

[19 seconds][Agent] : Hi, Mary, it's Daniel calling from Shannon Seniors, How are you today?

[17 seconds][Customer] : Hello, good. Thanks.

[25 seconds][Agent] : That's good. I'm giving you a call as we received an expression of interest online with regards to our life insurance.

[33 seconds][Customer] : What?

[34 seconds][Agent] : We received an expression of interest for our life insurance. That's it. Yeah. It's really The thing is. Yeah. Yeah, I can.

[38 seconds][Customer] : Oh the sooner one insurance, but I was just wondering a quote as what I was looking for a quote on what I was looking at. Couldn't give me a quote.

[51 seconds][Agent] : Yeah, Yeah, I can provide you a quote. Yeah. So we did this over the phone. I can go through some of the features and benefits with you just so you, we we can make sure you're understanding what the cover gives you and then we can go through some.

[1 minutes 5 seconds][Customer] : Would you really be fair?

[1 minutes 7 seconds][Agent] : I think we did ring before. Yes. Yeah. Yeah.

[1 minutes 10 seconds][Customer] : Yeah, Well, I'm sorry, I'm not taking phone calls if I don't know who they belong to because I, I get a lot of scamming phone calls from.

[1 minutes 19 seconds][Agent] : Yes. I know you mean. And sometimes, yeah, they're constant. I I don't blame you for not picking up the phone.

[1 minutes 25 seconds][Customer] : Yes. I thought I'd better answer you because I I they don't ring twice in the day sort of thing.

[1 minutes 24 seconds][Agent] : Umm, yeah, yes. Yep. But I yeah. So while I have you on the phone, I'll let you know that all calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. Before I go ahead, can I just get your full name and your date of birth, please? Yep. Thank you. Great. And your date of birth. Thank you. And can I confirm that you're a female Australian resident, please?

[1 minutes 52 seconds][Customer] : Emery EMERETPAIRI, 23rd of the 10th, 1955 Yes.

[2 minutes 14 seconds][Agent] : Thank you. And do you go by Miss or misses?

[2 minutes 19 seconds][Customer] : Loose.

[2 minutes 20 seconds][Agent] : Miss, Thank you. OK, thanks, Amyra. So I can have a better understanding of what sparked your interest. Are you new to life insurance or do you currently have some in place?

[2 minutes 35 seconds][Customer] : Pardon.

[2 minutes 36 seconds][Agent] : Do you already have some cover in place or are you new to life insurance?

[2 minutes 39 seconds][Customer] : No, no, I want, yeah, I want tea, but not this year. So that was I just wanted a price so I can start it next year.

[2 minutes 40 seconds][Agent] : OK, yeah, no problem. Understandable. So what I'll do is I'll explain some of the main features and benefits, and then I'll run through some pricing with you.

[2 minutes 57 seconds][Customer] : Yeah.

[2 minutes 56 seconds][Agent] : OK, So Senior's life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. Uh, you can choose up to, uh, you can choose between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit amount. And if chapter death is due to an accident, your chosen benefit amount will triple, OK. And also, uh, what's included is an advance payment of 20% of the benefit amount, uh, if that when a claim is made, uh, to help with funeral cost or any other final expenses at that time. OK, Yeah, it's easy to apply. We just asked you 8 yes or no questions relating to health over the phone to see if you are approved and if you are accepted. And once you commence the policy, you will be covered immediately for death due to any cause except suicide for the 1st 13 months.

[3 minutes 24 seconds][Customer] : Yeah, OK. Yeah.

[3 minutes 55 seconds][Agent] : In addition, there is a terminally ill advanced payment, uh, included in the cover. So that's if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay you a benefit amount in full to help with costs, uh, like medical costs or care costs as well. Any questions around, uh, those features or benefits?

[4 minutes 16 seconds][Customer] : Is that what about cancer? A lot of people are, you know, cancer.

[4 minutes 23 seconds][Agent] : Yeah, umm.

[4 minutes 24 seconds][Customer] : Is there still a player if I got cancer, died of cancer?

[4 minutes 29 seconds][Agent] : So if it's a terminal illness related to cancer, uh, then and you're actually, and you're diagnosed with 24 months or less to live by a specialized medical practitioner, then, uh, the benefit amount will, uh, will be paid out.

[4 minutes 33 seconds][Customer] : Yeah, OK, yeah. Not that I've got cancer.

[4 minutes 46 seconds][Agent] : OK, well, that's, that's very good to hear. Very good to hear indeed. Umm, so we can go through a quote. Uh, I just need to ask you, have you had a cigarette in the last 12 months? Great. That will help with pricing. That's very smart choice.

[4 minutes 59 seconds][Customer] : No, I don't know. Well, I'd like to What's 20,000?

[5 minutes 5 seconds][Agent] : OK umm just bringing up that umm, so keeping in mind levels of cover ranges from \$10,000 and up to \$200,000 and we can look at different amounts uh, in between that well, where were you looking at to start uh, the quote 20,000. I will bring that up right now.

[5 minutes 37 seconds][Customer] : OK.

[5 minutes 39 seconds][Agent] : So \$20,000 level of cover is a cost of \$24.00 and 72 dollars.

[5 minutes 49 seconds][Customer] : The fortnight.

[5 minutes 45 seconds][Agent] : Sorry, \$24.72 per Fortnite per Fortnite. Umm, how does that sound in terms of suitability for yourself?

[5 minutes 50 seconds][Customer] : WH What? I said again. Please. Two fortnight. Oh, it's not too big.

[5 minutes 59 seconds][Agent] : Yep, \$24.72 per Fortnite Yeah, I can look at it, uh, payment frequencies of monthly or annually as well, if that helps, uh, helps you.

[6 minutes 14 seconds][Customer] : No fortnight. Leaves won't do.

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

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

[6 minutes 19 seconds][Agent] : OK, how does how does that that's in in terms of suitability for yourself. Do you want to look at uh a high level of cover or a low level of cover? Yep Yep. So it's like that's for increments of 10,000. So the next level up will be 30,040 thousand 50,000. That's how it goes up.

[6 minutes 29 seconds][Customer] : A hire if if you can 24 it's it's affordable you make hire might be OK.

[6 minutes 49 seconds][Agent] : Yep, Let's have a look. So for \$50,000 of cover, that would be \$61.79 per fortnight. Yep, Yep.

[6 minutes 48 seconds][Customer] : Well, there'll be A50 \$61.00 a fortnight and 2019. You have to like give a deposit sort of thing, you know what I mean?

[7 minutes 2 seconds][Agent] : And \$0.79 no.

[7 minutes 15 seconds][Customer] : So straight away I can just give \$61.71.

[7 minutes 13 seconds][Agent] : So uh, their deposit, yeah umm, so you can choose the, the, the first collection payment date umm, you don't have to pay anything straight away. Umm, So yeah, say if we did, if you did want to take the cover up, you would be covered immediately.

[7 minutes 40 seconds][Customer] : OK, have a look at 40,000.

[7 minutes 36 seconds][Agent] : Uh, and you can choose when you want the first collection date to be, umm, I will let you know 40,000. Yep. As an indication.

[7 minutes 45 seconds][Customer] : Just yeah, might be a bit too much.

[7 minutes 48 seconds][Agent] : Yeah, for sure. So \$40,000 level of cover is \$49.43 per fortnight.

[7 minutes 56 seconds][Customer] : Yeah, it sounds better, \$50 I bet. I can't afford that or Fortnight.

[8 minutes 2 seconds][Agent] : OK, I will let you know as well. Your premium is stepped, which means it will increase each year. So as an indication, if you make no changes to the policy, your premium next year will be for \$40,000. It'll be \$52.89 next year.

[8 minutes 18 seconds][Customer] : Oh, does it keep going up every year?

[8 minutes 22 seconds][Agent] : It does keep going up every year, umm, because it's umm, as you get older, umm become a higher risk. So it, it will go up, umm, every year.

[8 minutes 33 seconds][Customer] : No, thank you. Thank you very much. Anyway. Bye.

[8 minutes 37 seconds][Agent] : Yeah. OK. Thank you. You have a good day.

[8 minutes 41 seconds][Customer] : Yeah.

[8 minutes 40 seconds][Agent] : Umm, do you want me to send you?