

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi, my name is Francis. I'm calling from Am I speaking with Jane?

[6 seconds][Customer] : Yes, change, change forward. Yeah.

[9 seconds][Agent] : Hi, Jane. I'm calling in regards to an enquiry that was popped into our website for some life insurance. You've recently went on to.

[16 seconds][Customer] : Oh yeah, I've just done it now. I do currently have life insurance with my bank.

[24 seconds][Agent] : Yeah.

[25 seconds][Customer] : Umm, I was just wondering because I want to, to make it more like my one is for 50,000 which is 8 or \$11.00 a week or something.

[34 seconds][Agent] : Oh, so you're. Yeah.

[34 seconds][Customer] : But I was wondering, sorry, what was that?

[37 seconds][Agent] : So you're looking at getting a top up. Is that right? Like an extra more cover?

[41 seconds][Customer] : Umm, I guess because yeah, that's 50,000 is really not much and I have five children and you know, something was to happen.

[46 seconds][Agent] : Bless, bless. No, I look, I totally understand that.

[47 seconds][Customer] : It's just really not much, but umm, are we able to swap? So, umm, the one I have wasn't bank. How do I go about that if I was to do it for use?

[1 minutes 3 seconds][Agent] : OK, I'll explain it to you, but before I do that, Jane, I'll just let you know that all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

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

[1 minutes 15 seconds][Agent] : We do not consider your personal circumstances. Now I know that you've confirmed your first and surname, so I've got here Jane Ford.

[1 minutes 20 seconds][Customer] : Yeah, yeah, I go by.

[1 minutes 22 seconds][Agent] : Now, Jane, do you go by Miss Missus or Miss Nice? Thank you. And I've got your date of birth here as the elev 13th of the 11th, 1978. And can I also confirm that

you are a female New Zealand resident currently residing in New Zealand?

[1 minutes 35 seconds][Customer] : Yes, I hope I am a female.

[1 minutes 45 seconds][Agent] : No, I think so. No, that's the gender side now and it's a New Zealand resident and currently residing in New Zealand. Thank you so much and perfect. Thank you so much for confirming those details there for me.

[1 minutes 44 seconds][Customer] : I'm a female, yes, New Zealand resident and living in New Zealand, yes, that's OK. Yeah.

[1 minutes 59 seconds][Agent] : Now look, in regards to your current policy that you had with the bank, that 50,000, you can keep that one there, right? It won't affect you having another policy.

[2 minutes 6 seconds][Customer] : Oh, oh, OK.

[2 minutes 7 seconds][Agent] : OK, Yeah. So you can keep that one and then take up another one or you can you know, you can, you can cancel that one and take it just just wha another policy. But having it two policies won't affect.

[2 minutes 23 seconds][Customer] : So it's like, oh, OK, so that would be kind of a bonus because if something bad did happen and the children get them with the insurance from both insurances.

[2 minutes 35 seconds][Agent] : That's correct. That's So what this having a 2 policies or having another policy with ask it doesn't affect your current 1.

[2 minutes 37 seconds][Customer] : Oh, OK.

[2 minutes 41 seconds][Agent] : So yeah, like a it's like a like a top up.

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

[2 minutes 44 seconds][Agent] : You're having, you've got your current one and then you would like, you know, having a a top up. Yeah.

[2 minutes 47 seconds][Customer] : Oh, that sounds good.

[2 minutes 49 seconds][Agent] : So we can certainly do that for you. Yeah.

[2 minutes 50 seconds][Customer] : So what happens if I cancel the one with the ASP bank? Do I get the money back what I put in or what happens here?

[2 minutes 58 seconds][Agent] : I don't know, look that you'd have to find out through the bank. I'm

not sure how that your company that works.

[3 minutes 2 seconds][Customer] : Alright, OK. OK.

[3 minutes 5 seconds][Agent] : OK, so that I wouldn't be able to tell you.

[3 minutes 7 seconds][Customer] : Yeah, yeah, OK. Fair enough. Fair enough. Well, I'm definitely understood.

[3 minutes 6 seconds][Agent] : I can certainly tell you about our company, how ours works, but not, I mean, I wouldn't know that other companies, well, you know, perfect, perfect.

[3 minutes 13 seconds][Customer] : I'm taking out another policy with you and just more than 100, more than 50,000 I had I just put down for an example, I think 250,000 just so I can get my quote, estimated quote just to see how much I'm paying. You know, just just put that random amount.

[3 minutes 29 seconds][Agent] : Certainly, yes. CER.

[3 minutes 30 seconds][Customer] : But but more, you know, doesn't have to be. I don't want like 500,000, but I mean more around 100 to 200,000 kind of something around me.

[3 minutes 38 seconds][Agent] : Yeah, Well, perfect. OK, Well, look, let me give you a quick quote. OK? Now before I do give that quick quote, I'll just explain our cover to you there. Jane.

[3 minutes 48 seconds][Customer] : OK.

[3 minutes 48 seconds][Agent] : It's, umm, with our, umm, our life insurance. It's designed to provide that financial protection for your loved ones for a lump sum payment if you were to pass away.

[3 minutes 57 seconds][Customer] : Hmm. Mm.

[3 minutes 57 seconds][Agent] : Now basically it's like you're mentioning. It's giving you Peace of Mind if something more to happen to you.

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

[4 minutes 3 seconds][Agent] : You know that your family's looking and you also have up to five beneficiaries that you can nominate on the cover. So, Jane, you have 4 control on who receives it, correct? Yeah. Absolutely.

[4 minutes 10 seconds][Customer] : Oh, So I could, I could put my five children or five of my grandchildren because I have 18 grandchildren.

[4 minutes 17 seconds][Agent] : Absolutely. Oh my.

[4 minutes 18 seconds][Customer] : So I don't.

[4 minutes 19 seconds][Agent] : Oh, my goodness. Bless. Bless. No, no. So you can put all five. You can put one. You can do. I mean, you do have a.

[4 minutes 22 seconds][Customer] : Yeah, well I just put because I have 4 girls and they're all very responsible and I have one son who's 21 and he's declined that would get all angry. It's my mum, just my money.

[4 minutes 41 seconds][Agent] : Absolutely, yeah.

[4 minutes 35 seconds][Customer] : So what I did is I put my responsible, the most responsible daughter to be the uncharged kind of person, destiny.

[4 minutes 43 seconds][Agent] : But you can do that. Yeah, you can certainly do that there, Jane. Not a problem also with this Pol. Yeah.

[4 minutes 43 seconds][Customer] : So because I can see that happening, I can see fights and arguments and all sorts going on.

[4 minutes 50 seconds][Agent] : Oh, Oh, when it comes to money. I know.

[4 minutes 53 seconds][Customer] : I know it's ridiculous.

[4 minutes 53 seconds][Agent] : I totally understand that now. Yeah. Look, Jane, also with this policy, there's a terminally ill advanced payout included in the cover. So it's all inclusive.

[4 minutes 56 seconds][Customer] : Oh, what's it like for cancer?

[5 minutes 5 seconds][Agent] : No so T yeah, if if you know if you were said diagnosed with cancer right there's a terminally ill advanced payout included as well. OK. Yeah.

[5 minutes 14 seconds][Customer] : Oh, oh, that's good because I want them struggling to try and pay for it.

[5 minutes 16 seconds][Agent] : Also included in this policy is an advanced payout of \$10,000 to help with your funeral costs or any other final expenses at the time that's.

[5 minutes 30 seconds][Customer] : I thought they would take it out of this, the 50,000, and then they would share the rest, which is really what anything means. Flying or something thousand each.

So Oh my gosh, how ridiculous.

[5 minutes 38 seconds][Agent] : Yeah, well, yeah, well with this one here. So there's that advanced part. Now once we receive the relevant documentation from the JPO medical practitioner and it doesn't necessarily have to be a death certificate with me, not how long that they can some of those can take.

[5 minutes 45 seconds][Customer] : Yeah, yeah.

[5 minutes 51 seconds][Agent] : But once we do receive the relevant documentation, claims are generally paid out within one business day to the beneficiaries. That's an advanced payout that \$10,000 OK. And then the balance, umm, that'll be a claims, a claims agent and about taken step taken through step by step the next process.

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

[6 minutes 10 seconds][Agent] : OK, how the the claims paid out. All righty now look, let's just get a quote in place for you to begin with.

[6 minutes 13 seconds][Customer] : Yeah, yes.

[6 minutes 16 seconds][Agent] : It is in regards to your smoking status. Have you had a cigarette?

[6 minutes 19 seconds][Customer] : Oh, well, umm, I did this to umm, I don't smoke cigarettes, tobacco, I smoke a Vape. Umm, I've really cut down.

[6 minutes 25 seconds][Agent] : OK, Yep. Wow, wow.

[6 minutes 25 seconds][Customer] : I did used to smoke tobaccos, uh, tobaccos, umm, for about 15 years, umm, gave up every time I got pregnant, but then had babies smoking. So now I've been, I haven't had a cigarette for about 3 years now, but I have been taking a blank every now and then Yeah. And I've kind of just gone off that and I, I can't go without it. So I'm hitting on that's kind of the next thing is to try and just give that up as well.

[6 minutes 38 seconds][Agent] : Vape vaping OK so OK perfect perfect nice healthy lost soul choice if you're making for yourself. Now in this case we do need to put down as yes for smoking.

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

[7 minutes][Agent] : So look, once you've been smoke free Vape free cigarette free for 12 months,

you can apply to have the smoking status reviewed. Not a problem there. OK, absolutely. Yeah, NUM of course, of course it it'll it'll affect the CLA the claims top. So we'll put down yes for now.

[7 minutes 7 seconds][Customer] : Oh, yeah, I'd rather do that because that's something happened and I lied and then they find out and you know, So yeah, yeah, yeah, yeah.

[7 minutes 19 seconds][Agent] : Now in regards to your annual income, do you earn more than \$50,000 per year before tax?

[7 minutes 27 seconds][Customer] : Oh, I'm not sure. I'm, oh, support it. Yes, yes.

[7 minutes 29 seconds][Agent] : This I this this before TA Yeah, OK. This will help determine O.

[7 minutes 34 seconds][Customer] : Oh, well, I I doesn't make much difference. My answer, I'm positive.

[7 minutes 40 seconds][Agent] : Yeah, it's OK.

[7 minutes 38 seconds][Customer] : I'm pretty sure that if you want them, I have to check my passwords.

[7 minutes 42 seconds][Agent] : No, no.

[7 minutes 43 seconds][Customer] : OK.

[7 minutes 43 seconds][Agent] : So this will just determine the level of cover that you can choose from.

[7 minutes 47 seconds][Customer] : Oh, OK.

[7 minutes 47 seconds][Agent] : So if you're HAP, yeah. So if you're happy for me to put down you earn more than \$50,000 per year before tax, I can certainly put that down for you. Alrighty.

[7 minutes 52 seconds][Customer] : Yeah, Yeah, yes, yeah, that's it.

[7 minutes 57 seconds][Agent] : OK.

[7 minutes 57 seconds][Customer] : Thank you.

[7 minutes 58 seconds][Agent] : Alright.

[7 minutes 59 seconds][Customer] : You're.

[7 minutes 58 seconds][Agent] : So you're happy with that?

[7 minutes 59 seconds][Customer] : Yeah, you're very helpful.

[8 minutes][Agent] : OK, I'll thank you. What's my job is, you know, I'm here to explain everything. How, how it's all done.

[8 minutes 7 seconds][Customer] : And you don't mind me asking dumb questions, which is good.

[8 minutes 6 seconds][Agent] : Now look, no, there's no dumb questions, no dumb questions.

[8 minutes 13 seconds][Customer] : Mm Hmm.

[8 minutes 13 seconds][Agent] : No, this is this is what I'm here for. Now I'm more than happy to, you know, explain everything to you.

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

[8 minutes 18 seconds][Agent] : Now let and and I don't mind at all.

[8 minutes 32 seconds][Customer] : Oh, crazy.

[8 minutes 21 seconds][Agent] : So look, with the level of cover you've chosen, you can choose anywhere from, you're most welcome to choose anywhere from 100,000 all the way up to one point, \$5,000,000 OK.

[8 minutes 33 seconds][Customer] : I don't think of that much.

[8 minutes 35 seconds][Agent] : No, no, no, that's OK. So I can see that you've popped in here, 250,000, did you? Yeah, Yeah, I go.

[8 minutes 40 seconds][Customer] : Yeah, well, I was just thinking of umm, so I don't, I don't really know whether who it would go to the five children or the 18 grandchildren. I have no idea. I was just wondering. I just know 50,000 is it ridiculous? Really.

[8 minutes 53 seconds][Agent] : OK, no, absolutely. Look, but I know that it's like with with today, the way everything's going and, you know, every, you know, every little bit helps for your children. I totally understand that.

[8 minutes 54 seconds][Customer] : So I just yeah, yeah.

[9 minutes 4 seconds][Agent] : I'm told my own so I can, you know, I understand. So look.

[9 minutes 8 seconds][Customer] : And it would be more to help them.

[9 minutes 10 seconds][Agent] : Yeah.

[9 minutes 9 seconds][Customer] : It would be more to help them with their children.

[9 minutes 13 seconds][Agent] : That's it. That's it. Yeah. Yeah.

[9 minutes 12 seconds][Customer] : While I'm, because I, I financially, I have them quite a lot, just being a nice one. Sorry.

[9 minutes 18 seconds][Agent] : Oh, that's, look, I'm the same. You don't do anything for my children. So that's what I'm here for, you know.

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

[9 minutes 23 seconds][Agent] : Well, look, just to give you an example, for \$250,000 of cover, you're looking at \$42.39 a fortnight. I'll have a \$20 a week for \$250,000 of cover.

[9 minutes 35 seconds][Customer] : OK, So OK, OK, well, yeah, I, I get paid fortnightly at work. I don't get anything from 1:00, so I'm saying about. So yeah, around two 15200, maybe two. Yeah, around. Yeah.

[9 minutes 49 seconds][Agent] : OK, yeah, let's bring it down. Let's bring it down a little bit. I'll bring it down to 200. So for \$200,000 of cover, you're looking at \$34.58 a fortnight.

[10 minutes 7 seconds][Customer] : Oh yeah, that sounds, that's actually quite, quite good.

[10 minutes 10 seconds][Agent] : You know, we'll do that for you. We'll take you through the health and lifestyle questions to see if there are any changes. And at the end, once we complete it, if you decide that you want to decrease it a little bit more or even increase it a little bit, we can look at that for you as well.

[10 minutes 16 seconds][Customer] : Alright, OK, yeah.

[10 minutes 27 seconds][Agent] : Alrighty, perfect.

[10 minutes 28 seconds][Customer] : And also, I need to, I don't know, but you must have, umm, things what doesn't get covered? Umm, I don't really know what I'm trying to ask, but there must be some. Oh, OK, OK, alright. OK.

[10 minutes 41 seconds][Agent] : Now I, I, I do know exactly what you're trying to ask and This is why I'm going to take you through those questions to see, OK, Now their health and lifestyle questions, OK, look, maybe there may be an exclusion, there may be a loading. Look, I don't know until we go through the questions, OK? But the questions are specific.

[10 minutes 56 seconds][Customer] : Yeah, Yeah, yeah, yeah, alright.

[11 minutes][Agent] : OK, So now before I do that, I'm going to read you out what is called approved, the writing disclosure statement, and then we'll jump straight in. All righty.

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

[11 minutes 8 seconds][Agent] : So racy. Please be aware all calls are recorded for quality and monitoring purposes.

[11 minutes 14 seconds][Customer] : Yes.

[11 minutes 14 seconds][Agent] : We collect your personal information to provide insurance, credit, issue cover and other related services. We will share this with your insurer and they share it with other 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. Lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect that decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk. We insure You have this duty until the time we enter into the contract. If you file disclosure matter or make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this yes or no?

[12 minutes 20 seconds][Customer] : Yes, I do.

[12 minutes 21 seconds][Agent] : Thank you. Now the first question I have for you is, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[12 minutes 35 seconds][Customer] : I am a citizen of the human.

[12 minutes 37 seconds][Agent] : Lovely. So I'll answer yes for that one. Thank you. Now the next sort of questions are specific ones we just require you to answer yes or no.

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

[12 minutes 45 seconds][Agent] : So Jane, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no? Sorry, that was a no, thank you.

[13 minutes 4 seconds][Customer] : No, no, Yeah, I've never had any.

[13 minutes 9 seconds][Agent] : Thank.

[13 minutes 9 seconds][Customer] : Both of them.

[13 minutes 10 seconds][Agent] : So thank you.

[13 minutes 16 seconds][Customer] : No, none of those.

[13 minutes 11 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukaemia excluding skin cancer.

[13 minutes 23 seconds][Customer] : Look in there. Did you say?

[13 minutes 25 seconds][Agent] : Yeah, now I've got here. Cancer or leukaemia excluding skin cancer. All right.

[13 minutes 28 seconds][Customer] : Oh, no, no, no, no.

[13 minutes 31 seconds][Agent] : Thank you.

[13 minutes 31 seconds][Customer] : And I've had all my mammograms and stuff now all clear.

[13 minutes 35 seconds][Agent] : Now, now kidney disorder.

[13 minutes 34 seconds][Customer] : So ah, kidney, kidney, kidney I did have, I don't know if it's anything. I'm not sure if it's kidney or liver. I don't have hepatitis C at one stage, but I did the treatment and it's gone.

[13 minutes 50 seconds][Agent] : OK.

[13 minutes 51 seconds][Customer] : I don't.

[13 minutes 51 seconds][Agent] : So we'll yeah, yeah.

[13 minutes 51 seconds][Customer] : And I just said I know that it fixed liver or something.

[13 minutes 53 seconds][Agent] : So Yep, Yep, Yep.

[13 minutes 55 seconds][Customer] : Could be one of them liver.

[13 minutes 57 seconds][Agent] : So I've got hepatitis. I do have a hepatitis in another section, so I'll answer. But no, no kidney disorder. Is that correct? OK.

[14 minutes 1 seconds][Customer] : OK, no could be this orders no Oh yes.

[14 minutes 6 seconds][Agent] : So the next one, hepatitis or any disorder of the liver, this is where we answer yes to that one.

[14 minutes 11 seconds][Customer] : I I so no explanation, just a yes. Is that right?

[14 minutes 12 seconds][Agent] : OK, Yeah, that's a good because then once we answer yes to the question, it gives us drop downs and then we go from there.

[14 minutes 16 seconds][Customer] : Oh, OK, OK, OK, OK, yes. So yes.

[14 minutes 23 seconds][Agent] : OK, so will you require perfect now will you require a transplant in the future?

[14 minutes 30 seconds][Customer] : Oh, no, because it's been healed.

[14 minutes 34 seconds][Agent] : OK, perfect. Based on your response, please answer yes or no for each of the following. Now first one is hepatitis.

[14 minutes 43 seconds][Customer] : And the only reason I brought that up is because even though it's gone, if something happened and caused my death, then it would not be void.

[14 minutes 52 seconds][Agent] : Correct, correct.

[14 minutes 52 seconds][Customer] : It would be void.

[14 minutes 54 seconds][Agent] : Correct. So but you were you did have hepatitis, is that correct?

[14 minutes 58 seconds][Customer] : Yeah, yes, yes.

[14 minutes 59 seconds][Agent] : OK, that's OK. That's so answer yes for that one. Now what type of hepatitis have you had or are currently suffering from? I have here A or B, sorry. AOEC or B or C, Sorry. Sorry.

[15 minutes 7 seconds][Customer] : See, see it was C Let's try to see.

[15 minutes 13 seconds][Agent] : A or EB or C? Alright, AB or C there we go. So it's C Thank you.

[15 minutes 18 seconds][Customer] : And I don't I still get I still get regular blood tests and liver function tests even this Thursday.

[15 minutes 25 seconds][Agent] : Perfect. Perfect. Now, that's all good. So we've captured that.

Now, what about cirrhosis or fibrosis? Have you been diagnosed with any of those? No.

[15 minutes 32 seconds][Customer] : No, no, no.

[15 minutes 34 seconds][Agent] : OK, thank you. Thank you. Now, is the liver disorder related to alcohol? No, no, no, that's OK.

[15 minutes 41 seconds][Customer] : No, it was drugs, No alcohol.

[15 minutes 46 seconds][Agent] : So we'll say no. No, alcohol is the disorder. So is the the disorder Gilbert's syndrome?

[15 minutes 54 seconds][Customer] : What on earth is that?

[15 minutes 56 seconds][Agent] : No, I'll explain.

[15 minutes 56 seconds][Customer] : Well, it can't because I don't know what that is. Yeah.

[15 minutes 59 seconds][Agent] : What I'll do is I'm not a doctor either, so I'm going to explain to you what Gilbert's syndrome is. So let me just bring up the definition for that. So Gil Gilbert syndrome is a common mild liver condition which in which the liver doesn't produ properly produce a sub. Sorry doesn't produce what is it doesn't pro Sorry doesn't properly process a substance called bilorubion. Bilorubion is produced by the breakdown of red blood cells. Gilbert's syndrome typically is harmless and doesn't require treatment. That's what Gilbert's syndrome is. So was that ever di Were you ever diagnosed with that? OK, perfect, perfect. Alrighty, so let's go back to his.

[16 minutes 51 seconds][Customer] : OK, so no, no Gilbert. Wonder where they got Gilbert from?

[16 minutes 58 seconds][Agent] : So no Guild?

[17 minutes 3 seconds][Customer] : Poor Gilbert.

[17 minutes 3 seconds][Agent] : No, I don't know Guild.

[17 minutes 3 seconds][Customer] : Yeah, poor Gilbert.

[17 minutes 5 seconds][Agent] : But now what about that's it, That's it for the hepatitis question.

[17 minutes 7 seconds][Customer] : Yeah, OK.

[17 minutes 9 seconds][Agent] : What about anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yeah. Oh, I'm so sorry for that.

[17 minutes 17 seconds][Customer] : OK, so years ago I did had what moves along with this protection and I was going to a psychologist for ACC for post traumatic stress disorder, which I don't have now. Of course this is about 20 years ago now, but I just.

[17 minutes 37 seconds][Agent] : Oh, OK. All right. So look, there's no need.

[17 minutes 41 seconds][Customer] : Oh, yeah. Oh, yeah.

[17 minutes 40 seconds][Agent] : We we can, there's we don't need to go into data.

[17 minutes 44 seconds][Customer] : I just thought just in case you needed to know.

[17 minutes 46 seconds][Agent] : Thank you. No. So I'll answer.

[17 minutes 47 seconds][Customer] : OK.

[17 minutes 47 seconds][Agent] : No, they're just specific, Right. So I'll answer yes for that one. Now, in the last five years, have you attempted suicide or been hospitalized for a mental health condition? No. OK.

[17 minutes 55 seconds][Customer] : Oh, no, no way.

[17 minutes 58 seconds][Agent] : OK. All righty No. So that's what we need to ask about then we don't need to go into details. I'm so sorry you had to go through all that.

[18 minutes 5 seconds][Customer] : Oh, it's OK. I'd rather just explain it because I'm unsure.

[18 minutes 6 seconds][Agent] : N no.

[18 minutes 8 seconds][Customer] : So I'd rather tell you and you can.

[18 minutes 9 seconds][Agent] : Oh, thank you. Thank you.

[18 minutes 11 seconds][Customer] : Yeah.

[18 minutes 11 seconds][Agent] : But yeah, well, thanks for explaining. But well, that's all we need to know for that one then.

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

[18 minutes 15 seconds][Agent] : Now I'll just then we've got one more question.

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

[18 minutes 18 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or has a doctor advised you be tested for motor neurone disease or any form of dementia, including

Alzheimer's disease?

[18 minutes 27 seconds][Customer] : Oh, no, not yet.

[18 minutes 30 seconds][Agent] : No, no. You're my kid.

[18 minutes 30 seconds][Customer] : Well, actually my children tell me I have.

[18 minutes 32 seconds][Agent] : I was just about to say that. My kids are saying you're losing it.

[18 minutes 35 seconds][Customer] : Well, I'm thinking about what I think there's some because there's so many grandchildren and I think I go through like a list of all the names before I get to the child's name, I'm wanting to say, but I think it's pretty normal.

[18 minutes 47 seconds][Agent] : It is. It is.

[18 minutes 46 seconds][Customer] : But my children, I'm like, they're only destiny desire, just like, oh, before I get to the one I want. But I'm there.

[18 minutes 49 seconds][Agent] : Oh, oh, look, I've got a boy and a girl and I do, and I do it with him. I I've got one of each and I do it with him.

[18 minutes 52 seconds][Customer] : So yeah.

[18 minutes 56 seconds][Agent] : You know, I'm always on the same thing.

[18 minutes 58 seconds][Customer] : OK.

[18 minutes 58 seconds][Agent] : Well, look, No, no, perfect, no, no.

[18 minutes 58 seconds][Customer] : So no, I don't have dementia or anything about that yet.

[19 minutes 1 seconds][Agent] : Lovely.

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

[19 minutes 2 seconds][Agent] : All right, Well, look, that's it for the health and lifestyle question just locked in your application.

[19 minutes 5 seconds][Customer] : So I'm, so I'm just, I'll just, I'll stop you from just sort of a question. What happens if, say, in 10 or 20 years I do get dementia or something like that?

[19 minutes 13 seconds][Agent] : Now, I we said this is at the time of the application, OK?

[19 minutes 16 seconds][Customer] : OK, OK, Alright. Yeah.

[19 minutes 18 seconds][Agent] : This is all about the time of the application. Alrighty now. So that's

it for the health and lifestyle questions. I've just logged in your application again. Now look, well, congratulations, your application for life insurance has been approved. Now Jane, there have been some changes, OK? So it is subject to the following terms and conditions. We are able to offer you a benefit amount of \$50,000 to \$100,000 for the policy term of 20 years. Now Jane, for the 1st 12 months you will be covered for accidental death. Only after 12 months you'll be covered for death due to any cause.

[19 minutes 18 seconds][Customer] : OK, OK, alright, alright, OK.

[19 minutes 57 seconds][Agent] : However, suicide is not covered in the 1st 13 months of the policy. Jane.

[20 minutes 3 seconds][Customer] : Oh yeah.

[20 minutes 5 seconds][Agent] : Yeah. Now as I mentioned to you, the terminally ill advanced payment now. So there's a terminally ill advanced pay payment included in the cover. So what that means is after holding your policy for 12 months, if you. You were diagnosed with 12 months or less to live by a medical practitioner. We will pay the claim out in full. Now you can use the money to help with your medical costs. You know to ensure that you receive the best care possible, right?

[20 minutes 33 seconds][Customer] : Yeah, that's cool.

[20 minutes 34 seconds][Agent] : Perfect. Now, your beneficiaries will still be able to request that advanced pay of \$10,000 to help with your funeral costs. Also, please be aware that your premium is stepped, which means it would generally increase each year. In addition.

[20 minutes 51 seconds][Customer] : Yeah, because my my one almost now started on \$6 and now it's up to \$11.00 a week.

[20 minutes 52 seconds][Agent] : Yeah, in a yeah, yes. So this is the same, it'll increase, OK.

[21 minutes][Customer] : OK, Yeah.

[21 minutes][Agent] : But in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. You can opt out of this indexation each year. So what that means is upon renewal, if you decide that you want to opt out of the indexation leaving the benefit amount at the same, you can do so. But if, if you decide that

you want, umm, if you would say if you, if you want, if you're opting out, but if you decide that you want, you know, have that indexation increase, you can say it'll, it's automatic.

[21 minutes 40 seconds][Customer] : Oh, I can't. What?

[21 minutes 39 seconds][Agent] : OK, now, yeah, perfect. So we've got, we've got available for you \$100,000 of cover fortnightly premium is \$62.59 a fortnight. Now that is due to the hepatitis.

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

[21 minutes 57 seconds][Agent] : OK, so I know you don't have it anymore, but it's under control, whatev. But it is that's that's where the change came. OK, so how does that sound to you so far? You know, I know that you were looking at Peace of Mind, you know, if something was to happen to you that you're, you know, your children have that little bit more, you know, to help out. So how does that sound to you?

[22 minutes 2 seconds][Customer] : Yeah, yeah, yeah, yeah. That sounds great. Yeah.

[22 minutes 19 seconds][Agent] : Sounds great, perfect. So look, the next step is to to take to organize for the policy documents to be posted out to you and emailed out to you now with this policy. And it comes with a 30 day cooling off. During which time we will send out all the policy documents. So you can sit down in your own time, have a good read of them. If you decide after going through the policy documents that it doesn't suit you or you've changed your mind for whatever reason, all you'll need to do is give us a call cancel within the 30 days and then you will receive a full refund of your premiums unless the claim has been made. OK, now perfect. Now let me just confirm those some details I have here on our profile.

[23 minutes 19 seconds][Customer] : Yeah. Desire my one of my granddaughters. Yeah.

[23 minutes 13 seconds][Agent] : I have your e-mail address, Jane, and I've got DZIAH 1230 Desire.

[23 minutes 21 seconds][Customer] : 123, Yeah. Yeah. jane.desire.123@gmail.com.

[23 minutes 25 seconds][Agent] : Oh, beautiful Jane 1-2 lovely. And I've got 0224954710, the number I called you on.

[23 minutes 35 seconds][Customer] : Yes.

[23 minutes 34 seconds][Agent] : Is that the best contact number?

[23 minutes 36 seconds][Customer] : Yes, Sir.

[23 minutes 36 seconds][Agent] : Lovely Jane. I'm going to pop in your address so we can send out those documents to you. If I can have your address starting off with a post code, that'd be great. And what about the suburb of the city?

[23 minutes 41 seconds][Customer] : OK, post code 0110 that's the suburb is Woodhill in Sangrene.

[23 minutes 56 seconds][Agent] : Woodhill. Yeah, yeah.

[23 minutes 55 seconds][Customer] : So wood wood like Woodhill in Sangrene.

[23 minutes 58 seconds][Agent] : And what about the address?

[24 minutes 1 seconds][Customer] : Yeah, a bunch of up on the system because it's a newly made street, but it's cool.

[24 minutes 9 seconds][Agent] : 4 Warren.

[24 minutes 7 seconds][Customer] : It's 4 Warren Place, and if that's caught in any trouble, I can because the previous address, which does show up on Google Maps.

[24 minutes 10 seconds][Agent] : Let me.

[24 minutes 16 seconds][Customer] : Sorry, but I'm at four One place.

[24 minutes 17 seconds][Agent] : No, no, that's OK 4 Warren Place. Let me just get that for you. So it's #4 Warren Place, as Warren Place is spelt WA double R sorry, WA double Ren.

[24 minutes 32 seconds][Customer] : Yes, it is.

[24 minutes 33 seconds][Agent] : Warren Place.

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

[24 minutes 38 seconds][Agent] : OK Warren Place, you said, was fungi. Yeah. Yeah, it's here. We've got it. OK.

[24 minutes 44 seconds][Customer] : Oh, wow.

[24 minutes 46 seconds][Agent] : Yeah, yeah. No, I've got it here. Warren Place.

[24 minutes 45 seconds][Customer] : Cool, cool.

[24 minutes 48 seconds][Agent] : And it's 0110 is the post code.

[24 minutes 52 seconds][Customer] : 01100. Yeah, I was right.

[24 minutes 52 seconds][Agent] : Yeah, yeah, yeah. No, no, you're alright.

[24 minutes 56 seconds][Customer] : Oh, cool.

[24 minutes 57 seconds][Agent] : So I'm just now, is the home address the same as the postal address? Okie doke. OK, perfect. Alrighty now, yeah, I'm just OK now we don't require any upfront payments from you there Jane. You can choose a date that suits yourself. We can even line it up with one of your paydays if you wish.

[25 minutes 3 seconds][Customer] : Yes, yeah, that is OK.

[25 minutes 21 seconds][Agent] : As a business though, we generally click payment within the next 7 days, but when is it most suitable for you for your first payment to start?

[25 minutes 28 seconds][Customer] : Well, it's a format payment, so I get paid coming this Tuesday in the evening from 4:00 onwards.

[25 minutes 38 seconds][Agent] : OK, so we.

[25 minutes 38 seconds][Customer] : So I guess that would be the best date.

[25 minutes 40 seconds][Agent] : OK, so would you fry Wednesday because we, our payments come out early hours of the morning.

[25 minutes 46 seconds][Customer] : OK, can I do?

[25 minutes 45 seconds][Agent] : So how does Wednesday?

[25 minutes 49 seconds][Customer] : Oh, is it like a direct give it?

[25 minutes 51 seconds][Agent] : Yeah, yes. So we ought to use a bank account or a debit credit card. No fees attached to either one of those, right?

[26 minutes][Customer] : OK. So yeah.

[26 minutes][Agent] : You can choose either 1. So did you want your first payment to come out on the 15th Wednesday, the 15th of January or the 22nd? That's perfect.

[26 minutes 8 seconds][Customer] : Yeah, 'cause my next, well, the 22nd would be actually more better if you can.

[26 minutes 15 seconds][Agent] : I can do that for you.

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

[26 minutes 16 seconds][Agent] : That is absolutely absolutely all right now. OK, so the first payment is 22nd of January 2025 and just re just recapping in regards to that indexation, right.

[26 minutes 30 seconds][Customer] : Yeah.

[26 minutes 29 seconds][Agent] : So if you deci upon renewal, if you decide that you want to opt out of the indexation and do so once again, if you decide that you want to opt back in, you can apply to do so as well. OK, perfect. Now.

[26 minutes 41 seconds][Customer] : OK and the reason why I actually got on to this was because I just had umm the police just dropped me off. I just had my first car accident and it was so scary and he said I'm actually rude.

[26 minutes 50 seconds][Agent] : Oh, oh, you just get me goosebumps.

[26 minutes 53 seconds][Customer] : He told me to go and buy a Lotto ticket because he said from the IT really was scary.

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

[26 minutes 58 seconds][Customer] : I I dropped my vape on the floor and I was trying to fish around to look for it and just put a little bit of seconds as I took me off the road and I jumped over a deutz semester, this concrete thing semester. So it's like the eBay was like really, really scary.

[27 minutes 13 seconds][Agent] : Oh, are you OK? Are you OK?

[27 minutes 16 seconds][Customer] : And yeah, I just had like a big just some grazers and stuff from the seat belt. But he says I would have flown out the window if I bring my seat belt on.

[27 minutes 20 seconds][Agent] : Oh, my goodness.

[27 minutes 27 seconds][Customer] : And, umm.

[27 minutes 27 seconds][Agent] : That you're so look, you've J Oh, no. My goodness.

[27 minutes 29 seconds][Customer] : And then it made me think of how the children would have been called because mom passed away from a car accident or, you know, it just really, it really put
****.

[27 minutes 40 seconds][Agent] : Yeah.

[27 minutes 39 seconds][Customer] : It really ***** me.

[27 minutes 41 seconds][Agent] : You know, it does it, you know, things like that. It just make sure you just you you do you. You start to think about your, you know, your you know, your kids. Absolutely.

[27 minutes 41 seconds][Customer] : Like it was just, Oh well, yeah, yeah, yeah.

[27 minutes 49 seconds][Agent] : Look, you've just well, look, we're gonna get this all sorted out for you and, you know, and you'll be covered immediately right now.

[27 minutes 57 seconds][Customer] : OK.

[27 minutes 57 seconds][Agent] : So we're gonna get you covered immediately over the phone. Oh, no, no, no. But you know what, you need to get back on, you know, just don't, you know, uh, don't let that deter you from driving because it was just, it was a, it was an accident, you know what I mean?

[27 minutes 58 seconds][Customer] : I don't think I'll be driving again for a while, but yeah.

[28 minutes 11 seconds][Agent] : But you know, look, I'm glad everything. Yeah, yeah, yeah, yeah. No, no. So, so you're, so you're going to be covered right immediately. And the first payment doesn't start for the 22nd of January. OK.

[28 minutes 11 seconds][Customer] : And I'm so thankful I didn't have another car much if I had an oncoming car or children or oh, OK.

[28 minutes 26 seconds][Agent] : And remember you've got the, the say for the first. Remember you'll be covered with this policy for the 1st 12 months, you'll be covered for accidental death only. And after the first 12 months, you will be covered for death due to any cause.

[28 minutes 41 seconds][Customer] : I actually thought cellphone was not covered.

[28 minutes 41 seconds][Agent] : And remember, no, no, you know, it is, it is covered, however. But it is How?

[28 minutes 44 seconds][Customer] : Not that I ever do that, but I I've just well, that's ridiculous.

[28 minutes 50 seconds][Agent] : Yeah. No. Oh, well, you know, you know, but that's our, you know, we do cover it. So remember, however, suicide is not covered in the 1st 13 months of the policy. It is covered.

[28 minutes 49 seconds][Customer] : That's really, you know, OK, so I'm not to hang myself in the

first don't hang myself in the 1st 14 months.

[29 minutes 4 seconds][Agent] : No, don't, don't do that.

[29 minutes 6 seconds][Customer] : No, I'm just joking.

[29 minutes 8 seconds][Agent] : I know. I know you.

[29 minutes 7 seconds][Customer] : I've never ever NE no way.

[29 minutes 9 seconds][Agent] : Oh, no. You've got too much to live for.

[29 minutes 10 seconds][Customer] : I was just Venus silly.

[29 minutes 11 seconds][Agent] : You've got, you've got those beautiful 8, you know, grandchildren and your kids there. So yeah.

[29 minutes 14 seconds][Customer] : Yeah, and I would hate for them to I was I couldn't stand the thought of them having to you know, for me, no way.

[29 minutes 20 seconds][Agent] : No, no, no. I totally understand.

[29 minutes 22 seconds][Customer] : And my my one of my daughter's father actually hung on myself when she was three because I had victim and and that and that was to me. I think that's the most selfish thing you could ever do to a child. And for that reason, this is pathetic.

[29 minutes 26 seconds][Agent] : Oh, oh, oh, Oh, no, no, no, no. I know we all joke around about things like this, but I totally understand you there, Jane. Now, Jane, as I mentioned to you, we can do bank account or a card. Did you want to go through a bank account?

[29 minutes 50 seconds][Customer] : I'll have to because my my Visa debit card has been replaced.

[29 minutes 54 seconds][Agent] : No, that's OK. So what I'll do is if you need to grab your bank account off your phone or a statement, feel free to take your time. I'm more than happy to wait.

[30 minutes 2 seconds][Customer] : OK, OK, I can.

[30 minutes 3 seconds][Agent] : Let me have it and I'll pop it in.

[30 minutes 6 seconds][Customer] : I can do that really quickly now.

[30 minutes 8 seconds][Agent] : Thanks. Take your time. Honestly, I'm, I'm good to wait.

[30 minutes 10 seconds][Customer] : So you just need my numbers.

[30 minutes 12 seconds][Agent] : Yeah. I need the bank account number and then I'll also need the

the name of the AC, the name on the account.

[30 minutes 18 seconds][Customer] : OK, OK, I'll just bring it up now.

[30 minutes 29 seconds][Agent] : Yep.

[30 minutes 24 seconds][Customer] : OK, so my main account that my wage is going to. All right, OK, Just don't know it's coming now.

[30 minutes 32 seconds][Agent] : Yeah, OK.

[30 minutes 37 seconds][Customer] : All right, So the name of the account is.

[30 minutes 48 seconds][Agent] : Is it in your name, Jane Ford? Yeah.

[30 minutes 47 seconds][Customer] : It's must, must stay in Ford.

[30 minutes 52 seconds][Agent] : Miss Jane Ford.

[30 minutes 54 seconds][Customer] : Yeah.

[30 minutes 53 seconds][Agent] : Let me just pop that down for you one moment.

[30 minutes 55 seconds][Customer] : M for Michelle.

[30 minutes 57 seconds][Agent] : OK.

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

[30 minutes 57 seconds][Agent] : So MMSJM Ford. Thank you.

[31 minutes][Customer] : Stay in Ford, Yeah.

[31 minutes 3 seconds][Agent] : Miss Jane Ford. And the account number. Yeah. Yeah, Yep, Yep. I'll repeat that to you, Jane. I have 123099008049600.

[31 minutes 6 seconds][Customer] : OK, 1/2 3099 0080 49600 Umm, hold on. I'm just trying to OK, Did you was it? Can you read that out again? Sorry.

[31 minutes 34 seconds][Agent] : That's OK, of course. Of course. No, I don't apologise.

[31 minutes 53 seconds][Customer] : Yes, that's it. That's it.

[31 minutes 43 seconds][Agent] : I've got here 1/2 3099008049600 and the name on the account is Ms. JM Ford.

[31 minutes 58 seconds][Customer] : Yes. Yeah.

[31 minutes 59 seconds][Agent] : Lovely.

[32 minutes 9 seconds][Customer] : Yes.

[32 minutes][Agent] : Now Jane, in regards to the banking details you just provided me there, do you have authority to operate this bank account alone and do not need to join the authorized debits? Is that correct?

[32 minutes 12 seconds][Customer] : Yes. I Yeah.

[32 minutes 13 seconds][Agent] : Thank you. Thank you. Have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing?

[32 minutes 25 seconds][Customer] : No.

[32 minutes 26 seconds][Agent] : What what that means is have you directly gone to the bank and cancelled a direct debit authority?

[32 minutes 31 seconds][Customer] : Oh no, I have not.

[32 minutes 32 seconds][Agent] : All one choice. OK, OK, thank you now and of course the last one here making it nice and simple for you. Are you happy to set up a direct debit authority without signing a form? Thank you.

[32 minutes 45 seconds][Customer] : And yes, because it's the only way to do it. Yeah.

[32 minutes 47 seconds][Agent] : Yep.

[32 minutes 47 seconds][Customer] : Yeah, yeah, yeah.

[32 minutes 48 seconds][Agent] : Now a second.

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

[32 minutes 49 seconds][Agent] : So the other way it was it with a bank with a debit credit card if you wanted to sign something.

[32 minutes 56 seconds][Customer] : Yeah.

[32 minutes 54 seconds][Agent] : But if you're happy to go ahead with that, that's great. Are you happy? Yes.

[32 minutes 56 seconds][Customer] : So I just got to make sure that the amount is there from Tuesday midnight onwards.

[33 minutes 3 seconds][Agent] : From where? Yes.

[33 minutes 4 seconds][Customer] : All right.

[33 minutes 3 seconds][Agent] : So it'll come out, it'll come out on the 22nd, OK. It's going to come out the first time.

[33 minutes 8 seconds][Customer] : OK What does a Wednesday?

[33 minutes 9 seconds][Agent] : It'll come out on the 22nd of January and on the Wednesday, Yep.

[33 minutes 13 seconds][Customer] : Oh, yeah.

[33 minutes 13 seconds][Agent] : And then it'll and then it'll come out fortnightly for you thereafter on a Wednesday.

[33 minutes 17 seconds][Customer] : OK. So I'll make sure.

[33 minutes 16 seconds][Agent] : OK, now perfect.

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

[33 minutes 19 seconds][Agent] : Perfect.

[33 minutes 20 seconds][Customer] : OK.

[33 minutes 20 seconds][Agent] : Now, Jack and you AG perfect. Now you agreed this authority Subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle license initiator for One choice to direct debit this account in accordance with these terms and conditions.

[33 minutes 43 seconds][Customer] : Yes. I just, I didn't quite know what.

[33 minutes 41 seconds][Agent] : Yes or no I'll read it again.

[33 minutes 48 seconds][Customer] : Sorry.

[33 minutes 47 seconds][Agent] : Yep, this is no, no, I don't apologize. This is in regards to the bank details you provided me there right.

[33 minutes 53 seconds][Customer] : Oh, OK, yeah.

[33 minutes 54 seconds][Agent] : So it it's saying here 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 that relate to this authority. You authorize your bank to allow Pinnacle Live, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions.

[34 minutes 3 seconds][Customer] : Alright, OK, OK.

[34 minutes 21 seconds][Agent] : Yes or no.

[34 minutes 21 seconds][Customer] : Yeah, that's now it's understandable now there's some properties at that time. Thank you.

[34 minutes 26 seconds][Agent] : OK, that's OK. So that was a yes from that one.

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

[34 minutes 29 seconds][Agent] : Thank you. Now, Pinnacle Life are our underwriters. OK? So they this is one choice and the Pinnacle offer the ones that underwrite our life insurance. OK, So they could Pinnacle Life.

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

[34 minutes 43 seconds][Agent] : And I'm gonna explain that to you in the final declaration I'm just about to read to you. This is recapping what we're doing here for you today.

[34 minutes 47 seconds][Customer] : Yeah, alright, OK.

[34 minutes 51 seconds][Agent] : Now, at the end of it, Jane, there are two questions. There's also two in the body of the declaration. If I can get a clear yes or no response to those questions, that'd be great. Now, I'll read it nice and slow for you. Please interrupt me if you don't understand something.

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

[35 minutes 8 seconds][Agent] : I will be, I won't get offended. I'll be more than happy to explain it to you.

[35 minutes 11 seconds][Customer] : Yeah, OK.

[35 minutes 12 seconds][Agent] : OK, so it reads here. Thank you. Jane Ford, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforce unless you agree to these terms in form. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an

agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on this behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we are provided to is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for or your needs on the basis of the information you've provided to us about your general circumstances. When providing this advice, we have not considered your specific financial. 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 consider 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 we provide. Can you please confirm that you understand and agree to this Yes or no? Thank you. Your answer to the applica. Thank you. Your answer to the application questions in any related documents. Basis of your contract of insurance and Pinnacle relies upon 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 have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[36 minutes 27 seconds][Customer] : Yes, yes, yes, yes.

[36 minutes 52 seconds][Agent] : Thank you. We may from time to time provide offers to you by the Communication Manager provided to us in relation to other products and services. 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. The accepted cover pays a lump sum benefit amount of the following. James Ford received \$100,000. In the event of life insurance, a benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. Aid death benefit is paid only in the event of accidental death. Your cover ends on Jan 21204512 by year. Your premium 41st year cover is \$62.59 per fortnight. Your premium is stepped, which means we'll be calculated that each policy anniversary will generally increase each year. Your sum each should also increase automatically by 2% each year and you can opt out of this included in your

premiums and that payable to GPS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority are provided to us. AM best as rated Pinnacle with AB plus financial strength good and a triple B minus issue a credit rating with an outlook as stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address 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. During which you make here, so your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. I have two final questions for you James. First one, do you understand and agree with the declaration? I've just read you yes or no?

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

[38 minutes 42 seconds][Agent] : Thank you. And Jane, with the policy documents that are coming out your way, there's the beneficiaries form you. All you'll need to do with that one is fill it out and send it back to us.

[38 minutes 53 seconds][Customer] : Alright.

[38 minutes 52 seconds][Agent] : Now beside, yeah, now you can either give us a call, you can e-mail it to us, or you can post it to us. OK.

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

[39 minutes][Agent] : Now, now besides setting up those documents to you via e-mail and post, would you like any other information now or would you like me to read any part of the policy document to you?

[39 minutes 13 seconds][Customer] : No, thank you.

[39 minutes 15 seconds][Agent] : Lovely. I'll accept this one for you. Now my name and number will be on those policy documents. Jane, if you have any questions at all, please feel free to give me a call.

[39 minutes 25 seconds][Customer] : Yeah, yeah. No problem.

[39 minutes 25 seconds][Agent] : Alrighty now Jane, now look we also before I let you go, we also

have another policy here. We have income protection and we also have funeral cover policy. Would you be interested in any of those?

[39 minutes 45 seconds][Customer] : No, not at the moment.

[39 minutes 47 seconds][Agent] : If you do my name and number be on those documents, please feel free to give me a call. I'll be more than happy to go through that. Those two other products with you now. So thi now this is all completed for you. The policy documents will be with you shortly. Jane, is there any else I can help you with here today?

[39 minutes 57 seconds][Customer] : Oh, no. Thank you. You've been very helpful.

[40 minutes 9 seconds][Agent] : It was a pleasure getting that all sorted out for you. Now at least you've got Peace of Mind that you've got some cover in place. You know that and you can split it amongst your loved ones. Well, look, thank you so much for choosing one choice. Welcome to our family here. You have yourself a great day and stay safe.

[40 minutes 27 seconds][Customer] : Alright, you too. Thank you very much.

[40 minutes 29 seconds][Agent] : Thank you. Thanks.

[40 minutes 29 seconds][Customer] : Thank you. Bye. Bye.

[40 minutes 30 seconds][Agent] : Bye. Bye.