

[3 seconds][Agent] : Hi, good, good afternoon. Simon. This is Jake calling from One Choice. How are you today?

[1 seconds][Customer] : Hello, Simon speaking good, thanks.

[11 seconds][Agent] : So much better to hear. So the reason for my call now is because we've received no expression of interest online regarding to the life insurance.

[19 seconds][Customer] : Yes, that's right.

[20 seconds][Agent] : And so yes, so thank you so much for taking that time to put through the enquiry and so I can further assist you. Simon, could you please first confirm your first and last name please?

[20 seconds][Customer] : Yep, Yep.

[34 seconds][Agent] : Thank you. And your date of birth.

[31 seconds][Customer] : So Simon Sparling, 12th of the 9th, 1968.

[40 seconds][Agent] : Awesome. And also confirming that you are a male New Zealand resident currently residing in New Zealand.

[46 seconds][Customer] : Yes, that's right.

[48 seconds][Agent] : Perfect. And just Please note that all our calls are recorded. Any advice I provide is limited to the products we offer in assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances.

[1 minutes 2 seconds][Customer] : Sure.

[1 minutes 2 seconds][Agent] : Alright, so Simon, just so I can have a better understanding of what actually, you know sparked your interest today at looking at this life insurance with us.

[1 minutes 13 seconds][Customer] : Oh, just simply because I've been looking at life insurance for a little while and it's just as a as you basically say, it's just for if something happens to me, for my partner, mainly for my partner to be covered if something happens to me essentially, you know, as far as my, my death or, or yeah, if I had a terminal all this or something like that. Should I have one then? Yeah, my partner's basically supported or covered for for that situation. Hopefully it happens. Yeah, that's that's basically right.

[1 minutes 31 seconds][Agent] : Right, Yeah, of course, Yep. So obviously we hope until very, very later stage that you know that your partner will need this benefit amount.

[1 minutes 48 seconds][Customer] : Yes, Yeah, yes, that's right. Exactly.

[1 minutes 57 seconds][Agent] : But at at this time being, it is mainly for that Peace of Mind in case anything happens to you that your loved ones or have that furnish with. Yep, understand. Well, you are in the right place because our cover is exactly designed to provide that financial protection for your loved ones through a lump sum payment if you were to pass away.

[2 minutes 5 seconds][Customer] : Yes, sure.

[2 minutes 17 seconds][Agent] : Obviously Touchwood, you know, Touchwood, We don't want anything happen to you, Simon, but because we're. Yeah, because we'll also know how life can be very unexpected and that we all, we'll have to go through that some point at our lifetime. But yeah, so it's just we don't know when that'll happen. So when that time does, you know, eventually sadly come, the benefit could be used to help your loved ones lifestyle, such as paying off a mortgage or a loan or any other cost involved in raising a family. So again, basically it's fair to give you that Peace of Mind if something happened, your family would have that financial security.

[2 minutes 32 seconds][Customer] : Yeah, excellent.

[2 minutes 55 seconds][Agent] : And so S yes, Speaking of, you know, bills and expenses, WH what do you think your main expenses will be for to to cover using this money? Like do you have more visions or loans at the time? Yep. Right, right. OK.

[3 minutes 6 seconds][Customer] : And yeah, so, so in, in our case, because we're renting, it would be our rent and it would be, yeah, I have got a, a small high purchase loan that's not, there's a huge amount there being paid off. But it would be, it'd be mainly those two things.

[3 minutes 33 seconds][Agent] : Right.

[3 minutes 29 seconds][Customer] : It would most the prominent thing would be the rent, paying the rent by screen.

[3 minutes 33 seconds][Agent] : Yeah, understood. Yep.

[3 minutes 43 seconds][Customer] : Yes.

[3 minutes 35 seconds][Agent] : So mainly just obviously to survive through with the rent and the other loan, the smaller loan that you have, right, OK.

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

[3 minutes 45 seconds][Agent] : Well, obviously the benefit could could be used for those type of reasons or anything else that she needs at that time. And also just so you know, with this cover, you can nominate up to five beneficiaries to receive this benefit amount.

[4 minutes][Customer] : Oh, OK, Cool.

[4 minutes][Agent] : So obviously you can choose, yeah, you can choose your partner or whoever else you want up to five.

[4 minutes 6 seconds][Customer] : Yep. Great.

[4 minutes 6 seconds][Agent] : And they can also, yeah. And they can also request an advance payout of \$10,000 to help with funeral costs or any other final expenses at the time. OK.

[4 minutes 19 seconds][Customer] : Excellent. Yep.

[4 minutes 19 seconds][Agent] : So it's yeah. So in case you overneed urgently, but there's that advanced payout there for them for that urgency. And there is a terminally ill advanced payout included in the cover as well. And we'd like to, you know, keep it nice and simple for you, Simon. So everything is done over over the phone. So you don't have to fill in any forms. No medical checks or blood tests to complete.

[4 minutes 44 seconds][Customer] : Great.

[4 minutes 44 seconds][Agent] : And so we simply take you through this, you know, health and lifestyle questions as that will determine the final pricing and the terms of the policy. OK.

[4 minutes 53 seconds][Customer] : Sure.

[4 minutes 54 seconds][Agent] : And so to start off with, just have a two questions to ask you. So first one, it says have you had a cigarette in the last 12 months, Yes or no? Beautiful.

[5 minutes 3 seconds][Customer] : No, No.

[5 minutes 5 seconds][Agent] : It's great to hear not only do you save yourself a lot of money, but also good for your health in the long term. So good choice. Good choice there. Awesome, beautiful.

Now the next question is, is your current annual income 50K or OK? Thank you.

[5 minutes 11 seconds][Customer] : The truth is yes.

[5 minutes 25 seconds][Agent] : OK. So just keep in mind that you can choose cover anywhere between the minimum of \$100,000 up to the maximum of \$750,000. And in between it goes up by 50,000 increments, 100 hundred and 5200 all the way up to 750,000. And So what amount would you like to look at first for yourself, correct.

[5 minutes 36 seconds][Customer] : OK, I, I did, I think when I initially made an enquire I said 150,000, but I, I'll just, I, I'll pop it up a bit to 200,000 and you know, I can just see obviously at the end of your questions where, what that comes out to my premium and stuff so.

[6 minutes 9 seconds][Agent] : MMM yeah.

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

[6 minutes 9 seconds][Agent] : And sure, we can, you know, always tweak it around until you find that right cover for yourself, right, So that we can see, see what suits your need.

[6 minutes 14 seconds][Customer] : So it's yes, two Hu 200,000 then yeah.

[6 minutes 19 seconds][Agent] : OK, not a problem. Have a line. OK, So if you're looking at 200,000 of benefit amount for life cover, so it's just a little slow. So you're looking at the premium and a indicative payment of \$57.61 per fortnight.

[6 minutes 48 seconds][Customer] : OK, yeah, per fortnight. So. Oh yeah, per fortnight. Yeah, that would be fine.

[6 minutes 46 seconds][Agent] : How does that accept Yep, Fort fortnight, OK, beautiful.

[7 minutes 2 seconds][Customer] : Sure.

[6 minutes 54 seconds][Agent] : And so now what we do now is go through the health and livestock questions as that will determine the final pricing in the terms of the policy. So based on the outcome of your application. So let's have a let's go through that together now.

[7 minutes 10 seconds][Customer] : OK.

[7 minutes 10 seconds][Agent] : And so I do need to read you this pre underwriting disclosure which before going to the questions. So it says please be aware all calls are recorded for quality and

monitoring purposes. We collect your personal information to provide insurance costs, issue cover and other related services. We will share this with your insurer, who may share with other service providers for the purpose of administering your policy or have been claimed. Our privacy policy tells you more, including how to access and correct your information and 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 our decision to ensure you and know 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 fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline claim. Sorry, decline a claim imposing conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you son. Awesome and sorry. Just bear with me with my voicemail.

[8 minutes 36 seconds][Customer] : Yes, yes, it's alright. No problem. It's fine.

[8 minutes 42 seconds][Agent] : I am a little sick as you can tell, but I'll try if if you if you can't hear or understand anything, just let me know.

[8 minutes 50 seconds][Customer] : Sure, no worries.

[8 minutes 51 seconds][Agent] : And so awesome. So the first section of the application is about the resident. So it says are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

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

[9 minutes 9 seconds][Agent] : Awesome. Now the next section is to do with a pre qualifying medical history. So again, just to clear yes or no for each of the following and if there's more questions, I'll let you know as well. And so 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? Lyme disorder excluding asthma, sleep apnea or pneumonia, cancer or leukaemia excluding skin cancer, kidney disorder, hepatitis or

any disorder of the liver.

[9 minutes 43 seconds][Customer] : No, no, no, no, no.

[10 minutes 8 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Awesome. Now the next section is in relation to a height and weight, so please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges.

[10 minutes 16 seconds][Customer] : No, no, 170 centimeters.

[10 minutes 52 seconds][Agent] : So it says, what is your exact height, 400? Yep, that's all right. 170 centimeters. OK, cool. And you're confident with that 176 C OK, perfect. And what is your exact weight? 18 KGS. Awesome. Now next one it says. Following to that, have you experienced any unexplained weight loss of more than 5 KG in the last 12 months? Awesome. OK so I'll forward to the next section That's to do with the occupation. Might not relate to you but we'll just have to ask everyone.

[10 minutes 59 seconds][Customer] : So it'll be 1.7 meters, yes, 80 KGS no, sure, no problem.

[11 minutes 37 seconds][Agent] : This so beautiful. So does your work require you to go underground? Work at heights above 20 meters, dive to get below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore. Yes, luckily no, that's good. OK, now next one says to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Now do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months?

[11 minutes 59 seconds][Customer] : Luckily, no, no, no.

[12 minutes 33 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Cool. So now the

next section is to do with the medical history. So again, yes or no for each of them. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabetes? Raised blood sugar, impaired glucose tolerance or impaired glu? Sorry, impaired glucose. Sorry say that again. Diabetes raised blood sugar, impaired glucose tolerance or impaired fast and glucose.

[12 minutes 44 seconds][Customer] : No, yes to that one. I'm a diabetic.

[13 minutes 27 seconds][Agent] : OK, thank you. So type 1 diabetic, so it says following to that type one or type 2 diabetes.

[13 minutes 25 seconds][Customer] : Type 1, sure.

[13 minutes 34 seconds][Agent] : So that'll be a yes.

[13 minutes 35 seconds][Customer] : Yep.

[13 minutes 35 seconds][Agent] : Cool. And is it type 1? So that'll be yes.

[13 minutes 38 seconds][Customer] : Type 1, yes.

[13 minutes 40 seconds][Agent] : Yep, thank you. Awesome. Now let's have a look, OK, now I can see there is a result outcome coming out. Just give me a SEC bring that up. OK. Now first of all, thank you for going through those questions with me, Simon. So I do have to congratulate you that your application has been approved subject to the following terms and conditions.

[14 minutes 1 seconds][Customer] : Yep, sure.

[14 minutes 9 seconds][Agent] : So there has been a bit, bit of a change, but still you know you are eligible to be approved for this cover. So we are able to offer you a benefit amount of \$50,000 up to \$100,000 with a policy term of tools, the years. And so you can choose anywhere between 50,075 thousand or 200,000. And So what amounts would you like to look at in this case?

[14 minutes 14 seconds][Customer] : OK, 100,000. Thanks.

[14 minutes 39 seconds][Agent] : OK, let's have a look. It's a little slow, so let's have a wait.

[14 minutes 47 seconds][Customer] : That's alright.

[14 minutes 46 seconds][Agent] : What's going on? OK, cool. Thank you. And so for 100,000 of benefit amounts for life cover, you're looking at the final pricing is \$99.53 per fortnight. How does

that sound?

[15 minutes 6 seconds][Customer] : OK, that's right. So that would be, I'm just calculating my head. They're about \$49 a week. I'm seeing I just, I just.

[15 minutes 15 seconds][Agent] : Oh, you're looking at a Week 1.

[15 minutes 17 seconds][Customer] : Yes, yeah, yes. I'd be looking at probably weekly.

[15 minutes 20 seconds][Agent] : OK, so that will be \$49.00 and 765 cents a week, so just under \$50 a week.

[15 minutes 27 seconds][Customer] : Yep, that would be OK. That's fine.

[15 minutes 28 seconds][Agent] : Yeah, that'll be OK, beautiful.

[15 minutes 30 seconds][Customer] : Yep.

[15 minutes 31 seconds][Agent] : And so just letting you know with this cover, what you will be covered for is for the 1st 12 months you will be covered for accidental death only and then after 12 months you will be covered for death due to any cause.

[15 minutes 48 seconds][Customer] : Yep, Yep.

[15 minutes 49 seconds][Agent] : However, suicide is not covered in the 1st 13 months of the policy and just so you know, there is a terminally ill advanced payment included in the cover. So after holding your policy for 12 months, if you were diagnosed with 12 months or at least to live by a medical practitioner. So while you're still living, we will pay the full benefit amount to you during that time. You know to help with the medical costs or anything you need at that time to ensure you receive that best care possible.

[15 minutes 54 seconds][Customer] : OK, OK, all good.

[16 minutes 23 seconds][Agent] : Awesome.

[16 minutes 31 seconds][Customer] : Excellent.

[16 minutes 24 seconds][Agent] : And your beneficiaries will still be able to request a funeral advance payout of 10,000 bucks, OK, Just so you know beautiful.

[16 minutes 33 seconds][Customer] : Cool.

[16 minutes 33 seconds][Agent] : And just a note to let you know that please be aware that your

premium is stepped, which means it will generally increase each year. And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium.

[16 minutes 58 seconds][Customer] : Sure.

[16 minutes 55 seconds][Agent] : And you can obviously you can opt out of this indexation each year.

[17 minutes][Customer] : Yep.

[16 minutes 59 seconds][Agent] : So you have a choice there.

[17 minutes 2 seconds][Customer] : All good.

[17 minutes 2 seconds][Agent] : OK, awesome.

[17 minutes 8 seconds][Customer] : Yep. Yes, Yep.

[17 minutes 3 seconds][Agent] : So how does this all sound to you So, so far with the pricing and you know, is it affordable with the benefit amount for 100,000, a life cover for \$99.53 per fortnight.

[17 minutes 16 seconds][Customer] : That's that's fine.

[17 minutes 18 seconds][Agent] : OK, perfect. So what we'll do now next is, you know, we'll get you immediately covered over the phone Simon, so that we can, you know, also send out the policy documentation that's tailored to you so that you can review this at your own time. And this policy gives you a 30 day cooling off. So you know, if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made. Alright.

[17 minutes 30 seconds][Customer] : Sure, OK, sure.

[17 minutes 50 seconds][Agent] : And So what we do next is we'll ask what's your preferred payment method. So there is two options, one is the direct debit or the debit card, sorry, one is the direct debit and the other one is debit card or credit card. And you're not required to make a payment today. You get to choose when the most suitable first collection date should be. And so when is most suitable for you?

[18 minutes 14 seconds][Customer] : So our personal payment will probably be direct debits. As far

as way of payment, Yep, I would say what are we today?

[18 minutes 26 seconds][Agent] : Yep, Yep, sure, no problem. So on Monday as well?

[18 minutes 25 seconds][Customer] : SH Monday, today, so maybe in the next in a fortnight from now is that Yep, Yep, actually, actually Wednesday would be quite good.

[18 minutes 38 seconds][Agent] : Or is it a preferred day when?

[18 minutes 47 seconds][Customer] : Midweek if it's possible.

[18 minutes 49 seconds][Agent] : Yeah, sure. So Wednesday, if it's fortnightly, you're looking at on the 8th of January.

[18 minutes 50 seconds][Customer] : Yep, Yep.

[18 minutes 54 seconds][Agent] : How does that sound?

[18 minutes 56 seconds][Customer] : Excellent. Perfect. Excellent.

[18 minutes 56 seconds][Agent] : OK, so every every Wednesday, sorry, every fortnightly on Wednesday sounds good on January 8th?

[19 minutes 4 seconds][Customer] : Can it, can it be just, it doesn't matter if it can, but can it be a weekly? So can it is, can it be a weekly payment or does does it have to be fortnightly or?

[19 minutes 14 seconds][Agent] : Right, right. Understand. So like we can break down under to to help you with the cost of understanding in a weekly way, but with the payment frequency, there's only the options of fortnightly, monthly or annual.

[19 minutes 28 seconds][Customer] : Oh, OK, OK. Yeah, that, that's cool.

[19 minutes 27 seconds][Agent] : So out of those options, yeah, which would you prefer?

[19 minutes 30 seconds][Customer] : That's all good. Fortnightly. Yeah. Yeah, that's all good.

[19 minutes 32 seconds][Agent] : OK, not a problem. So, so it'll be every fortnight on Wednesday and then starting on the 8th of January.

[19 minutes 40 seconds][Customer] : Perfect.

[19 minutes 38 seconds][Agent] : Cool, perfect, awesome. Wow, we're so fast already entering to January and next year.

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

[19 minutes 45 seconds][Agent] : It's it's unbelievably how fast I know. And OK, awesome.

[19 minutes 46 seconds][Customer] : Not too far away, sure.

[19 minutes 51 seconds][Agent] : So now what I'll do is also grab your address so we can send a policy documentation to you. And if you could tell me what the post code start off with would be great. 63 OK. And that's under which suburb? Highland Bay. OK, cool, awesome. And the four address please. Yep.

[20 minutes 1 seconds][Customer] : The post code will be 602 three and it's Island Bay in Wellington so it'd be 11 or Eunice 11 if you like 36. D Street D EE Yeah. DDD for Donald. D EE Yeah.

[20 minutes 22 seconds][Agent] : 30 D EE OK Yep.

[20 minutes 33 seconds][Customer] : St. Yeah.

[20 minutes 32 seconds][Agent] : OK, so flat or street?

[20 minutes 35 seconds][Customer] : So so that's like a townhouse, but the unit will live on 3060 St. Island Bay.

[20 minutes 41 seconds][Agent] : Awesome. Beautiful. And TH this is the same as your postal address.

[20 minutes 45 seconds][Customer] : That's that's correct. Yep.

[20 minutes 45 seconds][Agent] : OK, Perfect. Awesome. Now as you said, you would like to choose direct debit and just let me know if you need to, you know, find your account number through your, you know, bank statement or app, whatever. I can wait for you and we'll pop that down for you so that we can get that started on that date on the 1st of, sorry, 8th of January.

[21 minutes 8 seconds][Customer] : Sure, I could do that now if you just give me two minutes.

[21 minutes 12 seconds][Agent] : Yeah, that works.

[21 minutes 13 seconds][Customer] : Yep. OK, I I won't be long. I'll just go and find it.

[21 minutes 16 seconds][Agent] : No rush. That's OK.

[22 minutes 15 seconds][Customer] : Right, OK.

[22 minutes 18 seconds][Agent] : Yep, Yep, Yep, Yep, Yep. Awesome. And I'll just read it back to you. So it's right. So thank you. And so the account number is 010231500.

[22 minutes 15 seconds][Customer] : My account number is so it's ANZ 01 0235 0076210 83 yeah I was going to save it Yep sure, sorry no, no stop you there.

[22 minutes 55 seconds][Agent] : I'm sorry, Sorry. My bad.

[22 minutes 57 seconds][Customer] : I just put an extra 1 under here.

[22 minutes 59 seconds][Agent] : Yeah, Yeah.

[22 minutes 59 seconds][Customer] : I'll.

[22 minutes 59 seconds][Agent] : So zero. Yeah, I, I think I read the wrong thing. So 0235, it does show that. I just saw it as a one for some reason. Yeah, my bad. I'll say that again, actually. So 010235 0076210 and the suffix is 8/3.

[23 minutes 21 seconds][Customer] : That's correct. That's all correct. Yep.

[23 minutes 22 seconds][Agent] : OK, awesome. Thank you. And who is the account name?

[23 minutes 28 seconds][Customer] : Simon K Starling. Yep. That's right. Yes.

[23 minutes 26 seconds][Agent] : I'm under Simon and then K for initial let's say for ke Kevin say her name Starling. OK, awesome. And so following to this account number that you provided, I do have to ask the following direct debit authority for this account.

[23 minutes 49 seconds][Customer] : Sure.

[23 minutes 49 seconds][Agent] : And so it says I do you have authority to operate this bank account alone? Thank you.

[23 minutes 57 seconds][Customer] : Yes.

[23 minutes 59 seconds][Agent] : Do you need to jointly authorize debit?

[24 minutes 3 seconds][Customer] : Sorry. Could you repeat it?

[24 minutes 4 seconds][Agent] : So do you need to jointly authorize debits as in do? Thank you. Have you cancelled a direct debit authority for one choice with Pinnacle Life as an initiator in the last nine months on the account you're providing?

[24 minutes 8 seconds][Customer] : No, no, no, no.

[24 minutes 24 seconds][Agent] : And lastly, are you happy to set up a direct debit authority without signing a form? Awesome. And in order to proceed from here, I do need to read the following

declaration and I will need your confirmation at the end. And so it says you agree. This Authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice to direct debit this account in accordance with these terms position? Yes, awesome, thank you. Now just confirming the last detail of your e-mail address, the best one to also send a copy of the policy documentation.

[24 minutes 30 seconds][Customer] : Yes, yes, Yep, that's the one.

[25 minutes 17 seconds][Agent] : Is it the one you put down for simonswithans_1968@hotmail.com OK? PERFECT. OK, great.

[25 minutes 37 seconds][Customer] : Sure.

[25 minutes 29 seconds][Agent] : Now Simon, what I'll do is read you the final declaration, which is a bit of a lengthy one, but obviously we need to umm, understanding and I'll try my best to be as smooth and clear as possible. OK, so starting with thank you Simon spalling it is important you understand the following information. I won't ask for your agreement to these terms. Hi, sorry, I will ask for your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. One Choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and abage this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about the One Choice Life insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurance products or services. Sorry, there's just something popping up. Oh yeah, sorry, sorry. Consider any other insurance products or services. We have verified that you understand that cover and that you consider that the premiums are affordable. We will send you a copy of our Financial advice disclosure statement which seek 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, No. Awesome. And your answer to the application questions and any related documents form the basis of your contract of insurance and technical 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 our questions in accordance with your duty of disclosure, Yes or no?

[27 minutes 30 seconds][Customer] : Yes, yes.

[27 minutes 58 seconds][Agent] : Thank you. And we may for we may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services by going to this declaration. You can't seem to be contacted by us in relation to other products and services. You can't opt out of this at any time by contacting us. The Secret Cover pays a lump sum benefit amount of the following. Simon Sparling 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. A death benefit is paid only in the event of accidental death. Your cover ends on January 7th, 2004. Sorry, said that again. The cover is on January 7th, 2045, 12:00 AM. Your premium for the first year of cover is \$99.53 per fortnight. Your premium is skipped, which means it will be calculated at each policy anniversary and will generally increase each year. The sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AD plus Financial strength good and Triple B minus Sure credit rating with an outlook of 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 you sorry documents to ensure the product meets your needs. You have a 30 day cooling off. Through which you may cancel the policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Do you understand and agree with the declaration? Yes, 1

moment. Thank you. Thank you, Simon. And lastly, would you like any other information now or would you like me to read any part of the policy document to you?

[30 minutes 21 seconds][Customer] : Yes, yes, no. I think that's all. All pretty C clear and good at the moment.

[30 minutes 36 seconds][Agent] : Awesome. So I set this decoration on behalf of you now, Simon, and thank you so much for choosing one choice with us and welcome to the film. So you know what that's one thing ticked off. You don't have to worry about your, you know, getting getting yourself already covered now. Beautiful.

[30 minutes 49 seconds][Customer] : Excellent, excellent. Very good.

[30 minutes 53 seconds][Agent] : And just just so you know, you're no problem. You're very welcome. And just so you know, with this cover with us at the policy documentation that'll be sent to you, there will be the beneficiary form including in that. And so you can send it to us either by posting it or if you wanna e-mail us back or even easier, just give us a call and we'll be able to help you add those beneficiaries on.

[31 minutes 17 seconds][Customer] : Excellent. Sounds great.

[31 minutes 16 seconds][Agent] : Sounds good not a problem no worries. Well is there anything else I can help with you before you go Simon?

[31 minutes 25 seconds][Customer] : No, that's been great. Thank you very much. And yeah, all all good.

[31 minutes 30 seconds][Agent] : Not a problem. Well, it's been a pleasure talking to you Simon and if you just so you know if you need any assistance, we do have our number on the policy documentation as well and we have a care team, support team and a claims team. So it'll be you know they'll be ongoing support. It's not like you know, after setting up this policy we're gone or anything.

[31 minutes 48 seconds][Customer] : Sure.

[31 minutes 48 seconds][Agent] : So you know you do have the support here. Beautiful.

[31 minutes 51 seconds][Customer] : Wonderful.

[31 minutes 51 seconds][Agent] : Well, I hope, I hope you have a great rest of your day and also, you know, enjoy the holiday, have a great Christmas and New Year and yeah, and take good of yourself as well.

[31 minutes 59 seconds][Customer] : Yes, Excellent. Thank you very much. And you have a great Christmas Day.

[32 minutes 5 seconds][Agent] : No problem. Cheers. Have a good one.

[32 minutes 8 seconds][Customer] : Thanks so much.

[32 minutes 9 seconds][Agent] : Thanks.

[32 minutes 9 seconds][Customer] : OK, bye.

[32 minutes 11 seconds][Agent] : Bye. Bye.