'm going to opt out of it for this particular year. OK?

[16 minutes 34 seconds][Customer] : OK.

[16 minutes 35 seconds][Agent] : Now if you leave it on and you let your benefit go up by 5%, there's going to be an associated increase in premium.

[16 minutes 35 seconds][Customer] : OK MMM, MMM.

[16 minutes 41 seconds][Agent] : So it'll cost a bit extra as well, right?

[16 minutes 44 seconds][Customer] : MMM. MMM.

[16 minutes 44 seconds][Agent] : But if you're taking it off, your benefits just going to stay the same as the year before, which is your cover. And then you won't get that associated increase in your premium that you you'll only get the general increase based on your age, OK.

[16 minutes 49 seconds][Customer] : MMM MMM MMM.

[16 minutes 57 seconds][Agent] : Now, so if I'd like to look at this as a positive, this is a way that you can have small increases in your coverage over time without having to get approved again, OK?

[17 minutes 11 seconds][Customer] : OK.

[17 minutes 8 seconds][Agent] : So it's actually just you saying yes or no to it when you get the renewals, right? You can also do this every single year up until the policy anniversary after your 75th birthday stuff. So you've got a lot of like a long time to leave it on or take it off when you want it there or not, OK. Now aside from that, if you want to increase in a large amount in one go, that's also possible.

[17 minutes 40 seconds][Customer] : OK.

[17 minutes 31 seconds][Agent] : OK, Now the way to do that is calling back before you turn 65 and

asking to get reapproved for your health questions again, OK, If you get approved again before 65, you can then look at your range and pick and choose what you want in one go and pay the difference. All right. Now on the other end of that, one more thing, you can apply to date crazy cover at any time. So if you get into the future and you've got, you know, say 300,000 and you think yourself only 100,000 again, then you can just call us and say, guys, can I decrease my cover down to this amount? And then just ask what your price is going to be. So if you lower your cover, if you apply to do that, your payments will lower accordingly. OK, does that all make sense so far? Yep. Now I'll give you a quick example of it for next year. This is important. So it says Stefania Katani, please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover. As an example, if you do not decline indexation on your policy, the premium payable in your following year of cover will increase to \$28.09 a fortnight. So 2 eights .09.

[18 minutes 16 seconds][Customer] : Yeah, Can you? That's just the last sentence. Again.

[18 minutes 45 seconds][Agent] : But remember Seth, if you let that happen, that's yeah, yeah. So remember this is when you this is everything I just spoke to you about, right? So when, when you get the renewal. So let's say you get the renewal next year and and you're going to rate it and you're going to say the automatic indexation because remember that's always going to be that automatically. OK.

[18 minutes 56 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, Yep.

[19 minutes 7 seconds][Agent] : So it says here, Stefano Katani, please be aware that all of our premium projections are indicative only and they assume that you do not make any amendments to your cover.

[19 minutes 18 seconds][Customer] : Hmm. Mm.

[19 minutes 18 seconds][Agent] : So as an example, if you do not decline the indexation on your policy, the premium payable in your following year of cover will increase to \$28.09. Yeah, but then your benefit amount goes up by 5%, it increases to \$105,000 of cover at that point, right.

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

[19 minutes 40 seconds][Agent] : So if you read that and you you're happy with that, you can just leave it and it will happen. But but if you don't like it, 2 minute phone call to us. Thanks for the renewal guys. I'm opting out of this automatic indexation. What's my price going to be? That's how easy it is. Yeah, yeah. So as an example, if you decline indexation instead on your policy set, the premium payable in your following year of cover would instead go to \$26.75 a fortnight and then the benefit amount will remain the same as the year before that at the 100,000 for another 12 months again. OK, so that's, that's the decision you want to make, right?

[19 minutes 59 seconds][Customer] : MMM, OK, go. Yep.

[20 minutes 14 seconds][Agent] : Do I need this extra cover or do I not need it this year? What do I do? And it's up to you. All right. Umm, does that all make sense now?

[20 minutes 19 seconds][Customer] : Alright, yeah, makes sense.

[20 minutes 23 seconds][Agent] : Yeah. Cool. So as an indication, if you make no changes to the policy, your premium 6, you'll be that figure. I just gave you a \$26.75 a fortnight and you can also find information about our premium structure on our website too, mate. OK, now let's let's go through these questions. It's the last thing we need to do and I'll be able to tell you what the outcome is.

[20 minutes 31 seconds][Customer] : Yeah, OK, Alright, alright.

[20 minutes 40 seconds][Agent] : OK, You said you're at Broken Hill.

[20 minutes 44 seconds][Customer] : 2880 28802.

[20 minutes 43 seconds][Agent] : What's your post code 2880?

[20 minutes 50 seconds][Customer] : Yeah, yeah.

[20 minutes 51 seconds][Agent] : Do I just put Broken Hill?

[20 minutes 53 seconds][Customer] : Broken. Yep. Yep.

[20 minutes 55 seconds][Agent] : Yep.

[20 minutes 57 seconds][Customer] : And there is 6/5 Sabina, St.

[20 minutes 56 seconds][Agent] : And what's your straight address 365? Yep.

[21 minutes 1 seconds][Customer] : Sabina, ZEZEBINAZEбина Sabina.

[21 minutes 8 seconds][Agent] : So 365 Sabina St. Yeah. Is that your postal address as well? Yeah.

And I've got katanistefania@gmail.com.

[21 minutes 11 seconds][Customer] : Yeah, yes, that's correct.

[21 minutes 21 seconds][Agent] : Best e-mail 0459644653 best contact for you.

[21 minutes 28 seconds][Customer] : That's correct.

[21 minutes 29 seconds][Agent] : And again, Seth, uh, just to reconfirm, Mr. is your title and you are a male Australian resident. Is that all correct?

[21 minutes 35 seconds][Customer] : Yes, that's correct.

[21 minutes 35 seconds][Agent] : Yep, no worries mate. Umm, Now when we get in these questions, oh, I'm happy if you just say yes or no. It makes it easy for you Seth. OK, uh, if you get stuck, please tell me before you answer.

[21 minutes 44 seconds][Customer] : Alright, OK.

[21 minutes 48 seconds][Agent] : So if you feel like you need to tell me something, just jump out and tell me, OK?

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

[21 minutes 52 seconds][Agent] : Umm, I'm just going to write you a quick message and we'll go through them as a team. OK, so it says. 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 training service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy while proceeding. You understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and

conditions of your policy. Do you understand and agreed to your duty, Yes or no?

[22 minutes 54 seconds][Customer] : Yes.

[22 minutes 55 seconds][Agent] : Thank you, Seth. The first one says, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no?

[23 minutes 9 seconds][Customer] : Let me this is OK. Have you ever been diagnosed? No. No. Yeah.

[23 minutes 16 seconds][Agent] : So I'll read that one back because it's two halves.

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

[23 minutes 18 seconds][Agent] : So you can say no to each half.

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

[23 minutes 21 seconds][Agent] : I'll do one at a time. Or you can.

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

[23 minutes 24 seconds][Agent] : Yeah, yes or no, whatever, whatever, whatever the answer is so it says. Have have you been hospitalized for COVID-19 in the last six months? Yes or no? Have you been diagnosed with COVID-19 in the last seven days? Yes or no? OK, cool. That's a no then. That's fine, mate. Umm, Seth, are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, Yes or no?

[23 minutes 34 seconds][Customer] : No, no, no, no, yeah, no.

[23 minutes 52 seconds][Agent] : Umm, So what?

[23 minutes 57 seconds][Customer] : And we have a holding a visa protection visa.

[23 minutes 55 seconds][Agent] : What are you your visa OK protection. OK there. So I just need to double check something. So you're, you're an Australian resident there, right?

[24 minutes 8 seconds][Customer] : It's under the viewer, yes. Yes.

[24 minutes 15 seconds][Agent] : So you, yeah, yeah. So Australian resident means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship or holds an Australian permanent residency visa, or has been in Australia continuously for six

months or more on a temporary work visa and resides in Australia. So do you fit that? Yeah, you do.

So that's fine. We'll put a note to this.

[24 minutes 34 seconds][Customer] : Yes, I've been here for six years.

[24 minutes 40 seconds][Agent] : Oh, so you've been here. That's fine, that's all good. So where where it says this one's more asking about citizen and permanent residency.

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

[24 minutes 46 seconds][Agent] : So are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[24 minutes 48 seconds][Customer] : No, no, no.

[24 minutes 52 seconds][Agent] : No. And then do you hold a current visa that entitles you to reside in Australia?

[24 minutes 56 seconds][Customer] : Yes. Because I didn't work full time. Work in Australia.

[24 minutes 56 seconds][Agent] : Now there is any 4/4 times So. So you're happy to put a yes for that, are you?

[25 minutes 4 seconds][Customer] : Yes.

[25 minutes 5 seconds][Agent] : Yeah. Now there is an exclusion that comes up with this section.

[25 minutes 9 seconds][Customer] : Mm, hmm. OK. Mm, hmm.

[25 minutes 8 seconds][Agent] : He says, umm, it doesn't change your price, but it's just an exclusion. So it doesn't, it doesn't cover this particular thing.

[25 minutes 18 seconds][Customer] : Mm, hmm. Mm, hmm, mm, hmm. Yeah, yeah.

[25 minutes 16 seconds][Agent] : So it says here it is hereby understood and agreed that cover will cease, which means stop under, under this policy if the life insured ceases to reside in Australia. Does that make sense?

[25 minutes 33 seconds][Customer] : Just gonna come and get back again. I just do the last word.

[25 minutes 37 seconds][Agent] : Yep, Yep. So again, it's an exclusion, so it's not going to be covered, but it's based on your situation, that's all.

[25 minutes 35 seconds][Customer] : I just yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[25 minutes 44 seconds][Agent] : So it says here it is hereby understood and agreed that cover will cease which means stop under this policy if the life insured which is you ceases, which means stops residing in Australia.

[26 minutes][Customer] : Oh, stop reaching Australia.

[26 minutes 1 seconds][Agent] : Yeah.

[26 minutes 1 seconds][Customer] : So it yeah, yeah, yeah, yeah.

[26 minutes 1 seconds][Agent] : So if you, yeah, if you move out of, if you move overseas out of Australia, this cover will finish there.

[26 minutes 9 seconds][Customer] : OK.

[26 minutes 8 seconds][Agent] : And then that's how it works. OK. But for example, if you're only going to if you're residing in Australia and then you go on a two way collect to another country and then you come back and continue living here, then you'll be covered worldwide 24/7 at that point still. OK.

[26 minutes 19 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[26 minutes 27 seconds][Agent] : So it's only going to stop if you cease residing in Australia.

[26 minutes 32 seconds][Customer] : You don't go back going back to Fiji.

[26 minutes 31 seconds][Agent] : So if you move out of, you're going back to Fiji.

[26 minutes 36 seconds][Customer] : No.

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

[26 minutes 36 seconds][Customer] : If I'm going back to Fiji, that will be top. It will be cheap.

[26 minutes 39 seconds][Agent] : Yes, yes.

[26 minutes 40 seconds][Customer] : That's what you said.

[26 minutes 40 seconds][Agent] : So if you if. Yeah, if you decide to move back to Fiji permanently, then this cover finishes. That's how it works. Yeah.

[26 minutes 44 seconds][Customer] : Yeah, yeah, yeah, yeah.

[26 minutes 48 seconds][Agent] : As an example.

[26 minutes 49 seconds][Customer] : Understanding.

[26 minutes 49 seconds][Agent] : Does that all make sense now? Yep. And you're OK with that?

[26 minutes 50 seconds][Customer] : Yes, yes.

[26 minutes 53 seconds][Agent] : Yep. No worries. Now the next question says, does your work require you to go undergrounds, 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? Yes or no? Now the next section is in relation to your height and your weight. Please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with the application.

[27 minutes 16 seconds][Customer] : No, OK.

[27 minutes 32 seconds][Agent] : Seth, the system does not allow me to enter any approximate figures, words or height and weight ranges. OK, so let's do one at a time. Umm Seth, what is your exact height please? How tall are you? 11.57 yeah, and that's centimeters. And what is your exact weight, Sir? What was the last time you weighed yourself?

[27 minutes 47 seconds][Customer] : I think that will be 1571.57 and and yes, I have my way. It's uh, 65.

[28 minutes 6 seconds][Agent] : OK, kilograms.

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

[28 minutes 8 seconds][Agent] : Yeah, that's fine mate. Uh, Seth, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes or no? OK, that's all fine. Uh, 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 either travel or reside outside of Australia IE books or will be booking travel within the next 12 months, yes or no?

[28 minutes 18 seconds][Customer] : Nope, Nope, Nope.

[28 minutes 44 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? Yes or no? Are you there, Seth? Yep.

[29 minutes 2 seconds][Customer] : No, Yes.

[29 minutes 4 seconds][Agent] : Sorry. Are you there?

[29 minutes 6 seconds][Customer] : I can't. I can't. No.

[29 minutes 7 seconds][Agent] : Oh, you said OK, Cool.

[29 minutes 7 seconds][Customer] : Yet I I can't.

[29 minutes 8 seconds][Agent] : So the answer to that.

[29 minutes 9 seconds][Customer] : No. No.

[29 minutes 10 seconds][Agent] : Oh, you said no. OK, no worries mate. That's fine. I'll put a note for you for that question.

[29 minutes 12 seconds][Customer] : Yeah, Yeah.

[29 minutes 17 seconds][Agent] : The next section says have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumor, mole or cysts, including skin cancer, sunspots, Melanoma, or leukaemia? Yes or no? Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. A stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no High cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting. Yes or no. Diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Yes or no. Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[29 minutes 38 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[30 minutes 39 seconds][Agent] : Yes or no, Any illegal drug use, abuse of prescription medication or received medical advice or counseling for alcohol consumption, disorder of the kidney or bladder, blood disorder or disease, asthma or other respiratory disorder excluding childhood asthma.

[30 minutes 50 seconds][Customer] : No, no, no, no.

[31 minutes 4 seconds][Agent] : Now Seth, other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you awaiting results for any medical tests or investigations such as Phenom Limited 2, Any

surgeries, X-rays, scans, blood tests or biopsy? Yes or no? 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? Yes or no?

[31 minutes 27 seconds][Customer] : No, no, yes.

[31 minutes 41 seconds][Agent] : To the best of your knowledge, Seth, have any of your immediate family, your father, your mother, your brothers or your sisters only living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease, or familial adomatous polyposis, yes or no?

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

[32 minutes 2 seconds][Agent] : 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? Yes or no?

[32 minutes 16 seconds][Customer] : OK, what? Can we just talk? What do you mean prior to 860?

[32 minutes 14 seconds][Agent] : Ah, before age 60. Is is he blood related to you from one of your parents? OK, yes, so that we would need to and it was before he turned 60.

[32 minutes 22 seconds][Customer] : Umm, my step brother, one of my parents, my mother, uh, he's younger than me, just nearly ZE30 when he passed away with throat cancer.

[32 minutes 43 seconds][Agent] : Oh, I'm so sorry mate, that's terrible.

[32 minutes 45 seconds][Customer] : That's what.

[32 minutes 45 seconds][Agent] : OK, so that that would be something would put a yes to. So he's blood related to you through your mother.

[32 minutes 46 seconds][Customer] : Yeah, that's why, yes, we have the same mother.

[32 minutes 54 seconds][Agent] : OK, that is fine. So we'll put a yes. We'll break this one down because there's three categories. So, and remember what I'm going to need to talk about father, mother, brothers or sisters for this one. OK. So how many of your immediate family suffered from cancer prior to age 60? Zero, 1-2 or three or more? No, no, we would put your brother here. Yeah, so, so well, it's all, all of your immediate family.

[33 minutes 18 seconds][Customer] : Except for my brother, right one only, only one brother.

[33 minutes 26 seconds][Agent] : So father, mother, brothers or sisters only only one brother did. OK. So that's one, one for cancer prior to age 60, is that right? Yeah. And then how many is your immediate family suffered from heart condition and or stroke prior to age 60? Zero, 1-2 or three or more? 0. OK, and how many of your immediate family suffer from other hereditary disease prior to age 60? Zero.

[33 minutes 35 seconds][Customer] : Yes, yeah, 00, 00.

[33 minutes 56 seconds][Agent] : Yep. OK, no worries mate, no change. That's fine. Umm now Seth, the last question for you mate. It's a little bit longer so I'll rate it a bit slower for you. It says other than one off events such as a gift certificate or vouchers. 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 up sailing, scuba diving deeper than 40 meters, terrible wreck diving or any other hazardous activity, Yes or no?

[34 minutes 7 seconds][Customer] : OK, no.

[34 minutes 34 seconds][Agent] : OK man, that's fine. So Seth, congratulations, we have given you an approval for the \$100,000 of cover.

[34 minutes 42 seconds][Customer] : OK.

[34 minutes 42 seconds][Agent] : OK? Umm, so it's very well done. Yeah, you actually did very well through the application mate. So congratulations on that.

[34 minutes 49 seconds][Customer] : Alright. Thank you.

[34 minutes 49 seconds][Agent] : Umm, there was only one change and that was what we spoke about at the start. OK, so having a look there, you did get the residency exclusion only. So it is hereby understood and agreed that cover will cease under this policy if the life insurance ceases to reside in Australia.

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

[35 minutes 6 seconds][Agent] : OK. But other than that, everything else was perfect.

[35 minutes 10 seconds][Customer] : OK, Alright. Alright.

[35 minutes 10 seconds][Agent] : OK, so very good that that means your price didn't make a change

from what I gave you before the questions. OK, so very good.

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

[35 minutes 16 seconds][Agent] : So, so \$24.35 a fortnight, \$100,000 of cover. It's approved for you.

[35 minutes 22 seconds][Customer] : Thank you. Yeah.

[35 minutes 22 seconds][Agent] : OK, We're more than happy to have you immediately covered today over the phone for what was spoken about, Sir.

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

[35 minutes 28 seconds][Agent] : We will send you all your documents to read in your own time.

[35 minutes 31 seconds][Customer] : Yep. Alright.

[35 minutes 32 seconds][Agent] : We will e-mail you a copy within 2 to 15 minutes today to read today.

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

[35 minutes 37 seconds][Agent] : Your hard copy will come as, uh, paper form in the post in two to five business days as well.

[35 minutes 42 seconds][Customer] : Alright, Yep.

[35 minutes 43 seconds][Agent] : Now, Seth, we're going to provide you a 30 day pulling off. With the policy while you do all the reading, OK? After you've read everything, if you do decide that this is not suitable for you, it's OK, we understand.

[35 minutes 50 seconds][Customer] : Alright, OK, go ahead.

[35 minutes 57 seconds][Agent] : Just make sure you call us back now if you can.

[35 minutes 59 seconds][Customer] : Yeah, yeah.

[35 minutes 59 seconds][Agent] : If you cancel the policy within those 30 days that we're providing you, we, we will give you a full refund of your premium unless you make a claim in that time. OK?

[36 minutes 9 seconds][Customer] : OK.

[36 minutes 9 seconds][Agent] : Now on top of that as well, Seth, you can choose the first day you want.

[36 minutes 16 seconds][Customer] : OK.

[36 minutes 13 seconds][Agent] : The payment today doesn't need to be today, OK, But we will still cover you now for spoken about.

[36 minutes 19 seconds][Customer] : Yeah, yeah.

[36 minutes 20 seconds][Agent] : Just so you know, between now and the first payment day, you don't need to back pay.

[36 minutes 25 seconds][Customer] : OK. Yeah.

[36 minutes 25 seconds][Agent] : So we will cover you in that time without making upfront payment for spoken about.

[36 minutes 31 seconds][Customer] : OK.

[36 minutes 30 seconds][Agent] : OK, now today is the 3rd of September.

[36 minutes 34 seconds][Customer] : Yeah.

[36 minutes 35 seconds][Agent] : What? What day would you like your first payment to be set?

[36 minutes 39 seconds][Customer] : Tomorrow.

[36 minutes 40 seconds][Agent] : Yep no worries.

[36 minutes 41 seconds][Customer] : Oh, oh. If yeah. If not, tomorrow will be because I paid fortnightly.

[36 minutes 46 seconds][Agent] : What's up to you mate? We can do a payment day within the next 30 days so it's you can pick it.

[36 minutes 46 seconds][Customer] : Yeah, oh, oh, oh, next.

[36 minutes 51 seconds][Agent] : It's up to you.

[36 minutes 52 seconds][Customer] : Yeah. So yeah, next, next page. Next page, My next page.

[36 minutes 55 seconds][Agent] : When's your next pay?

[36 minutes 56 seconds][Customer] : OK, my next page. Let me see my calendar. Sorry. Just check. See my calendar now to date, is it OK?

[37 minutes 13 seconds][Agent] : Yep, I can do that for you mate. That's fine.

[37 minutes 7 seconds][Customer] : Tomorrow, Wednesday and the number 18th 18 of December.

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

[37 minutes 20 seconds][Customer] : Yeah.

[37 minutes 17 seconds][Agent] : Cool, so the the 18th of September will be a Wednesday? OK
Yep.

[37 minutes 21 seconds][Customer] : When when they Yeah, if we can get that on the afternoon
because my money will come through my bank on the Yeah 9th.

[37 minutes 28 seconds][Agent] : Or sometimes I think it might come out early mornings from
history. Do you want to do it the day after instead?

[37 minutes 34 seconds][Customer] : OK Yeah, only morning one Thursday. Yeah, Thursday. That's
good.

[37 minutes 39 seconds][Agent] : Yeah, yeah. So yeah, just in case. I don't know if it'll come out
early morning or not, if you want in the afternoon.

[37 minutes 45 seconds][Customer] : Oh, you did?

[37 minutes 44 seconds][Agent] : So I just, if you can just make sure the money's there on the day
after that, that'll be fine. Do you know what I mean?

[37 minutes 49 seconds][Customer] : Oh, OK, Right.

[37 minutes 51 seconds][Agent] : Umm, so you're happy to put the 19th of September 2024 on
Thursday, Is that OK? Yep. So that'll be the first collection of payment and then it will happen every
four and after on the Thursdays from there, unless you tell us otherwise.

[37 minutes 57 seconds][Customer] : Yes, Yeah, OK. Yeah.

[38 minutes 4 seconds][Agent] : OK, now Seth, would you like to nominate down a savings or check
account for payments to start on the 19th of September?

[38 minutes 13 seconds][Customer] : Come again?

[38 minutes 14 seconds][Agent] : Would you like to nominate down a savings or a check account for
payments on the 19th of September?

[38 minutes 20 seconds][Customer] : Uh, check.

[38 minutes 21 seconds][Agent] : Check and will it be Stefania?

[38 minutes 25 seconds][Customer] : Yes.

[38 minutes 23 seconds][Agent] : Katani is the account name and the BSP play Seth.

[38 minutes 31 seconds][Customer] : Oh, sorry, sorry, sorry, sorry. Can you just ask me that question again? No.

[38 minutes 35 seconds][Agent] : So with the the base being account number, so whatever day like it's a direct debit.

[38 minutes 42 seconds][Customer] : Oh, direct debit, Yeah, Direct debit, not check.

[38 minutes 42 seconds][Agent] : So we need Yeah, OK.

[38 minutes 48 seconds][Customer] : Oh, no, no check. Check.

[38 minutes 46 seconds][Agent] : So you do you normally use savings check?

[38 minutes 51 seconds][Customer] : Check. Yeah, check. Sorry. Yeah, check.

[38 minutes 52 seconds][Agent] : Yeah, check.

[38 minutes 53 seconds][Customer] : Do that. Yeah. And then PSP.

[38 minutes 54 seconds][Agent] : And then and and then Stephania Katani is the account name.

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

[39 minutes][Agent] : Yeah. And then the base pay when you're ready to 6 digits and I'll confirm the bank back to you.

[39 minutes 5 seconds][Customer] : OK, give me one SEC. But DSP 732361, that's correct.

[39 minutes 20 seconds][Agent] : 732361 there. Westpac.

[39 minutes 29 seconds][Customer] : Yes, correct.

[39 minutes 30 seconds][Agent] : Yep. So 732361. Yeah, Yep. And then the account number, please, 874698. Is that all correct?

[39 minutes 32 seconds][Customer] : Yeah, 874698 698, that's correct.

[39 minutes 44 seconds][Agent] : Yeah. OK. Now, Seth, I'm going to read you a declaration that takes about two to three minutes and maybe yes or no for three questions throughout.

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

[39 minutes 54 seconds][Agent] : If you need me to repeat anything at all, please tell me to stop and I will go back. It just formally outlines what we've spoken about today. Really. Anyway. And then as

soon as I finish this with you, you will be immediately protected for what we've spoken about. And all the documents be on the way for you to review now. Did you have any questions for me so far? Is it all pretty clear today?

[40 minutes 7 seconds][Customer] : Yeah, it's pretty clear.

[40 minutes 15 seconds][Agent] : Yep. You can always call us back if there's any new questions after you get off the phone with this as well. OK, now it says yeah, thank you. So funny. Katani, it is important you understand the following information. I will ask your agreement for these terms at the end and your policy will not be enforced unless you were greater these terms in full. Family life cover is issued by Hanover Life RA of Australasia Limited whom we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom I will refer to as GFS Trading as real insurance. The issue will arrange this insurance on its behalf. Hanover lies upon the accuracy of the information you have provided when assessing your application. Your uh oh, sorry, I'll read that back to you, Sir. So Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[41 minutes 26 seconds][Customer] : Yes.

[41 minutes 27 seconds][Agent] : We may from time to time provide Office TV the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us except the cover has a lump sum. Benefit amount of Sofania Kitani 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 addition to the standard exclusions contained within the PDS, the following exclusions apply for Sefanio Katani Life Insurance. It is hereby understood and agreed that

Cover will say some of this policy if the life insurance ceases to reside in Australia. By agreeing to this declaration, you agreed to any non standard exclusions or loadings placed on your policy and you understand they will remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your premium for first year of Cover is \$24.35 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premiums and amount payable to GFS of up to 65% to cover costs. Your premium will be debited from your nominated bank account in the name of Safanya Katani which will authorize the debit from and have provided to us the policy documentation. PDS and FSC will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the products meet your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contact. Everything else, full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration, Seth? Yes or no? And would you like any other information or would you like me to read any part of the PDS to you while I'm still on the phone with you there, Seth? Yep. So remember, that's just personal preference. So it's really just saying, hey, Seth, before I hang up today, would you have any other questions for me or did you want any other information? That's what it's really meaning. So just it's not a right or wrong answer. It's just up to you, OK. The PDS you're going to get a copy of in the e-mail and the post so you can read it yourself.

[43 minutes 32 seconds][Customer] : Yes, OK, Yes, yeah. Second number.

[44 minutes][Agent] : But it's more just, it's more just saying if you want me to read something particular from it, I can find it for you. That's what it's saying. So just to read it back while I'm still on

the phone with you today.

[44 minutes 6 seconds][Customer] : Yep, Yep.

[44 minutes 10 seconds][Agent] : Seth, would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[44 minutes 19 seconds][Customer] : Uh, no.

[44 minutes 22 seconds][Agent] : OK, that's fine mate. So that is all now accepted and covered for you. OK.

[44 minutes 31 seconds][Customer] : Yeah.

[44 minutes 28 seconds][Agent] : Please write through the documents in your own time, make sure everything is correct. If there's any questions, just call us back and have that conversation with us. Just remember as I mentioned where he Monday to Fridays from 8:00 AM to 8 PM NSW time to help.

[44 minutes 43 seconds][Customer] : Thank you very much. Yep.

[44 minutes 42 seconds][Agent] : OK, now what I would do as you did ask, I'll send you a quote for your partner as well, OK?

[44 minutes 46 seconds][Customer] : Yep, Yep, Yep.

[44 minutes 50 seconds][Agent] : And you can show her and if she's interested, umm just tell her to well, I can call her if you like as well, you know what I mean. I can try and help her. Umm what? When would she be home from work?

[45 minutes][Customer] : Uh, yes, she just texted, texted me now and she, she's about to send me finish, uh, at 1:00 to 2:00 PM.

[45 minutes 8 seconds][Agent] : 2:00 PM.

[45 minutes 9 seconds][Customer] : So I, I, I just informed her. I just informed her that I already done mine and she's happy about it. She said, oh, I'll not come home then I'll do mine too.

[45 minutes 9 seconds][Agent] : I'm here till 4 so yeah, yeah, that's OK. I'll help her out mate. I'll do it with her as well.

[45 minutes 20 seconds][Customer] : Thank you. It is.

[45 minutes 22 seconds][Agent] : Like I said, I'm here till 4 so if you can call me at 2:00, I'll hope around we'll get her finished. Just give me one SEC. Just fixing up your phone number. Umm, 0459644653. That's correct, yes.

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

[45 minutes 38 seconds][Agent] : Yep. All right, bear with me there, Sir. Umm, I just, I'm going to ask you about your, your partner's details and we'll pop up a quote. So it's ready for her. OK.

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

[45 minutes 55 seconds][Agent] : What is her date of birth? 13/11/79 is that right?

[45 minutes 58 seconds][Customer] : 30/11/79, yeah. 30/11/1979 Yeah.

[46 minutes 7 seconds][Agent] : So 1/3 So 13111979 So she's 44, is she?

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

[46 minutes 16 seconds][Agent] : Yep. And her first name?

[46 minutes 19 seconds][Customer] : SALOTE. She said yes. Yes.

[46 minutes 22 seconds][Agent] : SALOTE S Salute.

[46 minutes 27 seconds][Customer] : You want to do it?

[46 minutes 28 seconds][Agent] : Yep.

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

[46 minutes 29 seconds][Agent] : Salute. OK. And same surname as you.

[46 minutes 32 seconds][Customer] : No. Why? She's not. She's just using WAQA. NIN for N for Nelly, yeah NI yeah.

[46 minutes 38 seconds][Agent] : WAQA and N for Nelly and then IV for for Vase and then O for Oscar Sierra. Yep, A for Alpha.

[46 minutes 51 seconds][Customer] : VOB for but but, O for Oscar, S for Sierra, Yeah, and A for Alpha.

[47 minutes 6 seconds][Agent] : So what kind of also OK, so WAQANIVOSA.

[47 minutes 17 seconds][Customer] : Yes, yes, the same as me.

[47 minutes 18 seconds][Agent] : OK, and so let's say is a female Australian resident same as you?

Yep, that's fine. Uh, and what's umm, I'll grab her best phone number from you if that's OK. What's her best phone number?

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

[47 minutes 43 seconds][Agent] : So if you can go a bit slow for me, sorry Sir. Yep, 04335 66681. OK, that's fine. Umm and has so let's say had a cigarette in the last 12 months.

[47 minutes 38 seconds][Customer] : 04590433566681 sorry 0404335 66681 No, but she doesn't, she doesn't breathe. She doesn't smoke.

[48 minutes 4 seconds][Agent] : OK, so I'll put a note. Is that OK?

[48 minutes 6 seconds][Customer] : No.

[48 minutes 6 seconds][Agent] : I'll ask her when she's on the phone, but I'll. Yep, but I can put a note for her, is that right?

[48 minutes 7 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. Alright.

[48 minutes 12 seconds][Agent] : Yep. OK, now she can look between \$100,000 minimum. She can go up in 50 thousands and she can go for a maximum of \$1,000,000. So for Solote, because of her age, how much do you want me to quote on just 100,000 like you or a different amount?

[48 minutes 31 seconds][Customer] : Yeah, I have. I think that it's for her to and for me, if it's for me, it will be 100.

[48 minutes 46 seconds][Agent] : Well, we've already finished yours. This is for her one now.

[48 minutes 45 seconds][Customer] : Yeah, Yeah, for her, yeah.

[48 minutes 48 seconds][Agent] : Do you know what I mean? Yeah. So what what I can do? I can just quote her on the 100,000 if you like. And then she can just choose which one she wants to go for anyway. Is that OK? When I speak to her, I'll tell her everything I told you and she can just choose for herself, OK? Yeah. So what? What is, umm, do you want me to send that? Does she have an e-mail address as well?

[48 minutes 50 seconds][Customer] : Yes, yes, yes, yes, yes, yes.

[49 minutes 10 seconds][Agent] : Or what's her e-mail address?

[49 minutes 17 seconds][Customer] : Firstnamessecondname#7@gmail.com.

[49 minutes 21 seconds][Agent] : OK, now if you don't mind, I might spell it back as I type it.

[49 minutes 27 seconds][Customer] : Yeah, yeah, yeah. Spell it again.

[49 minutes 26 seconds][Agent] : OK, so s s, so I'll say it like this.

[49 minutes 33 seconds][Customer] : Yeah, yeah, yeah. You got yeah, yeah, yeah.

Thatscorrectyeahyesyeahyeahthe7@gmail.com Mm Hmm.

[49 minutes 31 seconds][Agent] : Sierra S for Sierra, A for alpha, L for Lima, O for Oscar, T for tango, E for echo, W for whiskey, A for alpha, Q for queen, A for alpha, N for November, I for India, V for victor, O for Oscar, S for Sierra, A for alpha #7 the numeral Yeah at gmail.com. OK, I'll send her the quote right through now. Umm, tell her my name and numbers on that quote for her. So what? As soon as she's free, just tell her to call me, OK? But if I don't hear from her by 2:00, I'll call her. OK, so it is \$6.72 a fortnight for \$100,000 of cover at the moment for us to look here, depending on how she answers her questions.

[50 minutes 19 seconds][Customer] : Come again? Come again? How much? Yeah. Yeah.

[50 minutes 18 seconds][Agent] : OK, so \$6.72 that's fortnightly for 100,000.

[50 minutes 27 seconds][Customer] : Oh, yeah. Oh, OK.

[50 minutes 26 seconds][Agent] : So just remember females are cheaper than males because of the risks. So we're we're more of a risk than females, unfortunately.

[50 minutes 33 seconds][Customer] : OK. Yeah.

[50 minutes 33 seconds][Agent] : Mate Plus the the the age difference as well, mate. OK.

[50 minutes 41 seconds][Customer] : Oh, OK, that's it. Yeah, yeah, yeah, yeah, yeah.

[50 minutes 41 seconds][Agent] : So because because you're 49, so that is five years younger, so that that'll be a reason as well, OK.

[50 minutes 48 seconds][Customer] : So what what about if you see insured for and for 500,000? Yeah. How much? Hold on.

[50 minutes 54 seconds][Agent] : Oh, so that's it Yeah, we just times that by 5. So it'd be $\$6.72 \times 5$. So it'd be uh, \$33.62 a fortnight. Yeah.

[51 minutes 8 seconds][Customer] : 33 dollars, 6050, that's all. No worries.

[51 minutes 10 seconds][Agent] : So just have a chat, have a have a chat to solo to you before I call her and just say, remember, whatever money is a lot to insure herself for that money is going to go to her beneficiary. So yourself if if you've got kids, the kids, things like that. Umm, so it'll be up to like if you want to decide with her what would happen to her. How much are you going to get? You can decide because her is obviously based on her smoking status, right and agenda her price a little bit cheaper.

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

[51 minutes 37 seconds][Agent] : Umm, but again, that might change based on her health and loss. All questions. So we will go through yours. Very good.

[51 minutes 43 seconds][Customer] : Alright, not a worry.

[51 minutes 45 seconds][Agent] : So hopefully we can do that for her too. OK.

[51 minutes 45 seconds][Customer] : Yeah, OK. Thank you very much. Thank you.

[51 minutes 50 seconds][Agent] : That's OK mate. I hope you have a good day, Sir.

[51 minutes 53 seconds][Customer] : Thank you. You have a good, good. Thank you. Thank you very much. Bye.

[51 minutes 56 seconds][Agent] : Thank you. Thank you, mate. Bye bye.

[51 minutes 57 seconds][Customer] : Thank you. Bye. Bye.