

[1 seconds][Customer] : Yep.

[2 seconds][Agent] : Hi Patrick, it's Brad calling from Australian Seniors. I'm giving you a call as we have received your expression of interest online with regards to a life insurance. So I can ASSI.

[10 seconds][Customer] : Alright. Yep.

[11 seconds][Agent] : Yeah, so I can assist you further. May I have your full name and your date of birth perfect.

[15 seconds][Customer] : Patrick Oldfield, 21st of the 3rd, 1956.

[17 seconds][Agent] : And just if you appreciate that look, Please note all our calls are recorded. Any advice? Our providers general in nature may not be suitable to your situation. Can I confirm that you are a male Australian resident?

[28 seconds][Customer] : Yep, that'll be yes, correct.

[33 seconds][Agent] : Yep. Perfect. Appreciate that Sir. Look, umm, so I kind of have a better understanding of what sparked your interest. Uh, what's prompted your inquiry into, into your life insurance today?

[44 seconds][Customer] : Oh well, I don't have any for a start. And I thought, well, it'll be for my wife and kids. So, you know, let's see what what comes out of it. I can't promise anything, but I'm just inquiring.

[46 seconds][Agent] : Yep, Yep, Yep, yeah. That's completely fine.

[1 minutes][Customer] : Yes.

[1 minutes][Agent] : And it is, it is good that you are looking into the future to make sure that your your wife and kids are protected. So look, are you new to life insurance or do you, have you looked in the past with regards to life insurance?

[1 minutes 13 seconds][Customer] : As I have years ago, I looked around, we weren't in a position to do anything then, but we're sort of half in a position now.

[1 minutes 15 seconds][Agent] : Yeah, yeah, yeah.

[1 minutes 19 seconds][Customer] : But yeah, I was just just enquiring mate, yeah, what the deal, what we need to do and what what cover we can get for what sort of premiums.

[1 minutes 29 seconds][Agent] : Yeah, that's completely fine. Look, umm, what I'll do is I'll explain the main features and benefits and run through some pricing with you. OK, perfect.

[1 minutes 36 seconds][Customer] : Yep, Yep.

[1 minutes 37 seconds][Agent] : So saying as life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday when the policy ends, you can choose covered between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive the nominated benefit amount. If death is due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[2 minutes 4 seconds][Customer] : Right.

[2 minutes 4 seconds][Agent] : It's easy to apply, we just ask you are you on our questions relating to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or that's to live by a specialized medical practitioner, we can pay a benefit amount in full to help the medical costs to ensure you receive the best care possible.

[2 minutes 9 seconds][Customer] : Yep, Yep, Yep, Yep.

[2 minutes 31 seconds][Agent] : OK perfect. Did you have any questions for me so far?

[2 minutes 35 seconds][Customer] : No, not really mate.

[2 minutes 36 seconds][Agent] : Yeah. What is the exact weight?

[2 minutes 36 seconds][Customer] : Just log me through or send me something either or that, yeah.

[2 minutes 40 seconds][Agent] : Yeah, that's completely fine. Look, uh, let's go through a quote together. Umm. I do have a question with regards to your smoking status.

[2 minutes 49 seconds][Customer] : Never, mate.

[2 minutes 47 seconds][Agent] : So have you had a cigarette in the last 12 months? Perfect.

[2 minutes 49 seconds][Customer] : I've never smoked in my entire life and neither of my three brothers.

[2 minutes 54 seconds][Agent] : Yeah good. Perfect. OK, so no.

[2 minutes 55 seconds][Customer] : Yep, Yep.

[2 minutes 56 seconds][Agent] : And look, keep in mind the level of cover ranges from \$10,000 and up to \$200,000 and we can look at different amounts until you do find the right level of cover. Umm, what benefit or what, uh, premium amount would you like to look at first?

[3 minutes 12 seconds][Customer] : Let's, I'll make it, probably. Let's look at 100,000.

[3 minutes 16 seconds][Agent] : 100,000 perfect.

[3 minutes 18 seconds][Customer] : Yep. 100 and what's right?

[3 minutes 19 seconds][Agent] : OK, so whilst this loads, uh, so for \$100,000 of cover, uh, you are looking at a payment of \$178.58 a fortnight, umm, 100 yeah and 58 cents a fortnight. Umm, we do provide you with a free online legal will as well.

[3 minutes 30 seconds][Customer] : 178 was it, right?

[3 minutes 39 seconds][Agent] : Uh, if you haven't sorted that out, how?

[3 minutes 42 seconds][Customer] : OK, that's good to know. Yeah, yeah.

[3 minutes 43 seconds][Agent] : How is that sounding in terms of suitability?

[3 minutes 47 seconds][Customer] : What's that 880 bit over \$8584 a week? That \$84 a week, is that right?

[3 minutes 59 seconds][Agent] : Yeah, yes, some. Hey, roughly. And look, if you are still like shopping around, we can always decrease or increase the level of cover if that's something that you feel is needed for yourself. Yeah.

[4 minutes 7 seconds][Customer] : 80 OK, yeah, it's 8088. Yeah, 8860 a week, \$8889 a week. I'm just getting the sums done, mate.

[4 minutes 34 seconds][Agent] : Yeah, that's completely fine. Is it?

[4 minutes 36 seconds][Customer] : Yeah, about \$89.00 a week.

[4 minutes 38 seconds][Agent] : Yeah. Is that suitable for yourself? And yeah.

[4 minutes 41 seconds][Customer] : Oh yeah, yeah, \$89.99 dollars a week. No worries. Yeah, I'll, I'll need to discuss this with my better half.

[4 minutes 53 seconds][Agent] : Yeah, that's completely fine.

[4 minutes 54 seconds][Customer] : She's gonna be the one paying it because she'll be the one. She'll be the beneficiary.

[4 minutes 58 seconds][Agent] : Yeah, that's completely fine.

[4 minutes 58 seconds][Customer] : So Yep.

[5 minutes][Agent] : What I can do? Did you want to have a look at \$50,000 of cover just so it gives you?

[5 minutes 8 seconds][Customer] : Yeah, yeah, Mum, Yes, 50 to 50 for me.

[5 minutes 10 seconds][Agent] : Yeah, Yeah, that's completely fine. Uh, so for \$50,000 to cover, uh, you are looking at a payment of \$89.29 a fortnight and it does come with the same benefits of that free online legal will as well. Is that sounding more, is that suiting sounding more suitable for yourself?

[5 minutes 29 seconds][Customer] : No. Well, it's not it's not the payment I'm worried about, mate. It's it's what she's gonna need.

[5 minutes 35 seconds][Agent] : Yeah, Yeah, that's complete. Yeah.

[5 minutes 35 seconds][Customer] : That's all to to deal with everything at the end. Yeah. Look, I'll let me run through those two.

[5 minutes 43 seconds][Agent] : Yeah.

[5 minutes 44 seconds][Customer] : I'll run them by her. Have you got something you what have you told me in writing? Like you can send me a think you should want to look at something as well.

[5 minutes 52 seconds][Agent] : Yeah, that, that's completely fine. I am happy to send you that, uh, information and everything we've spoken over today. Umm, there are a few important things I need to highlight with yourself.

[5 minutes 53 seconds][Customer] : OK, Yep, Yep.

[6 minutes 2 seconds][Agent] : So yes. So your premium is steps, which means it will increase each year. So as an indication, if you make no changes to the policy, uh, your premium next year will be \$95.54 for the, uh, \$50,000 of cover. OK.

[6 minutes 21 seconds][Customer] : So it goes up. What are you up?

[6 minutes 24 seconds][Agent] : Yes.

[6 minutes 23 seconds][Customer] : There's \$6, you know, \$6.

[6 minutes 25 seconds][Agent] : So that's for the, that's for the \$50,000 of cover up.

[6 minutes 29 seconds][Customer] : So this runs for 12 months first though, not just goes up on the calendar year straight away next year, is that what you're saying?

[6 minutes 36 seconds][Agent] : Yeah.

[6 minutes 48 seconds][Customer] : Right. So 12 months from there. Yeah, that's right. Yeah, that's right. Yeah, Yeah.

[6 minutes 36 seconds][Agent] : So it'll be so when with regards to the actual payment or the 12 months it will start when your first payment comes out so 12 months from then yeah yeah.

[6 minutes 51 seconds][Customer] : Got you.

[6 minutes 52 seconds][Agent] : Umm look, and you can also find information about our premium structure on our website.

[6 minutes 56 seconds][Customer] : Yeah. I did have a little bit of a look there, yeah.

[6 minutes 56 seconds][Agent] : Umm, yeah that's good. Umm look.

[7 minutes 8 seconds][Customer] : Yeah, yeah, knock yourself out.

[7 minutes][Agent] : Umm, One thing that I'd love to go through with you as well is E essentially our health questions to see if you are eligible for the cover to see if you are yeah perfect easy. So umm, so with regards to that umm, I will read this pre underwriting disclosure to yourself.

[7 minutes 18 seconds][Customer] : Yep.

[7 minutes 18 seconds][Agent] : Umm, prior to that I will need to confirm. And a few more details. Just starting off with your home address.

[7 minutes 27 seconds][Customer] : 0875.

[7 minutes 24 seconds][Agent] : What was your post code 0875?

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

[7 minutes 30 seconds][Agent] : And was that Flynn or Lara Pinter?

[7 minutes 33 seconds][Customer] : Flower Pinter, mate. Flower Pinter.

[7 minutes 35 seconds][Agent] : No Pinter. Perfect.

[7 minutes 36 seconds][Customer] : Yep.

[7 minutes 36 seconds][Agent] : And could I just grab your, your, your address line? Albert Dr. And could you just spell Albert for me? Was it Al?

[7 minutes 39 seconds][Customer] : 114 Albrecht Drive, ALB RACHT.

[7 minutes 48 seconds][Agent] : Yeah, drive perfect. And was that the same as your postal address?

[7 minutes 55 seconds][Customer] : Oh yes it is. Yes.

[7 minutes 57 seconds][Agent] : Perfect. OK, so before we do continue, umm, like I mentioned, I'll go through that pre underwriting disclosure, uh, to see if you are approved.

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

[8 minutes 9 seconds][Agent] : Umm so uh the pre underwriting disclosure raise. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes as you cover and other related services. We will share this with your insurer and they share it with other insurance 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 proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate, incomplete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may break your duty and if this happens, your insurer may be entitled to cancel your policy to quantify and we'll make adjustments to the terms and conditions of your policy. Do you understand any greater your duty?

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

[9 minutes 11 seconds][Agent] : Perfect. OK, so the the first question I do have is specific to COVID-19. Have you been hospitalized for COVID-19 in the last six months or have you been

diagnosed with COVID-19 in the last seven days? Perfect. And in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? No, in the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the early conditions? Yep. In the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer, the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy?

[9 minutes 23 seconds][Customer] : No, no, no, no. None of the above.

[10 minutes 1 seconds][Agent] : No Perfect. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future?

[10 minutes 1 seconds][Customer] : No, no, no, no, no. Nope.

[10 minutes 10 seconds][Agent] : No Uh, do you have a liver condition that will require a transplant in the future?

[10 minutes 15 seconds][Customer] : No.

[10 minutes 16 seconds][Agent] : No. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for not a neuron disease or any form of dementia including Alzheimer's disease? No. In the last five years have you attempted suicide or been hospitalized from mental health condition? Alright. Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

[10 minutes 26 seconds][Customer] : No, no, no.

[10 minutes 44 seconds][Agent] : Perfect. OK, So once this loads up OK, so it's a no surprise, uh, congratulation. Your application has been approved. Umm, So what we can do from here? I know you want to speak to your partner regarding the figures, uh, and everything that's, umm, you want to run through with her. Uh, so there are two options. So that would be the first option, so I can send you basic information via e-mail, uh, about everything that we chatted, uh, about it, including the quotes. Umm, although the second option is I can send you all the proper policy documents, So that

would be a hard copy as, as well as a soft copy. Umm, and you can run that through with your partner and it'll uh, disclose all the information that you, that we have spoken about as well as further benefits. Umm, regarding the, the product disclosure, regarding the product disclosure statement as well.

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

[11 minutes 37 seconds][Agent] : Umm, whilst you do read over that you are protected at the same time. Umm, and one of the benefits is you won't have to pay anything. Umm, you, we let you decide when your first debit, uh, would like to take place. Umm, this also gives you a 30 day cooling off. If you decide this isn't, uh, suitable for yourself.

[11 minutes 57 seconds][Customer] : Yeah, it sounds good, I suppose.

[11 minutes 57 seconds][Agent] : How does yeah, how is is the second option something that's viable for yourself? Are you happy to continue with that?

[12 minutes 3 seconds][Customer] : Yeah, well, it's not going to cost me anything initially and it's giving me 30 days to think about it.

[12 minutes 9 seconds][Agent] : Yeah, perfect.

[12 minutes 8 seconds][Customer] : So yeah, just send the contract through and I, you know, we're not obligated to pay anything based on that, aren't you?

[12 minutes 12 seconds][Agent] : Yeah, yeah, yeah. So with regards to that, uh, we let you choose the first direct debit date. So, umm, you can choose, uh, whenever in the future, as long as it's in within, umm, that, that 30 day cooling off.

[12 minutes 29 seconds][Customer] : And if we don't, that just cancels the policy.

[12 minutes 32 seconds][Agent] : No. So what happens then?

[12 minutes 36 seconds][Customer] : Yep.

[12 minutes 33 seconds][Agent] : If it, if it's something that's not for yourself or it's not suitable for you, uh, just give us a call, uh, straight away and then we'll be able to cancel, uh, that one for you.

[12 minutes 42 seconds][Customer] : Well, Yep, no worries, we'll do that.

[12 minutes 41 seconds][Agent] : OK, perfect.

[12 minutes 44 seconds][Customer] : We'll we'll sort that out.

[12 minutes 44 seconds][Agent] : So, yeah, umm, easy. So with regards to that one, umm, what we do now is we enter, uh, your payment details. And just to reconfirm, no direct debits will come out of your account, OK?

[12 minutes 59 seconds][Customer] : No, we're not paying anything. You said. I thought we were going to have me have a look at this and then we go from there. What? What's with the payments already?

[13 minutes 7 seconds][Agent] : Yeah. So there's no payments that will come out of your account. Umm, it's. So what it does is we provide you with that protection starting from today.

[13 minutes 10 seconds][Customer] : Yeah, Yeah.

[13 minutes 15 seconds][Agent] : You choose that first direct debit date.

[13 minutes 16 seconds][Customer] : No, I think listen, to be brutally honest, mate, let's go with option one. I'm in the middle of a million other things right now. And this was, this was just on the back burner, but I, I really need to look at it and talk to her before we make any decisions on anything. But, and I appreciate what you're trying to do, but let's let's run with option one to start with.

[13 minutes 27 seconds][Agent] : Yeah, yeah, yeah, yeah, that's completely fine.

[13 minutes 36 seconds][Customer] : So the week we're comfortable.

[13 minutes 37 seconds][Agent] : Umm, yeah, that's completely fine. Look, uh, what I can do, umm, is I'll set a call back date, umm, let's say some uh, let me just have a look at my calendar here. Umm, does next week around the same time on Wednesday sound.

[13 minutes 38 seconds][Customer] : Yeah, yeah, that'll be fine, mate.

[13 minutes 54 seconds][Agent] : Yeah.

[13 minutes 54 seconds][Customer] : That'll be fine.

[13 minutes 55 seconds][Agent] : Perfect. So I'll send you the basic information that we've chatted about today. Uh, you have a conversation with your wife.

[13 minutes 55 seconds][Customer] : Yep, Yep, Yep, Yep.

[14 minutes 1 seconds][Agent] : So I'll send you both quotes, so \$50,000 to cover as well as the \$100,000 and then, umm, same time next week we'll have the conversation about umm, where we wanna head towards. Yeah, perfect. Easy. Well, appreciate your time today Patrick. Umm, and looking for uh, looking forward to our conversation on, uh, Wednesday next week.

[14 minutes 21 seconds][Customer] : How are you mate? Good on you.

[14 minutes 22 seconds][Agent] : Cheers mate, have a good one.

[14 minutes 23 seconds][Customer] : Thanks buddy. Cheers.

[14 minutes 24 seconds][Agent] : Bye.