

[0 seconds][Agent] : Thank you so much for holding there for me, Robert. OK, so I have our sales team that can help you. Umm, she's looking to purchase your own cover. OK Alright, so I'm just gonna pop them through now. OK, Thank you. Alright, thank you Tracy. Other Robert. Uh, sorry, my name is AJ. Uh, I'm one of the agents here in, in, in re umm, real insurance. I'll be happy to help you with this just so I can help you. Can I just get you to confirm your first and last name and date of birth please?

[3 seconds][Customer] : Yep, Yep, I got and my name is Robert William Bacon and date of birth of the 29th of July 959.

[31 seconds][Agent] : Yeah, perfect. Uh, thank you, Robert. And also just confirming, Sir, that you are a male Australian resident, is that right?

[39 seconds][Customer] : Yes, yes.

[41 seconds][Agent] : OK, beautiful. Thank you. Just please, all calls are recorded. Any advice I provide? It's general nature and may not be suitable to your situation. And OK, Robert, so you're after your own funeral insurance cover, right?

[53 seconds][Customer] : Yeah, don't know. Everyone jumped with me. Ex missus petite can't do nothing about it.

[58 seconds][Agent] : OK, so at the moment, uh, just wanna clarify, would it be safe for me to assume that you're looking at cover just to have that Peace of Mind that when you pass your family or your beneficiary would that doesn't have anything to worry about?

[1 minutes 9 seconds][Customer] : Yep.

[1 minutes 8 seconds][Agent] : Is that your main confirmed?

[1 minutes 10 seconds][Customer] : Yep.

[1 minutes 10 seconds][Agent] : OK, that's fine. Not a problem. Well, I'll be happy to help you with this is actually very simple and easy to do over the phone here at real Insurance. I'll run to the cover with you first, explain the benefits and pricing and then, uh, you can let me know if that suits your situation, your budget. Are you working currently as well?

[1 minutes 25 seconds][Customer] : No, no, it wasn't disability painted.

[1 minutes 28 seconds][Agent] : Disability attention. OK, not all that's all fine, that's fine as well, but not a problem. Basically to apply for funeral insurance, you don't need to be working as long as uh, you're an Australian resident age between 40 and 79, acceptance is guaranteed for you.

[1 minutes 42 seconds][Customer] : Yep.

[1 minutes 41 seconds][Agent] : OK, umm, a few things just to note is that it is a worldwide cover. So if you do a bit of traveling, it covers you overseas or 24 hours 7 days worldwide. It's also flexible for you. So if the situation changes, you can always give us a ring and apply to reduce the policy or if you ever wanting additional cover, you can apply for a separate top up policy as well subject to eligibility, OK? And you can do that as long as the total that you have with us does not exceed above \$15,000 in total. OK. Now our cover is designed to provide a cash benefit that's paid to your nominated beneficiary when you pass away. So they can use that at the time to pay off the funeral expenses if there's money leftover. Obviously I could use it for other things as well, like unpaid bills or debts as well. OK Uh, when you begin the policy, there's just waiting periods. I just want you to understand this. So when you start to cover for the 1st 12 months, you will be covered for accidental death and accidental serious injury only, Robert.

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

[2 minutes 40 seconds][Agent] : And then after the first 12 months you will be covered for death due to any cause, OK. In addition, Sir, you also get a terminal illness benefit on this policy, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we will pay your claim in full to help with things like medical expenses. Your The beauty about our policy is that your premiums that you pay us are designed to stay the same as you're getting older.

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

[3 minutes 10 seconds][Agent] : So if you are on a DSB, uh, or a pension, you have the Peace of Mind. Your premiums are desired to stay the same as you get older. And when you turn 85, your premiums will stop. So you don't need to continue paying the premium.

[3 minutes 24 seconds][Customer] : Yep.

[3 minutes 22 seconds][Agent] : Your cover will still be active for your thereafter, OK, at the age of 85, you will also automatically receive a 25% bonus cover as all of it.

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

[3 minutes 30 seconds][Agent] : So if you do pass away after the age of 85, your beneficiaries will receive your chosen benefit amount and the extra 25% bonus cover as well to cover off, you know, any unexpected expenses that they may have by that time.

[3 minutes 44 seconds][Customer] : Yep. Yeah.

[3 minutes 43 seconds][Agent] : OK, uh, you can also find information about our premium structure on our website and your cover also provides you with an early cash out option. Now this option you don't need to use if you don't want to, but once you reach that age of 85 years of age, you can choose to end your cover and we will pay you 75% of the funeral insurance benefit. OK, now let's look at some options with you now together and see what what level of cover you feel comfortable with. The range that you can choose the funeral insurance for ranges between \$3000 up to \$15,000. What benefit a man would you like to look at first? OK, 50 is the highest level, so 15,000. This one you compare again fortnightly, monthly or annually. It still works exactly the same price whichever way you wanna do it. It's set up as a direct debit fortnightly shop. So fortnightly on the 15,000, Rob, that one is \$55.47 a fortnight.

[4 minutes 3 seconds][Customer] : Yep, we'll get out of 15, but but nothing but yeah, yeah, he just like my son's junior because he's my organization of everything.

[4 minutes 42 seconds][Agent] : OK, if you ho Yeah, sorry.

[4 minutes 51 seconds][Customer] : Then you're selling what's going on.

[4 minutes 52 seconds][Agent] : Yeah, of course.

[4 minutes 54 seconds][Customer] : But here he is now and my day going.

[4 minutes 57 seconds][Agent] : Hi there. My name is AJ. So I'm one of the funeral insurance agents here in real insurance just so I can assist you. Uh, just can I get to confirm your first name, please?

[5 minutes 6 seconds][Customer] : I'm Anthony.

[5 minutes 8 seconds][Agent] : And you're Robert's son of that life.

[5 minutes 10 seconds][Customer] : Yeah.

[5 minutes 10 seconds][Agent] : OK, thank you. Not a problem. I just take up just, uh, sorry, please. All calls recorded. Any advice I provide is general in nature and may not be suitable to your situation. So I've just taken Robert threw up, uh, cover and showing him a quick quote there on the prices. What I'll do is I'll take you through the cover as well. Are you the one paying for his insurance or is he gonna be paying for it himself?

[5 minutes 28 seconds][Customer] : It'd be time for himself. Yeah. Mm, Hmm.

[5 minutes 30 seconds][Agent] : OK, perfect. I'll just get, I'll just cover off what I'm to explain to him so you understand how the cover works. And if you want to ask me any questions, just I'll be happy to help you as well. It's not a problem. OK.

[5 minutes 38 seconds][Customer] : Mm. Hmm.

[5 minutes 39 seconds][Agent] : Uh, so basically here in real insurance, you know, the funeral insurance, what it's designed to do is to provide a cash benefit that's paid to Robert's beneficiary. So if you're his beneficiary, but at the time of his passing, you can simply call us claiming his policy and use that money to cover his funeral expenses. OK. Uh, we don't require, you know, a death certificate when you know, when you just that claim, we just did a confirmation either from the hospital or the medical practice and upon receiving all claims documents, we generally pay that claim within one business day to you for your, his beneficiary, so they can use that money as soon as possible to get that funeral started. OK, uh, to apply for the cover, there's no medical checks, no blood tests. Basically, as long as he's an Australian resident aged between 40 and 79, acceptance is guaranteed. OK. Uh, the policy does protect him 24 hours, 7 days worldwide. So if he does a better traveling overseas, he's still protected. It's also flexible as well. So if this situation ever changes in the future, you can always apply to reduce the policy. Or if he's about wanting additional cover in the future, he can apply for a separate top up policy as well, subject to eligibility. And he can do that as long as the total that he has with us does not exceed above \$15,000 in total. OK.

[6 minutes 14 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 50 seconds][Agent] : And he mentioned he's got a pension, a DSP, a disability support

pension. So we do wanna make sure that at the end of the the cover suits him and the prices are manageable for him. The premiums are designed, you know, to stay the same once it's active. So the premium's designed to stay the same as he gets older. And then once he turns 85, his premium stops. So he doesn't need to continue paying the premium after he turns 85, but his cover will still be active for him thereafter. OK.

[6 minutes 59 seconds][Customer] : Yeah, OK. No worries.

[7 minutes 15 seconds][Agent] : At the age of 85, we also automatically add on for him a 25% bonus cover as well. So if he does pass away after 85, then his beneficiary will receive the chosen benefit demand and the extra 25% bonus cover to cover off any unexpected expenses that that they may have at that time. OK. There's also an early cash and option on the policy. Now this one he doesn't need to use if he doesn't want to. But once he reaches that age of 85 years of age, he can choose to end his cover and we will pay him 75% of the funeral insurance benefit. OK. Do you have any questions on the benefits first so far? Firstly Anthony.

[7 minutes 32 seconds][Customer] : Yeah, no, that's alright. That's alright. Yeah.

[7 minutes 52 seconds][Agent] : OK, Now importantly there are waiting periods on funeral cover. So once he starts to cover, keep in mind for the 1st 12 months he will be covered for accidental death and accidental serious injury only and then after the first 12 months he will be covered for death due to any cause.

[8 minutes 8 seconds][Customer] : Yeah. So just a question there.

[8 minutes 9 seconds][Agent] : OK, Yeah.

[8 minutes 12 seconds][Customer] : He has been covered previously with you guys.

[8 minutes 16 seconds][Agent] : Uh, I'll mention that he has no authority on that profile anymore. I think the main insured has taken him off, so he doesn't have an insurance anymore on that policy.

[8 minutes 26 seconds][Customer] : Yeah. So because he's already been covered, does he have to still do that 12 months?

[8 minutes 31 seconds][Agent] : Yeah, because he's starting a new policy, the 12 month waiting for it to will apply on the new policy basically. Yeah. OK.

[8 minutes 35 seconds][Customer] : Yeah, Yeah.

[8 minutes 38 seconds][Agent] : Now, in addition, there is a terminal illness benefit on the policy, which means after holding his policy for 12 months, if he was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we will pay out the claim directly to him in full.

[8 minutes 54 seconds][Customer] : Alright, no worries. Thank you.

[8 minutes 55 seconds][Agent] : OK, now, umm, you can also find information about our premium structure on our website, but I'll show you a bit of a pricing, uh, option for you on this. Umm, the, the, the level of cover you can choose ranges from \$3000 up to \$15,000. He did ask for record on the 15 which I gave him just then before you jumped on, which came to about \$55.47 a fortnight. That policy comes with a free online legal will about at \$160.00. If you have another will that will provide one for him and we also give him a cash back as well. So basically after the first policy anniversary date, we refund him 10% of the total premiums. He's paying the time back to his hands. So he gets back \$144.23 as well, which is that cash back to him.

[9 minutes 25 seconds][Customer] : Yeah, Yeah, no worries.

[9 minutes 40 seconds][Agent] : OK, Uh, how do you find that option for him? Do you wanna look at any other options or do you feel like 15,000 is suitable for him?

[9 minutes 46 seconds][Customer] : Yeah, that'll be suitable. That'll be fine.

[9 minutes 48 seconds][Agent] : OK, I would need to speak to him to finalize this. Uh, so if you can pop him back on, I'll be happy to take him to the rest there and get that in place.

[9 minutes 54 seconds][Customer] : No worries. Yeah, thank you very much.

[9 minutes 56 seconds][Agent] : Thank you, Anthony.

[9 minutes 58 seconds][Customer] : Yep.

[9 minutes 59 seconds][Agent] : Thank you, Robert. So, umm, what I'm gonna do for you now is I'll run through, uh, your contact details, make sure everything's correct on our system, and then we can finalize this for you. Your e-mail that you have on your profile. Do you have an e-mail address you'd like to list here? Rob? No e-mail. Do you wanna ask your son if you want to list his e-mail?

[10 minutes][Customer] : I mean, no, I'm not use them, no.

[10 minutes 21 seconds][Agent] : No. So hello, Rob.

[10 minutes 31 seconds][Customer] : Yeah, he said.

[10 minutes 32 seconds][Agent] : He said no. OK, thank you. And what is your best contact number, please, Rob?

[10 minutes 31 seconds][Customer] : No, no, I'm up on me.

[10 minutes 38 seconds][Agent] : Is it the one that you're on now?

[10 minutes 40 seconds][Customer] : Yep. No, no, that's my son. Still things. I'll give you one now.

[10 minutes 41 seconds][Agent] : So OK, 04, Yep.

[10 minutes 43 seconds][Customer] : No, I'm just still calling 04, 93, 398722. Yep.

[11 minutes 5 seconds][Agent] : OK, so 0493398722, yeah. And I'll update your address as well. What is your post code, please?

[11 minutes 13 seconds][Customer] : I'll, I'll give you Anthony's number, my son's number. Is it 0422 644668?

[11 minutes 15 seconds][Agent] : OK, yeah, yeah, yeah, OK. But I'll put that number as a second number there for you. OK. And what is your post code please, Robert? And which suburb do you reside in? And your address? OK, perfect. Thank you. Now I'll put down your son, if you like, as a third party authority on your policy. Umm, give me one second. So he you can basically give him authority to umm, inquire or make changes or even cancel the policy if required for you. Do you wanna do that?

[11 minutes 33 seconds][Customer] : 242430 Tarley, NSW #10 Deacon Crescent, Surrey Yep, Yep, Yep, Yep, yes.

[12 minutes 3 seconds][Agent] : OK, so I just need to ask you for his full name, date of birth and address. Does he live with you at the same address? No. OK, that's fine.

[12 minutes 9 seconds][Customer] : No, he'll be down and then that's how you got to see kids.

[12 minutes 11 seconds][Agent] : Uh, if he is this sorry.

[12 minutes 16 seconds][Customer] : He just had to go and see his wife and his kids. She called out

to and he'll be down.

[12 minutes 18 seconds][Agent] : Oh, OK. OK.

[12 minutes 21 seconds][Customer] : You know, actually, I'll call. I'll call out to him. You know he'll come down. Ebony.

[12 minutes 25 seconds][Agent] : Yeah, yeah, I'll just.

[12 minutes 29 seconds][Customer] : They won't. Ya come on in.

[12 minutes 33 seconds][Agent] : What's his surname? Robert Deakin.

[12 minutes 35 seconds][Customer] : It is Anthony Robert, 13.

[12 minutes 39 seconds][Agent] : OK, A. And what's his date of birth?

[12 minutes 45 seconds][Customer] : Here we come now. And that's your date of birth. Yeah, mate. Yeah.

[12 minutes 49 seconds][Agent] : OK, Hey Anthony. So your dad's just gonna put you as a third party authority on your profile, so give you authority to inquire or make changes or cancel the policy if required. I'll ask him which one he wants to do, but I just need to put in your full name, date of birth and address on his profile on the notes here. So your what is your full name is just Anthony, Anthony Robert Pekin. And what is your date of birth? 15th of the 3rd 1989. And what is your address please?

[13 minutes 7 seconds][Customer] : Yep, Yep, the 15th of the 3rd, 1989 it is 11 Henry Fletch St. Taree.

[13 minutes 28 seconds][Agent] : Henry Flat. How do you spell that?

[13 minutes 30 seconds][Customer] : Yep, HE yeah.

[13 minutes 36 seconds][Agent] : Yep, that's one word. 2 words.

[13 minutes 34 seconds][Customer] : HENRYFEL Double T No No Hen Yeah.

[13 minutes 43 seconds][Agent] : OK, so is that a word?

[13 minutes 44 seconds][Customer] : Henry Flett Henry Flett St. 2430 Atari.

[13 minutes 51 seconds][Agent] : And the post code and the suburb, sorry. And in NSW as well.

[14 minutes 2 seconds][Customer] : Yep.

[14 minutes 3 seconds][Agent] : OK, thank you. Alrighty. And then it says, yeah, is Robert still there? Yeah. So Robert, I just need to say you please confirm the type of consent you'd like to provide from the following list. Inquire only, which is number 1 #2 is inquire and make changes or #3 which is inquire, make changes and cancel the policy if required. So which one do you wanna put on there? Number 3 is a full access.

[14 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah #3.

[14 minutes 31 seconds][Agent] : OK thank you. So it says here do you Robert Deacon give consent to Anthony Robert Deacon on this policy to inquire, make changes and cancel the policy if required now and in the future, yes or no? OK, beautiful. So just to not confirm as well now, is the \$15,000 cover for \$55.47 a Fort not affordable for you, Robert?

[14 minutes 43 seconds][Customer] : Yep, Yep. Yep.

[14 minutes 54 seconds][Agent] : OK, now keep in mind this is an insurance policy. So we also like to let you know you may pay more in total premiums over the life of the policy than the benefit amount. And just please be aware this insurance does not have a savings or an investment element. So if you cancel outside of the 30 days, your cover will stop and you'll not receive anything back, OK. You can also find information about a premium structure on our website. And lastly, just need to ask you for your confirmation, are you happy to continue with the \$15,000 cover? Thank you. So just remember, if your death is due to an accident, God forbid that 15,000 does triple to \$45,000. And if you were to survive an accident and if you've become seriously injured, for example, quadriplegic or paraplegic, and if that occurred any time before the policy anniversary following your 75th birthday, then the benefit amount will also triple to \$45,000 as well.

[15 minutes 24 seconds][Customer] : Yes, Yep, Yep.

[15 minutes 48 seconds][Agent] : OK, now you don't need to pay anything today to set up the cover. We just nominate with you a payment date of your choice and a payment method as well. It's set up as a direct debit, uh, four hourly payments you've chosen there. So come out every 4 right after, after the, the, uh, every four, not from the date they nominate. So you can choose any day that works for you. Robert, what day would you wanna first want the first payment to come out on? On a

Wednesday two weeks from today. So the 22nd of January is the first date.

[16 minutes 10 seconds][Customer] : On the Wednesday, 2 weeks 2 two weeks from the day Yep, Yep.

[16 minutes 18 seconds][Agent] : OK. And as a payment method, you're gonna use your Visa, MasterCard or a BSP account number? Yeah. What is your BSP number first, please? Yep. Thank you. That comes up under Westpac Bank, right?

[16 minutes 25 seconds][Customer] : I got the account number here with me 7732 587 Yep.

[16 minutes 41 seconds][Agent] : Yep. And the account number, please? Yep. Thank you. And is that a savings account or a cheque account?

[16 minutes 41 seconds][Customer] : Westpac 703189 savings thing.

[16 minutes 53 seconds][Agent] : And the account name is just your name, Robert Deakin.

[16 minutes 53 seconds][Customer] : Yep Yep.

[16 minutes 57 seconds][Agent] : Thank you. Alright, that's fine. So last thing I need to do now is read out a declaration for you. OK, I'll read this out and at the end I'll ask you 2 questions to confirm your acceptance on on the policy and then I'll provide you with your policy number and my contact number for you as well. OK, so I just say to you, thank you, Mr. Robert Deacon, it is important you understand the following information. I'll ask your 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 Live free of Australasia Limited, who'll be able to refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, trading as real insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions of any related documents form the basis of your contracted insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set the 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 insurance quotes issued covered under the 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 correct your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can update this at any time by contacting us. You have agreed to take out a single real funeral cover with the following cover. Robert Deacon is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit of man will triple. Cover is for accidental death only for the 1st 4 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a Life insured reaches age 85, 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 take up this early cash and option, you will no longer have a right to claim under the policy for that life insured. This policy is an insured insurance policy and does not have a savings or an 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. The cover ends prior to age 85. No benefit is payable and there's no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums. The bonus cover is not payable if the early cash option has been taken out. Cover for each life insured ends in the day prior to their 100th birthday. We will pay the funeral benefit and the bonus cover for the life insured. At this point, your total premium for your first year cover is \$55.47 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and we'll only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policyholders. You may pay more in premiums than the benefit. The demand over the life of the policy included in your premium as an amount Payab uh sorry is an amount payable to real insurance of between 34% and 54% calculated on a level basis over the life of the policy. Your premium will be dividend from your

nominated bank account in the name of Robert Deacon, which authorized the deployment, have provided to us. We may provide written communications to you by 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 by mail, you can update your communications preference at any time. The policy documentation, PDF and FSG 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 product meets your needs. You have a 30 day cooling off. That when you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies as a new policy may not be identical to existing cover. We recommend that you do not cancel an 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 contacting us. Full details are available online and in the documentation we are sending you. I've got 2 questions for you now, Robert. First question is do you understand and agree with the declaration, yes or no?

[21 minutes 16 seconds][Customer] : No, Yes. Yes.

[21 minutes 28 seconds][Agent] : And last question is, would you like any other information or would you like me to read any part of the PDS to you, yes or no? And Anthony, are you still there?

[21 minutes 33 seconds][Customer] : No, yeah.

[21 minutes 37 seconds][Agent] : Yeah, I just want to confirm the spelling of your street again. So it's 11 H. Henry. Henry. Space Fel, Double T St. Perfect, 2430 Taree, NSW.

[21 minutes 48 seconds][Customer] : Yeah, yeah, yeah.

[21 minutes 52 seconds][Agent] : OK, beautiful. Now, Robert, I'll provide you now with your policy number. Give me one second. And my contact number as well. Now, Robert, you can set up your beneficiaries for your policy today over the phone. Would you want to get them done today and get that over with?

[22 minutes 14 seconds][Customer] : Will that just be me?

[22 minutes 13 seconds][Agent] : So yeah, Robert would have to just confirm your details to us over

the phone. Yeah.

[22 minutes 18 seconds][Customer] : Yeah, yeah, yeah. I'll just take that number. I'll just take those numbers down. It's just one of the toilet.

[22 minutes 25 seconds][Agent] : Oh, I see. OK. OK. So the policy number for him is I've got the contact number first, sorry, one moment.

[22 minutes 40 seconds][Customer] : Yeah, yeah, yeah, yeah.

[22 minutes 36 seconds][Agent] : The contact number is 1300 six 65 287 and the policy number is 380018947.

[22 minutes 57 seconds][Customer] : No worries. Thank you.

[22 minutes 58 seconds][Agent] : OK, if you can just put Robert back on the phone, I'll just confirm if he's happy for me to give birth to you as well. Sorry.

[23 minutes 6 seconds][Customer] : Yep.

[23 minutes 3 seconds][Agent] : Just let me know when he's back.

[23 minutes 8 seconds][Customer] : You drop it talking.

[23 minutes 9 seconds][Agent] : Oh, hi, Robert.

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

[23 minutes 10 seconds][Agent] : Sorry, I just, I'm just giving your policy number to your son there and the contact number. Are you happy for me to do that?

[23 minutes 15 seconds][Customer] : Yes.

[23 minutes 16 seconds][Agent] : Yeah, beautiful. I'll give that to him. Now what I've just mentioned is that you can set up your beneficiaries for yourself today with our customer support team. Umm, so I'll pop you in a quick hold and I'll transfer you directly to them and they'll be happy to set that up for you over the phone as well. So you can get that done with. OK And again, my name is AJ from real interest is please our calls are recorded. Any advice I provide is general in nature may not be suitable to your situation. That's all done for you now, Robert, do you want me to read out your policy number and the contact number again for you or do you have that there?

[23 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[23 minutes 45 seconds][Agent] : He's got it there. OK, beautiful. Any questions you had for me before I le, before I transfer you over. OK, so you get that hard copy. Just wanna keep in mind, keep keeping on the hard copy for your policy arrives and all within two to five business days with your policy documents and your beneficiary forms. If you have any questions, give me a call Monday to Friday, 8:00 AM to 8:00 PM NSW time on that number as well.

[24 minutes 1 seconds][Customer] : No, Yep.

[24 minutes 5 seconds][Agent] : OK, I'll pop you in a quick call now, Robert. OK, I'll pop you. I'll transfer you to the customer support team now. One SEC.

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

[24 minutes 41 seconds][Agent] : Thank you for holding there. I've got Chris on the line. I'll be happy to help you.

[24 minutes 44 seconds][Customer] : Yep.

[24 minutes 43 seconds][Agent] : I just want to confirm for the call recording, Rob's confirmed all these details and go ahead. Perfect. Thanks, AJ. Hi, Rob.