

[0 seconds][Customer] : Hello Colin.

[3 seconds][Agent] : Colin, hi, good morning. It's Azina calling from Real Insurance. How are you this morning?

[1 seconds][Customer] : Speaking pretty good. Thanks.

[9 seconds][Agent] : Wonderful, wonderful. You're on hands free.

[9 seconds][Customer] : I'm just Dro just driving at the moment, but I'm on hands free so yeah.

[13 seconds][Agent] : Beautiful. Thank you. Thank you. Colin. We're actually calling in regards to the funeral insurance that you've actually entered in on our website. Thank you very much for that, Colin. What I'll do is let me just confirm your details and I do have here Mr. Colin Smith, would that be correct?

[31 seconds][Customer] : That's right. Yep. Yep.

[32 seconds][Agent] : Thank you, Colin, I do have your date of birth of the 11th of the 7th, 1949.

[38 seconds][Customer] : 11th of July 1949 is correct. Yep.

[40 seconds][Agent] : Thank you. And can I also confirm that you're a male Australian resident?

[45 seconds][Customer] : Yeah, I'm Australian. Yep. No. Yep. Yep.

[47 seconds][Agent] : Beautiful So male and also an Australian resident they call it beautiful. Thank you and Please note all of our calls are recorded and your advice by providers generally nature and may not be suitable to your situation. Happy New Year there to you Colin, how are you today?

[1 minutes 2 seconds][Customer] : Yeah. I'm good. Thanks. Yep.

[1 minutes 3 seconds][Agent] : Wonderful, wonderful and Colin look in regards to the funeral insurance. So is this the first time you're looking into the funeral insurance there for yourself?

[1 minutes 14 seconds][Customer] : Yeah, I've had a couple of other quotes done. So I know sort of where where most of it goes, most of the polishers. But the thing I'm not happy about is that accidental, Sorry. You only cover accidental in the 1st 12 months, is that right?

[1 minutes 31 seconds][Agent] : That is correct. That is correct. So with our policy here at Real umm yeah, that is correct. So you uh, for the 1st 12 months you will be covered for accidental death only. So straight away you are covered. Umm, yeah, you know, but umm, with everything else, umm, you

know, that is after because after the first 12 months you will be covered for death due to any 'cause they're calling. And in addition, there is, you know, a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness for 12 months or less to live biomedical practitioner, we will pay your claim in full. And that is a living future benefit where you can actually use that money towards medical expenses. But umm, yes, so that is with our policy here at Real. Was there any concerns health wise? Umm, we, you thought, oh, Yep, no, that you know, that 12 months, you know, it's, it's amazing how quickly we're already saying Happy New Year. And it's amazing how quickly 12 months can actually fly by their column.

[2 minutes 39 seconds][Customer] : Yeah, Alright. So what the bottom line? What's it going to cost me?

[2 minutes 44 seconds][Agent] : Yeah, Yeah, sure. Not a problem. Let me and I can see that you would like a policy for yourself and also for your wife as well. Is that correct?

[2 minutes 53 seconds][Customer] : Yeah, that's right.

[2 minutes 54 seconds][Agent] : Beautiful. So, Colin, for yourself, you can select anywhere between \$3000, right up to \$15,000. And yeah, I can see you have entered 7000 as that level of protection.

[2 minutes 54 seconds][Customer] : Yeah, yeah, yeah, Yeah.

[3 minutes 7 seconds][Agent] : Thank you.

[3 minutes 7 seconds][Customer] : That's for each of us. Yeah.

[3 minutes 7 seconds][Agent] : Thank you for each. Yeah. Perfect. Cool. And I'll enter your wife's details into the system. What is your wife's first name?

[3 minutes 15 seconds][Customer] : Wendy.

[3 minutes 17 seconds][Agent] : W? Thank you. Thank you. And Wendy's surname.

[3 minutes 17 seconds][Customer] : WENDYWENDY, Wendy. Dorothy Smith.

[3 minutes 25 seconds][Agent] : Oh, Dorothy is a middle name.

[3 minutes 27 seconds][Customer] : Yep.

[3 minutes 27 seconds][Agent] : Dorothy. Thank you, Smith. Smith, thank you.

[3 minutes 31 seconds][Customer] : Yep.

[3 minutes 31 seconds][Agent] : And Wendy's date of birth?

[3 minutes 33 seconds][Customer] : 19th of July 1948.

[3 minutes 36 seconds][Agent] : I'm 48 oh very close in your birthdays. I love it.

[3 minutes 40 seconds][Customer] : Yeah.

[3 minutes 42 seconds][Agent] : How beautiful my my my sister and her brother and her husband. They're very close. Sorry in in age as well in the July as well.

[3 minutes 50 seconds][Customer] : Alright, OK, Yeah.

[3 minutes 49 seconds][Agent] : So I think they're about yeah, beautiful how beautiful and Colin for Wendy. Can I also confirm that she's a female Australian president?

[3 minutes 59 seconds][Customer] : Yeah, she was. Yeah.

[4 minutes 1 seconds][Agent] : Beautiful.

[4 minutes 1 seconds][Customer] : Yeah, she's footballing in Australia.

[4 minutes 1 seconds][Agent] : And again, oh boy, yes, I'm here.

[4 minutes 3 seconds][Customer] : So yeah.

[4 minutes 5 seconds][Agent] : Good. Born and bred here in Australia and umm, well in, in Sydney and Yep. So she's a female. She's an Australian resident. That's all correct.

[4 minutes 6 seconds][Customer] : Yep, Yep, Yep, Yep. That's great.

[4 minutes 13 seconds][Agent] : And her title would that be Mrs.

[4 minutes 16 seconds][Customer] : Missus. Yeah, missus.

[4 minutes 16 seconds][Agent] : being your wife, being your wife.

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

[4 minutes 18 seconds][Agent] : Perfect. Thank you. And, uh, call on again for Wendy. You can select anywhere between the three right up to 15. And would you like 7 as well for Wendy?

[4 minutes 28 seconds][Customer] : Yeah, at this stage, yeah. Yeah, we'll say 7.

[4 minutes 30 seconds][Agent] : Perfect, thank you, Thank you and please let me know if you wanted to increase or decrease. It is all about, you know, finding the wide affordability that suits your needs and also the level of cover. Colin, if you, yeah if you wishes are cremation or burial, I can also

let you know some costings around those as well. But whilst that is loading up, I will just also explain that your premiums are designed to stay the same as you get older. And when you reach the age of 85, you stop paying the premiums and you automatically receive a 20, 25% bonus cover that will actually be applied to your benefit amount. And yeah, you can also find information about our premium structure on our website. And you may pay more in total premiums over the life of the policy than the benefit amount. Colin as well, please be on there. This insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you'll not receive anything back unless you're eligible for and choose the early cash back offer. And just really quickly there, Colin, the early cash option means that when you and Wendy each reach the age of 85, you can actually choose to end your cover and we will pay you 75% of the funeral insurance benefit amount. You don't have to take up the offer there, Colin, but it will be available to each of you at that point in time. And the wonderful thing about Real is we will, well, you will receive what we call as a real reward. So following your first policy anniversary date, we will refund you 10% of the premiums that you have paid in during that time. And we will also provide you with a free online and legal will valued at \$160.00 of each policy. So if you haven't done your will or Wendy, that will also be coming out your way as well.

[6 minutes 19 seconds][Customer] : Yeah, we've, we've both got girls. They're very old. So we we benefit from that having a new welcome.

[6 minutes 26 seconds][Agent] : Yes, sure. That that, that will be coming your way.

[6 minutes 27 seconds][Customer] : Alright, so how just a couple of questions. You pay direct debit, pay direct debit. OK, Yeah, fortnightly, monthly. How's it work?

[6 minutes 34 seconds][Agent] : Yep, sure. So you can actually select either 4 nightly, monthly or annually. It doesn't make a difference. Whatever you choose, it works out to be exactly the same. But we can actually coincide it with your preferred pay date. So that way you don't have to stress or worry oh winter coming through and so forth.

[6 minutes 54 seconds][Customer] : So there's no, there's sorry, there's no penal, no penalty for paying fortnightly or monthly.

[6 minutes 52 seconds][Agent] : But we can actually do that for you now, Colin, just just to yes or annually, correct.

[7 minutes 1 seconds][Customer] : OK, alright. OK, So yes, 'cause some places charge you extra if you wanna pay fortnightly or whatever.

[7 minutes 5 seconds][Agent] : Oh, no, no, thank you.

[7 minutes 8 seconds][Customer] : OK, So what you know what's what's online, that's what I need to know. What?

[7 minutes 14 seconds][Agent] : Sure.

[7 minutes 15 seconds][Customer] : How much say? So let's say we work at fortnightly 'cause that's I'm on the pension and it gets come straight out when the pension goes into the back Pension fortnight. Yeah. OK, so how much am I up for?

[7 minutes 15 seconds][Agent] : So, Colin, perfect, we can do that for both of you, \$112.53 a fortnight. So that's one.

[7 minutes 29 seconds][Customer] : For two of us, yeah, 100 and 1249.

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

[7 minutes 39 seconds][Customer] : Oh no, no, I haven't got that sort of money.

[7 minutes 37 seconds][Agent] : 112.53, yeah. OK.

[7 minutes 42 seconds][Customer] : No, sorry.

[7 minutes 42 seconds][Agent] : And Colin, can I ask? No, please don't apologize. Colin, can I ask, are your wishes, umm, you know, more cremation or burial?

[7 minutes 50 seconds][Customer] : Yeah, technical information. Yeah, definitely information, both of them.

[7 minutes 52 seconds][Agent] : OK, Yeah, sure. Because I know as I mentioned that you have some, you know, funeral facts. So according to the government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for a basic cremation, up to \$15,000 for a more detailed burial service. So therefore not as much as needed.

[8 minutes 22 seconds][Customer] : OK.

[8 minutes 16 seconds][Agent] : And let's take a look for example, at a \$5000 level of cover for you and for Wendy, again, because you're you're looking at the cremation, you know that is in the region of \$4000 for a basic cremation. If we look at \$5000 each column this time you're looking at \$80.38 per fortnight.

[8 minutes 32 seconds][Customer] : Yeah, OK.

[8 minutes 36 seconds][Agent] : Now keep in mind as well that that bonus cover when you each reach age of 85 will be \$1250. That will actually be added to the \$5000. So you'll actually be covered for 6000, \$250. Once you do reach the age of 85, you stop paying the premiums. The policy will continue to provide you with that protection. And even if you're travelling overseas, Colin, you're protected as a overseas all around the world with our policy. And then let's say you and I do wish you both a long and healthy life. Let's say you reach A-100, the age of 100. Then what we will do is provide you with the full benefit amount plus that bonus cover on your 100th birthday as a here you go happy birthday and we actually pay that all out to you.

[9 minutes 24 seconds][Customer] : OK, see what, what other questions do I have? That's, that's, that's more near the mark. I, I got a \$480 a four nine. That's OK.

[9 minutes 32 seconds][Agent] : Sure, sorry, that is absolutely beautiful.

[9 minutes 39 seconds][Customer] : That's so if anything happens to the first 12 months, I'll still get nothing. That's that's what I'm saying. Is that what I what I say?

[9 minutes 46 seconds][Agent] : Ah, but but Colin, if you pass away to the natural courses, that is correct. But you, you both you and Wendy straight away are covered if there was an accident and the benefit amount will actually triple where that \$5000 will actually become \$15,000 so up to \$15,000 payable. Again, you both are covered straight away for the accidental death, the net death due to any natural causes that is after the first 12 months. That is correct. But that's why I was asking if there's any concerns there with Wendy or yourself.

[10 minutes 13 seconds][Customer] : Yes, OK.

[10 minutes 20 seconds][Agent] : But you know, and again as well, how quickly does a whole year does, do you know, does fly beautiful and fantastic.

[10 minutes 30 seconds][Customer] : Do you O do you offer anything like there's a couple of wouldn't offer for gift gift cards.

[10 minutes 35 seconds][Agent] : So we don't have gift cards, we don't have gift cards, but Colin with a real reward. So and we are looking at the \$5000 for you and Wendy, that real reward actually will be \$208.99 that will actually be re refunded back to you. It's it's called a re a real reward again, that is the 10% of the premium. So you have paid in during that time that will be coming back to you. So the following your first policy anniversary date.

[11 minutes 9 seconds][Customer] : OK, so we're looking at \$80.00 and so many cents per month, right?

[11 minutes 5 seconds][Agent] : So that is the real reward that you and Wendy will receive to fortnight.

[11 minutes 16 seconds][Customer] : Oh, sorry, per fortnight. Yeah.

[11 minutes 18 seconds][Agent] : Yep, that is correct.

[11 minutes 18 seconds][Customer] : And that covers both offers for \$5000 coverage, right?

[11 minutes 22 seconds][Agent] : That that is correct.

[11 minutes 23 seconds][Customer] : Accidental death. We could triple that. I'm just going to understand, actually understand.

[11 minutes 26 seconds][Agent] : Yes, yes, sure.

[11 minutes 30 seconds][Customer] : So there's no other hidden costs or you're not going to ask how much you're not going to bum a price up as as that that price is from now to forever. It's not gonna go up with any because inflation goes up 5%. It's not gonna go up 5% next year or.

[11 minutes 36 seconds][Agent] : So though, so in in regards now inflation that does change from year to year and I do understand that, you know that does O occur sometimes in, in regards to that, but I will just explain Colin. So the premium you pay is set at the commencement date and it's designed not to increase every year based on your age. Now, as you were just mentioning, we may increase the premium rates applying to your policy, but only if we change the premium rates applying to all the Real Funeral insurance policy owners. Now, we will send written notice of any

changes to you at least 3090 days before the effective date of change. But I will let you know, Colin, since introducing this product, the Real Funeral Cover that no prices have gone in or increased at all. So I can let you know that as well.

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

[12 minutes 38 seconds][Agent] : But mm, hmm, yeah.

[12 minutes 38 seconds][Customer] : My only concern now is, is that first four months, if something happens to one of us, we get nothing, absolutely nothing. You haven't got any sort of policy where you you get a percentage of a 5000 even just or nothing like that.

[12 minutes 55 seconds][Agent] : The not, not, you know, in the first four months, but but again, not the percentage, but honestly, again, we're we're saying happy New Year and.

[13 minutes 7 seconds][Customer] : Oh yeah.

[13 minutes 5 seconds][Agent] : And it's amazing how quickly, you know, Christmas came around. Yeah, if you're both healthy, sorry, healthy and there's no concerns. I mean, yeah, again, it it truly is amazing how quickly 12 months does fly by. But let's see and call if you're liking the benefits, the features and the costing. So what I'm able to do for you today is get you both covered over the phone immediately send you all the policy documents so you can sit down, review and even share with you and Colin. This policy gives you a 30 day cooling off. If you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premiums unless the plan has been made. And that way you're both covered from today. Don't need even pay for anything at all today, as you mentioned to me that you have a pension date, we can actually coincide it with that pension date. And if we say yeah, Xena, it's next week or whenever that pension date is, we can definitely coincide it. However, you both are covered from today onwards and we send you out the soft copy version today and you will receive the hard copy version to your home address. Colin, what is your post code there in New South Wales? Thank you. And would that be, it's happen. Bruce Rosemeadow. Ah, almost there. That was the next one. Thank you. And your address there in Saint Helens Park.

[14 minutes 10 seconds][Customer] : OK 2560 Saint Helens Park 76 a carbassy CARBA Double SE.



[14 minutes 43 seconds][Agent] : Thank you for spelling that. Oh, I've got Crescent. OK.

[14 minutes 49 seconds][Customer] : Circuit. I might not.

[14 minutes 58 seconds][Agent] : OK, because it is coming up at 76 a Carpassse Crescent at Saint Helens Park in New South Wales.

[14 minutes 52 seconds][Customer] : We've only just moved to the new one, so I might have got it mixed up where I put back to an address or something, but that's for a reason.

[15 minutes 9 seconds][Agent] : A circuit.

[15 minutes 7 seconds][Customer] : Why do I say no? No, it is Cruisin. Sorry.

[15 minutes 12 seconds][Agent] : No, no, please don't apologise. Thank you.

[15 minutes 14 seconds][Customer] : I'm I'm sorry.

[15 minutes 15 seconds][Agent] : Yeah.

[15 minutes 15 seconds][Customer] : Try. I'm trying to drive and talk at the same time.

[15 minutes 18 seconds][Agent] : Oh, no, thank you. And I appreciate you doing that. Thank you. Thanks, Colin. So, yeah. And that's your postal address as well.

[15 minutes 25 seconds][Customer] : Yeah, that's personal one.

[15 minutes 27 seconds][Agent] : Thank you. So 7768, yeah. Tabasi Crescent in Saint Helens Park, NSW, 2560.

[15 minutes 26 seconds][Customer] : Yeah, Yeah, OK.

[15 minutes 35 seconds][Agent] : So Colin, as, as I mentioned, your hard copy documentation will arrive there and there will also be the beneficiary forms where you can actually fill in or, or nominate up to five beneficiaries. And Colin, I do have your e-mail address as Colin 11/07, 49@gmail.com.

[15 minutes 53 seconds][Customer] : That's right. That's correct. Yeah.

[15 minutes 52 seconds][Agent] : Would that be your beautiful? So Colin, as I mentioned now what is?

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

[15 minutes 59 seconds][Agent] : So let's say you you, you mentioned it, it's affordable, you're liking everything about it, features, benefits. Colin, what is your preferred payday that you'd like this to

coincide for you?

[16 minutes 10 seconds][Customer] : My, I get paid on the Saturday like this coming Saturday, I get paid and my money's in the bank's app, so I was just gonna say that you want you want.

[16 minutes 16 seconds][Agent] : We can do the following Monday perfect.

[16 minutes 22 seconds][Customer] : Well, the sooner I get to start, the sooner I get back 12 months over with and and that's how on on the anniversary of this coming Monday, 12 months from that date over the period of 12 months is not right.

[16 minutes 37 seconds][Agent] : So it it that, that is correct because your first collection, Yep, will occur on the 6th and that that is correct.

[16 minutes 39 seconds][Customer] : 6 yeah, yeah.

[16 minutes 44 seconds][Agent] : So that is your 12 months that Yep, that you will have to. That is the policy anniversary date, correct, Colin?

[16 minutes 52 seconds][Customer] : But you want to you, you want to set up a direct debit on that on that date?

[16 minutes 52 seconds][Agent] : And yes, please. That'll be beautiful. Colin, are you happy to continue?

[16 minutes 59 seconds][Customer] : Yeah, Yeah. I'm happy to continue.

[17 minutes 2 seconds][Agent] : Thank you, Colin. And you can actually select either a Visa card, a MasterCard or a BSP account as your direct debit. What is your preferred method of payment? Colin Sure.

[17 minutes 13 seconds][Customer] : Just out of my normal global bank bank account, can I give you a card number because I haven't got the account number. Oh, yes, I have.

[17 minutes 17 seconds][Agent] : That's that is fine. You, you you can use either one. And let's say Colin, you used a card today, but you'd like to change over to a BSP in an account, you can do so you can update your details at any time.

[17 minutes 21 seconds][Customer] : No, Yeah. OK. Well, I'll give you the details of the card if you set up the direct debit. So it starts to come out from next Monday. Is that alright?

[17 minutes 39 seconds][Agent] : Perfect. Thank you.

[17 minutes 40 seconds][Customer] : Is that OK?

[17 minutes 40 seconds][Agent] : And Colin, so that is a card.

[17 minutes 43 seconds][Customer] : Yes, it's a card. It's just a normal debit card savings account with the Commonwealth Bank.

[17 minutes 42 seconds][Agent] : Thank you and Colin for Thank you and the Colin for security purposes also turning your card details, the call recording will stop and we'll recommend after we have collected your details call up.

[18 minutes 44 seconds][Customer] : The.

[19 minutes 3 seconds][Agent] : Sure. And please be advised that the call recording has now resumed for quality and monitoring purposes. So yeah, you have a MasterCard that you have there.

[18 minutes 58 seconds][Customer] : Oh, it's not not that policy, but I might do it through my MasterCard actually, Yep, I've got that right here.

[19 minutes 13 seconds][Agent] : Sure.

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

[19 minutes 14 seconds][Agent] : So call in for security purposes whilst obtaining your card details. The call recording will stop and we'll recommend after we have collected your details.

[19 minutes 55 seconds][Customer] : The.

[20 minutes 12 seconds][Agent] : Talking to the system, please be advised that the call recording has now resumed for quality and monitoring purposes. And Colin, that has been entered into the system. And Colin, yeah, that is your quick e-mail from here. I'm going to read your declaration. And Colin, this is a policy. So your you also have an option to either have one joint policy with Wendy or two separate policies. It price wise it does not make a difference. It works out to be exactly the same.

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

[20 minutes 41 seconds][Agent] : Would you like 1 joint policy or two separate policies for you and for Wendy Beautiful and Colin? Now let me just check the all your details. So your documentation

will be in Colin Smith, spelled COLINSMITH. And when his policy will be, and I'll spell it WENDYDOROTHY, middle name Dorothy and surname Smith Smith. All correct.

[21 minutes 14 seconds][Customer] : Yeah. What? Why? Why is the policy not got more middle line in it?

[21 minutes 18 seconds][Agent] : Oh.

[21 minutes 18 seconds][Customer] : And it's got hers.

[21 minutes 19 seconds][Agent] : Oh, you entered?

[21 minutes 20 seconds][Customer] : That's that's the only question. It doesn't matter to me. But as long as everything's right. Yeah.

[21 minutes 25 seconds][Agent] : Yeah, that. That's fine. But yeah, I can enter your middle name. Then would you prefer that your middle name's in there?

[21 minutes 32 seconds][Customer] : Yeah. Well, it's hers to them. Mine. Mine should be the kill. I think that's all.

[21 minutes 35 seconds][Agent] : Perfect. So is it Mr. Colin?

[21 minutes 38 seconds][Customer] : Mr. Yeah. Mr. Colin John Smith. Yeah, that's right. Yeah.

[21 minutes 41 seconds][Agent] : John J spelled John beautiful. So Colin, your documentation will now be in Colin.

[21 minutes 51 seconds][Customer] : Yep.

[21 minutes 49 seconds][Agent] : John Smith Perfect, fantastic. Thank you. So Colin, from here I'm going to read you the declaration. Please bear with me, it's a little bit long. I do apologise.

[21 minutes 57 seconds][Customer] : OK, that's alright.

[21 minutes 58 seconds][Agent] : Thank you and I appreciate your patience.

[22 minutes][Customer] : Yep.

[22 minutes][Agent] : Here we go and it says thank you and it says thank you Colin. John Smith it is important you understand the following information. I will ask you agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life free of Australia Limited, whom we refer to as Hanover. Hanover has an

arrangement with Greensome Financial Services trading years real insurance the issuer and arrange this insurance on his behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided while assisting your application. 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. We collect your personal information to provide the insurance quotes. You should cover another related services. We will share this with your insurer and may share it with other Australian 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 by agreeing statistical exploration. You can send to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. You have agreed to take out a joint real funeral covered with the following cover.

[23 minutes 25 seconds][Customer] : None.

[23 minutes 25 seconds][Agent] : Colin John Smith is covered for \$5000 in the United debt. In the case where debt is accidental the benefit amount will triple. Wendy Dorothy Smith is covered for \$5000 in the United debt. In the case where debt is accidental, the benefit amount will triple. Coverage for accidental debt only for the 1st 12 months of cover you assess by any course or diagnosis of a terminal illness covered thereafter. Once a life insured reaches HIV 5, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you pick up this early cash option, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover but we will give you notice before doing so. If cover ends prior to H85, no benefit is payable and there is no refund or premiums after the cooling off. If cover continues beyond H85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if the early

cashing option has been taken out. Cover for each life insurance. On the day prior to the 100th birthday we will pay the funeral benefit and bonus cover for the life insured. At this point your total premium for your fresh Your cover is \$80.38 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change a fuel to your cover or the insurer adjust the premium rights applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You know pay more in premiums and the benefit amount over the life of the policy including your premium is an amount payable too real insurance of between 34% and 54% calculated on the level basis over the life of the policy. Your premium will be debited from your credit card which authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only via mail, you cannot update your communication preference at any time.

[25 minutes 45 seconds][Customer] : Yeah.

[25 minutes 38 seconds][Agent] : The policy documentation, PDS and FSU will be mailed to you and if you have provided with us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully cancel these documents to ensure the product meets 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 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 Access which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Colin, do you understand and agree with the declaration?

[26 minutes 24 seconds][Customer] : Yes, yes.

[26 minutes 23 seconds][Agent] : Yes or no beautiful? And one last question, would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[26 minutes 32 seconds][Customer] : No, no, that. That's fine. That's fine.

[26 minutes 34 seconds][Agent] : Beautiful.

[26 minutes 36 seconds][Customer] : So what happens now? You, you mailed me a copy of that agreement. I don't have to do any more filling in forms or anything of that job.

[26 minutes 43 seconds][Agent] : So we will send you the hard copy documentation where there will be the beneficiary form where you saw that in sign it and send it in. What I'm also able to do, Colin, is if you know who you would like to nominate as your beneficiary, I can transfer your cross to the support team where you can actually nominate your beneficiaries over the phone today. Would you like us to do that for you today?

[27 minutes 3 seconds][Customer] : No, no, not at the moment.

[27 minutes 5 seconds][Agent] : That's fine.

[27 minutes 4 seconds][Customer] : Like I've just, I haven't got a clear head at the moment.

[27 minutes 9 seconds][Agent] : No, no, please.

[27 minutes 10 seconds][Customer] : I'll just have a think I've got three children. So I'll talk over them and we'll we'll work out one and I'll include them when I get it.

[27 minutes 10 seconds][Agent] : I, I was going, yeah, beautiful.

[27 minutes 18 seconds][Customer] : So just so I understand, like the policy is now all right. Is that right?

[27 minutes 21 seconds][Agent] : Yeah, that is correct. Yeah. You and Wendy are both covered from today. However, that first, that first collection will be on Monday.

[27 minutes 26 seconds][Customer] : OK, on today, yeah, I know the first first four, Yeah, would be Monday, Yeah. And then it'll be every, every second Monday from me, right.

[27 minutes 37 seconds][Agent] : That's correct. That's correct.

[27 minutes 38 seconds][Customer] : And it'll come out out of my MasterCard account.

[27 minutes 38 seconds][Agent] : Every four night, that is correct.

[27 minutes 41 seconds][Customer] : So I'll make sure there's funs here.

[27 minutes 42 seconds][Agent] : And that's, yeah, beautiful.

[27 minutes 44 seconds][Customer] : OK.

[27 minutes 44 seconds][Agent] : And you can change it to a, you know, to a be spend an account if you wish to do so as well.

[27 minutes 51 seconds][Customer] : Yeah, Yeah. Not so I'm not, I'm not. I've been there for the 1st 12 months, mostly how things go.

[27 minutes 56 seconds][Agent] : Perfect.

[27 minutes 57 seconds][Customer] : OK, so there's nothing. What was just saying is there's something more for me to do. Is it? Yes, yes.

[28 minutes 1 seconds][Agent] : There, there is only when the hard copy documentation has arrived. Fill that in, sign it, send it back in and we'll keep that information.

[28 minutes 11 seconds][Customer] : Yep.

[28 minutes 8 seconds][Agent] : Please, Colin, if ever you do have a question, our customer support team is there from 8:00 AM. That's an 8:00 PM Monday to Friday. Yep. NSW time.

[28 minutes 18 seconds][Customer] : Yeah. So it I thought beneficiary forming with to one of my son's names then what? Whatever benefits gets paid to him. Is that right?

[28 minutes 21 seconds][Agent] : Yep, Yep that that's right.

[28 minutes 30 seconds][Customer] : OK. Yeah, yeah.

[28 minutes 30 seconds][Agent] : It will be a full lump sum payment and then he uses that money as per your wishes.

[28 minutes 36 seconds][Customer] : OK, that's fine. Alright. So how long does it take if I have this time never comes a long while, but if I need to make a claim, how long does it take to get the the money through, you know, towards the panel sort of thing?

[28 minutes 51 seconds][Agent] : Yeah, sure. Now it is Gen. Yeah, sure. So generally within one business day on receipt of the completed claims form and supporting documents.

[29 minutes 2 seconds][Customer] : Oh, that's OK. Alright. Yeah, OK. That's good. Oh, that all sounds good. I'm happy with everything.

[29 minutes 4 seconds][Agent] : Yeah, beautiful, beautiful. Oh, Colin, again, you'll be speaking to Zena from Real Insurance. And again, Please note all our calls recorded.



[29 minutes 8 seconds][Customer] : Yeah, Yeah, that's great. Yep.

[29 minutes 14 seconds][Agent] : Colin, the your best contest phone number, would that be 0435719558 Beautiful. Thank you. Again, all calls recorded. So Colin, happy New Year to you and Wendy, wish you all the very best for 2025.

[29 minutes 30 seconds][Customer] : OK.

[29 minutes 30 seconds][Agent] : And yeah, again, please have a beautiful day. And if ever you have any questions or further questions, yeah, give our customer support team a call.

[29 minutes 38 seconds][Customer] : OK. Thank you very much for that.

[29 minutes 40 seconds][Agent] : Thank you, Colin. Thank you. Bye. Bye.

[29 minutes 41 seconds][Customer] : OK, good bye. Bye.