

[7 seconds][Customer] : Hello. You're speaking with Philip?

[8 seconds][Agent] : Hi, Celeste, it's Karen calling back from one Choice. I do apologise. I don't know what happened there. I could actually still hear you loud and clear.

[17 seconds][Customer] : Oh, right. I couldn't hear you. OK.

[18 seconds][Agent] : Yeah, no, that's all right. I assumed as much, but yeah, no, I could hear you loud and clear and I hadn't hit mute or anything, so I don't know what had happened. All right, course it is a new call. Can I just get you to confirm your name and date of birth for me again, please?

[32 seconds][Customer] : S Miss Clark, 31291.

[35 seconds][Agent] : Thank you. I'll remind you the call is recorded. Any advice I provide is limited to products we offer and assisting you to make a decision about whether that's suitable for your needs. We do not consider personal circumstances. All right, now I'm just getting back to where we were in that application, uh, which is capturing, umm, you know that that's horrible situation for you there. All right, Might be 1 moment OK, umm, so yes, it asked when did it occur So initially, uh, it was 18 years ago, uh, with doctor had cut the bladder.

[1 minutes 19 seconds][Customer] : Well, he actually cut open my bladder, my uterus and my colon. Oh no. Right.

[1 minutes 18 seconds][Agent] : Oh no, that is that I, I don't have words. Umm, And there was no reason for it.

[1 minutes 37 seconds][Customer] : No. Well, we weren't given 1 and mysteriously a lot of my file has disappeared.

[1 minutes 36 seconds][Agent] : Umm, OK, OK, OK. Umm and then corrective surgery umm to repair whole umm left in bladder was taken three years ago. OK. And uh, it says please provide DHL and medical tests, examination, X-rays scans, blood tests or biopsy, including dates and results.

[2 minutes 25 seconds][Customer] : Yeah, in the last three years or at all.

[2 minutes 38 seconds][Agent] : Umm, So what type of examinations have you had done, uh, with regards to this in the last three years? Umm, yeah, pretty much all.

[2 minutes 53 seconds][Customer] : Oh God.

[2 minutes 52 seconds][Agent] : I don't need the dates and results umm, but so mainly focusing on the last three years.

[2 minutes 59 seconds][Customer] : OK, well, last three years, not a lot.

[2 minutes 58 seconds][Agent] : So, umm, Yep. Mm. Hmm. Yep.

[3 minutes 2 seconds][Customer] : They took the whole out and N now just trying to see if my body well to mainly dealing with pain management because I still have neck pain.

[3 minutes 19 seconds][Agent] : OK. And OK so, so so there's been examinations that they've done, umm, scans and stuff as well, Have they? Yeah. Umm, and have they done blood tests as part of this? Yeah. OK. Umm, you're on tests.

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

[3 minutes 41 seconds][Agent] : Yeah. OK All right. Umm. OK. All right. And uh, is any further investigational treatment plan? If so, when?

[4 minutes 10 seconds][Customer] : No, not that.

[4 minutes 13 seconds][Agent] : And please advise that the full recovery has been made.

[4 minutes 12 seconds][Customer] : No, no, no. Yeah, they can't text me.

[4 minutes 18 seconds][Agent] : No OK so is that due to the the nerve pain still OK? OK so still experiencing nerve pain and this cannot be reco. Umm can not be corrected, just managed. Yep.

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

[4 minutes 45 seconds][Agent] : OK Umm, and the nerve pain is in the bladder, is it OK? Yes.

[4 minutes 54 seconds][Customer] : Well, beta in uterus in Colin, but that mean 'cause there was a hole in my but I I was focusing on that.

[5 minutes 5 seconds][Agent] : OK, no problems at all. Umm, OK. And uh, so moving on, other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the next two weeks? No. OK. All right, so we'll move on to two family history questions. Now. These are with regards to your immediate biological family, so your parents and sickness only.

[5 minutes 20 seconds][Customer] : No, I'll, I'll just, I'll just shorten that question.

[5 minutes 36 seconds][Agent] : OK, so I do need to ask the questions, but there's three options. There's yes, no, and don't know.

[5 minutes 34 seconds][Customer] : I was adopted, OK.

[5 minutes 42 seconds][Agent] : OK, so to the best of your knowledge, have any of your immediate family living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis?

[5 minutes 55 seconds][Customer] : I don't know.

[5 minutes 57 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffer from cancer, heart condition, stroke or other registry disease prior to age 60?

[6 minutes 6 seconds][Customer] : I don't know.

[6 minutes 7 seconds][Agent] : No problems. And the last question now Celeste asks other one off events, for example, gifts, do tickets 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, AB sailing, scuba diving deep in the 40 meters, cable wreck diving or any other hazardous activity?

[6 minutes 32 seconds][Customer] : Lord, now.

[6 minutes 34 seconds][Agent] : I wouldn't do any of them either. Definitely not that adventurous. OK, so Celeste, in reference to your health and lifestyle answers, the application needs to be referred to the underwriter for assessment. That is because of that medical misadventure there.

[6 minutes 49 seconds][Customer] : Mm hmm.

[6 minutes 50 seconds][Agent] : Now, if approved, the policy will have you immediately for death due to any cause except suicide in the 1st 13 months.

[6 minutes 57 seconds][Customer] : Mm hmm.

[6 minutes 58 seconds][Agent] : It also includes a terminally ill advanced payment. So it's something we hope it's never dated, but if you were diagnosed with four months or less to leave by a medical practitioner, we can pay that claim to you in full while you're still living. Now I do need to let you

know that the premiums reason uh, based on the uh, BMI and also, uh, the mental health because you are still under treatment in the last six months. Uh, So what that means is for the \$1 million of life cover, the fortnightly premium has risen to \$77.31 a fortnight.

[7 minutes 11 seconds][Customer] : OK, that's OK.

[7 minutes 35 seconds][Agent] : That's OK good.

[7 minutes 37 seconds][Customer] : Hi, question, if I lose weight 'cause I'm only on like I'm only this big because of my medication.

[7 minutes 37 seconds][Agent] : Now, yes, Yep.

[7 minutes 46 seconds][Customer] : If I lose weight will it go down?

[7 minutes 48 seconds][Agent] : So you can call us back and apply to have any loadings or exclusions reviewed should the situation change in the future subject to eligibility. So I know what you mean about medication putting weight on I myself experiencing it. So yes. So if in the future you you there is a change to VMI, for example, you can give us a call and apply to have that reviewed subject to eligibility.

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

[8 minutes 12 seconds][Agent] : The same if you know if with regards to your mental health there, if for example, you are taken off medication and you are fine, you can actually give us a call to have that reviewed after it's been at least six months since you've had any symptoms or episodes or received treatment, OK?

[8 minutes 40 seconds][Customer] : Thank you.

[8 minutes 33 seconds][Agent] : So in short answer, yes, you can apply to have that reviewed if your situation does change in the future, OK? Now please be aware that your premium is stepped, which means it would generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. Now at the end of the day, it's your cover, so you can opt out of this indexation each year. It's something we'll offer you on an annual basis, so you have that control and flexibility there. OK, Now what we'll do is I'll collect your preferred method of payment, so either a bank account or a Visa,

MasterCard, a radio declaration so I can get this assessed by the underwriter. And while your application is being assessed to be covered for accidental deaths, which pays out if death was due to a direct result of an accident and cover under this license until the insurer makes a decision on your application of 30 days from today, whichever is earlier.

[9 minutes 7 seconds][Customer] : OK, OK.

[9 minutes 34 seconds][Agent] : Now, the commencement of your cover will be subject to the final assessment by the insurer. And if the insurer offers cover without any changes. Are you happy for me to record your acceptance of this policy now? And we'll send you out your PO, all your policy documentation to your e-mail and postal address once that outcome has come? Yep, beautiful. Now what we'll do. As I said, we select your preferred method of payment. Would you like to use a bank account or a Visa MasterCard?

[9 minutes 52 seconds][Customer] : Yes, Thank you, John.

[10 minutes 3 seconds][Agent] : OK, so I'll get that account number from you. Would do a verbal authority over the phone and umm, that accent place the signature before I get that from you. Umm, now no payments will come out until an outcome has been approved and or decided. And when is the best time for those payments to actually start to come out for you? Each fortnight?

[10 minutes 11 seconds][Customer] : OK, well, I'd like them to come out monthly. Yeah.

[10 minutes 28 seconds][Agent] : Oh, monthly, yes, certainly.

[10 minutes 29 seconds][Customer] : So four weeks on the 15th of every month. Oh no, the 16th of every month. Sorry.

[10 minutes 33 seconds][Agent] : OK, so let me change it the 16th of every month. That's no problems at all. So I'll flip it over the monthly. So it will be \$167.50 per month. OK. And that'll come out on the 16th of every month. Nothing until it's decided, uh, these coming 16th is Wednesday next week and then on the 16th. So the is each month going forward.

[10 minutes 47 seconds][Customer] : Yeah, OK, OK.

[11 minutes 2 seconds][Agent] : OK, you're on a monthly pay, are you? Yeah. Umm, my husband used to be as well. So I used to do the same thing with all the, all that stuff.

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

[11 minutes 11 seconds][Agent] : All right, and what's the account number you'd like to use this list? Yep, Yep, Yep, beautiful. And that's in the name is Celeste Clark. I'll confirm you have authority to operate this bank account online and do not need to jointly authorize debits. Is that correct?

[11 minutes 15 seconds][Customer] : 030785012950825, correct, Correct.

[11 minutes 38 seconds][Agent] : Have you canceled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing?

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

[11 minutes 47 seconds][Agent] : And just so you understand who Pinnacle Life is, that's actually our insurer, OK. They're also on his own company. And the next one asks, are you uh, confirming you're happy to set up a direct debit or starting without signing a form?

[11 minutes 52 seconds][Customer] : OK, correct.

[12 minutes 1 seconds][Agent] : Yep. So already short declaration, your acceptance of that acts in place of your signature. It says you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions relate to this authority. You authorize your bank to allow Pinnacle life as initiated for one choice to direct debit this account in accordance with these terms and conditions, yes or no? Thank you.

[12 minutes 25 seconds][Customer] : Yes, yeah.

[12 minutes 28 seconds][Agent] : So I'm going to e-mail the documents out once it's approved to celesteclark1981@gmail.com and we'll send them out through the post. I'll confirm that with you as well. But the last step will be to read through a declaration. Once you accept that, I'll send it off and your policy documents at the very back have got a beneficiary nomination form for you to complete the return to us. So we know who you want that paid out to.

[12 minutes 39 seconds][Customer] : OK, OK.

[12 minutes 54 seconds][Agent] : So the declaration reads, Thank you. Celeste Clark is important to understand the following information. I will ask a few agreements. These terms at the end and your policy will not be enforced unless you agree to these terms in full. One Choice life insurance is

issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Zed Limited whom are referred to as GFS to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we 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 provided to us about your general circumstances. When providing this advice, we've not considered your specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you can see 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 provide we provide. Can you please confirm you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents form the basis of your contract. Insurance and Pinnacle relies on the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure? Yes or no?

[14 minutes 11 seconds][Customer] : Yes, yes, I think I've been pretty honest.

[14 minutes 37 seconds][Agent] : You have. Thank you very much, I appreciate it. Now we may from time to time provide offers to you by the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you can set to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time by contacting us by using any unsubscribe facility on communications we send you. You've agreed to take out a single one choice life insurance policy with the following cover. Celeste Clark receives \$1 million in the event of life insurance. For Celeste Clark Life Insurance A1 hundred 100% loading was applied during the application process. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy, your total premium for the first year of cover is \$167.50 per month. Your premium is a stepped premium which means to be calculated each policy anniversary and would generally increase as you age. Your sum insured will also increase automatically by 5% each year

and you can opt out of these each year. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distribution costs for this policy.

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

[15 minutes 56 seconds][Agent] : Your premium will be deducted in accordance with the authority you provided to us. AM Best is rated Pinnick with AB plus financial strength goods and a triple B minus issue a credit rating with the Outlook the stable. You can read more about these writings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sent to you a key fact sheet which outlines key aspects of your covering plain language. You should carefully consider these documents to ensure the product makes your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 Double 05804 or e-mail support as one choice, dot code or NZ. Two last questions list and we'll all be off to the underwriters for you. Firstly, do you understand and agree with the declaration of the stretch? You yes or no? Excellent. And lastly, would you like any other information about insurance now or would you like me to read any part of the policy document to you, yes or no? No problems. All right, so just confirming your e-mail is celesteclark1981@gmail.com. Yep, excellent. And just waiting for this to process through the back end to send that off for us. Might be 1 moment.

[17 minutes 6 seconds][Customer] : Yes, no, yes, that's OK. An anyone ever tell you you sound like a air Hostess? I half expected you to pull my paper print table away.

[17 minutes 41 seconds][Agent] : No, and your please exit through the emergency exit located in section C&C. No, I haven't heard that one before. Thank you. I'll take that as a compliment.

[17 minutes 59 seconds][Customer] : Yeah, yeah. Yeah. No, you're welcome.

[18 minutes 1 seconds][Agent] : All right, I've got your address is 79 B Udis uh, Udis Rd.

[18 minutes 1 seconds][Customer] : Yeah, yeah. Yeah. Yeah.

[18 minutes 7 seconds][Agent] : Pocaranga, Oakland, 2010 and your phone number 0211829624.

Date of birth is the 31st of the 10th 81, And you are a female New Zealand residence.

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

[18 minutes 23 seconds][Agent] : Excellent. Sorry. You're just making me laugh at that Hostess. All right, Well, look, at least I'm not boring.

[18 minutes 32 seconds][Customer] : No, no, you're not.

[18 minutes 33 seconds][Agent] : Yeah, don't. I don't have that monotone reading it out like this. So I sound like a robot.

[18 minutes 39 seconds][Customer] : No, no.

[18 minutes 39 seconds][Agent] : So I'll take an air Hostess any day.

[18 minutes 40 seconds][Customer] : You, you either that or like those recorded ladies.

[18 minutes 45 seconds][Agent] : Oh, Yep. Please return your tray to an upright position.

[18 minutes 46 seconds][Customer] : Yeah, yeah, yeah, yeah. Easy job for you.

[18 minutes 53 seconds][Agent] : Thank you, I might look into that do is do pre recording messages or something.

[19 minutes][Customer] : Oh, honestly, you would. You would make bank.

[19 minutes 3 seconds][Agent] : Thank you Celeste. Alright well look, I've just sent it off to the underwriters. As soon as I hear back I will let you know if there's any changes to what we discussed. Otherwise I'll process that through. I'll e-mail your documents as soon as that that is approved and send them out through the post. And as I said, if there's anything else I need, I will make sure that I do speak to you. OK.

[19 minutes 13 seconds][Customer] : OK, OK Today.

[19 minutes 27 seconds][Agent] : Excellent. Thank you very much. Do you have a wonderful rest of your evening? It's almost bedtime.

[19 minutes 32 seconds][Customer] : You too.

[19 minutes 33 seconds][Agent] : I will. And don't forget, when you get your documents, the beneficiary nomination forms at the back, just complete that and send it through to us. OK.

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

[19 minutes 42 seconds][Agent] : All right. Thanks very much for Celeste. Enjoy your night.

[19 minutes 42 seconds][Customer] : Yeah, you too.

[19 minutes 46 seconds][Agent] : Thank you.

[19 minutes 46 seconds][Customer] : Cheers.

[19 minutes 46 seconds][Agent] : All right, bye.

[19 minutes 47 seconds][Customer] : Bye.