

[2 seconds][Agent] : Welcome to One Choice Insurance. You're speaking with Jackie. How can I help you?

[7 seconds][Customer] : Yes, hi dear. Uh, I'm just trying to, umm, I, I'm a little bit confused of uh, umm, is the life insurance different from funeral insurance?

[23 seconds][Agent] : Yeah. So life insurance and skin insurance are two separate policies.

[28 seconds][Customer] : OK.

[29 seconds][Agent] : Yeah.

[29 seconds][Customer] : OK.

[43 seconds][Agent] : OK, so sorry, I'll just let you know. Please note all our 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.

[32 seconds][Customer] : I mean, if I bought a life insurance and I I died, so that's mean I'm entitled to both of them, OK.

[55 seconds][Agent] : Would you not consider your personal circumstances? So sorry, what did you mean by you're entitled for, for for both of them? Did you mean that our other fee insurance and also the life insurance, both death benefits? So if you were to pass away, we will pay this money to your loved ones.

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

[1 minutes 13 seconds][Agent] : Yeah. So they're, they're both death benefits. So how the life insurance works is we will pay this money to your loved ones if you were to pass away. Also with the funeral insurance is if you were to pass away as well. So we'll pay this money to your loved ones if you were to pass away. Yeah.

[1 minutes 18 seconds][Customer] : MMM, MMM, MMM.

[1 minutes 30 seconds][Agent] : So or any of these products. Sorry.

[1 minutes 34 seconds][Customer] : I'm sorry, sorry, interrupting.

[1 minutes 36 seconds][Agent] : That's again.

[1 minutes 36 seconds][Customer] : I'm trying to, to fill up the, you know, the online, uh, thing, but

uh, I think I'm stuck on something.

[1 minutes 44 seconds][Agent] : OK, OK, what question were you stuck on? I'm happy to help you.

[1 minutes 47 seconds][Customer] : MMM uh, it's asking for my e-mail, but I put my e-mail down.

[1 minutes 56 seconds][Agent] : OK.

[1 minutes 56 seconds][Customer] : It says it's uh, and I enter umm, to enter a valid e-mail address.

And so I don't know umm, this is my, my e-mail.

[2 minutes 8 seconds][Agent] : Oh, OK. So Di, did you, did you maybe perhaps put the wrong e-mail in?

[2 minutes 8 seconds][Customer] : I put it down, but it's still, yeah, that's what I'm saying. That's my, that's my e-mail.

[2 minutes 18 seconds][Agent] : Oh, OK, Le, let me have a quick look. That's OK. Let me have a quick look to see what was your e-mail address? oksoitslalinilatu01@gmail.com.

[2 minutes 19 seconds][Customer] : I put it down, but it's still on red leilinilelinilatu01@gmail.com
Yes, yes.

[2 minutes 44 seconds][Agent] : That's OK, no worries. So in terms of that, you don't have to put that online inquiry with us. I'm more than happy to, to help you over the phone because we do, we, we do do everything over the phone for all of our customers. So just to begin with, I do just need to grab some details. What was your first name?

[2 minutes 51 seconds][Customer] : OK, yes. My name is Lelini.

[3 minutes 3 seconds][Agent] : Lalini. Perfect.

[3 minutes 4 seconds][Customer] : LELINI.

[3 minutes 7 seconds][Agent] : Yeah. And what was your surname?

[3 minutes 6 seconds][Customer] : The surname? Yeah, the surname is Latu.

[3 minutes 12 seconds][Agent] : Perfect. Perfect. And Lalini, What was your date of birth? Perfect.

So I do have E the 25th of November 1965, is that correct? Perfect. Thank you so much for that.

And then so can I please confirm that you're a female New Zealand resident currently residing in New Zealand?

[3 minutes 11 seconds][Customer] : LATU, 25 of November 1965 Yes, yes, I'm a female.

[3 minutes 42 seconds][Agent] : That's OK, no worries.

[3 minutes 38 seconds][Customer] : I'm a permanent yeah, New Zealand resident, yeah.

[3 minutes 42 seconds][Agent] : I thank you so much for confirming that you're a female. So can I confirm that you're a New Zealand resident, currently reside in New Zealand, yes or no?

[3 minutes 52 seconds][Customer] : Yes, yes, I am.

[3 minutes 53 seconds][Agent] : Perfect. Thank you so much for that. So was there more than life insurance or the funeral insurance you're looking towards for yourself?

[4 minutes 2 seconds][Customer] : Life insurance, please.

[4 minutes 4 seconds][Agent] : Life insurance, of course. I'm more than happy to help you there. So if you don't mind me asking, Lalini, do you know who you want to leave this money behind to?

[4 minutes 16 seconds][Customer] : Can you repeat your question now?

[4 minutes 18 seconds][Agent] : Yep. So do you know who you want to leave this money behind to?

[4 minutes 22 seconds][Customer] : Oh yes, I do.

[4 minutes 24 seconds][Agent] : And who was that specifically? For your children, yeah. So was this to cover like a mortgage or is it just a bit of financial security for them?

[4 minutes 30 seconds][Customer] : That's for my children, a financial benefit for them.

[4 minutes 43 seconds][Agent] : Yeah. So that's exactly what our life insurance is designed to deal. And you need is to provide the financial protection for your loved ones, such as your children through lump sum payment if you were to pass away. So this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans and any other cost involved in raising a family. Basically, Lalini, it's there to give you that Peace of Mind. If something happened to yourself, your family would have that financial security. So Lalini, you can nominate up to five beneficiaries to receive this benefit amount and they can also request an advance payout of \$10,000 to help with funeral costs. So there are funeral aspects including the life insurance. So there there is a terminal or advance payout included in the cover also. So Lalini, we'd like to keep it nice and simple for you because we do everything over the phone for all of our customers. There are no forms to fill in

medical checks or blood tests to complete.

[5 minutes 59 seconds][Customer] : None.

[5 minutes 51 seconds][Agent] : We just simply take you through health and lifestyle questions, which I'll personally take you through myself as this will determine the pricing in terms of the policy. So let me let's go through a quote together. We do want to find a level cover that definitely suits your needs and also fit into the budget. So let me just to begin with, have you had a cigarette in the last 12 months?

[6 minutes 15 seconds][Customer] : No, I don't. Never.

[6 minutes 16 seconds][Agent] : No, I'm really cagy bench like because I don't like as well. Yeah. So keep in mind Leilini, you can choose cover between \$100,000 and all the way up to \$750,000. What amount would you like me to quote you want for Leilini? So how much you want to leave behind to your children?

[6 minutes 39 seconds][Customer] : Is the sorry I'm just is the amount I will choose depends on what I received 50.

[7 minutes 1 seconds][Agent] : 50, So the minimum is 100,000. So what, you want me to start off at 100,000? Perfect. So yeah.

[7 minutes 8 seconds][Customer] : Yes, I mean, I mean, sorry. So the whole the whole thing is only 10.

[7 minutes 22 seconds][Agent] : No, no, no, no. The minimum is 100,100 thousand. Yeah, yeah.

[7 minutes 27 seconds][Customer] : Oh, oh, OK, OK.

[7 minutes 30 seconds][Agent] : Did you want me to start with 100,000 first?

[7 minutes 33 seconds][Customer] : Yes, please.

[7 minutes 35 seconds][Agent] : Perfect. So for \$100,000 of life cover, you're looking in ticketed payment of \$36.97 a fortnight. So that's roughly around \$18.49 a week. How does that one sound for yourself?

[7 minutes 55 seconds][Customer] : That's amazing.

[7 minutes 52 seconds][Agent] : The Lilini I think no worries, not a problem. So Le Leilani, the next

step is go is to go through the health and lifestyle questions as this would determine the pricing in terms of the policy. But before I do go through the health and lifestyle questions with you Leilani, I just need to read out a pre underlying disclosure and it says.

[8 minutes 18 seconds][Customer] : It's.

[8 minutes 18 seconds][Agent] : Please be aware all calls recorded for quality and monitoring purposes. We collected personal information to provide insurance quotes, issue cover and other related services. We will share this with insurer and may share with other service providers for the purpose of administering the policy or handed in claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. I also need to inform you that you duty's disclosure before you enter into a life insurance contract. You have a legal duty to provide us any information you know or could recently be expected to know, which may affect our decision to ensure you enter what terms you do not need to tell us things already know or she knows insurer or which reduces the risk.

[9 minutes 10 seconds][Customer] : None.

[9 minutes 10 seconds][Agent] : We insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose your conditions in your policy or avoid your policy entirely. Do you understand this yes or no?

[9 minutes 30 seconds][Customer] : Yes.

[9 minutes 31 seconds][Agent] : Perfect. Thank you so much for that, Lily. So for this health and lifestyle question, I just need a yes or no only for the application. OK, so it's just a yes or no only for the application. Are you a citizen or permanent resident of New Zealand or citizen of Australia currently residing in New Zealand? Yes or no?

[9 minutes 54 seconds][Customer] : Yes.

[9 minutes 55 seconds][Agent] : Perfect. Have you ever had symptoms of being diagnosed with or treated for, or interested 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. Lung

disorder excluding asthma, sleep apnea or pneumonia. Yes or no Cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver.

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

[10 minutes 40 seconds][Agent] : Anxiety.

[10 minutes 41 seconds][Customer] : You're lucky.

[10 minutes 42 seconds][Agent] : Sorry, did you say lucky?

[10 minutes 49 seconds][Customer] : Yeah, I'm still lucky.

[10 minutes 47 seconds][Agent] : Is it That's good to hear. No worries and anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yes or no?

[11 minutes 1 seconds][Customer] : No.

[11 minutes 2 seconds][Agent] : Have you been diagnosed with or current? Sorry, have you been diagnosed with or currently undergoing testing for or has been or has the doctor advise you to be tested for? Sorry or currently undergoing testing for, or has a doctor advise you to be tested for memory neuron disease or any form of dementia including Alzheimer's disease? Yes or no? The next section is in relation to your height and weight. Please be aware that I'm 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. So in centimeters or feet? In inches. Melanie, what? What is your exact height? So how tall are you?

[11 minutes 25 seconds][Customer] : No 5 feet.

[11 minutes 55 seconds][Agent] : 5-6 So I do have here is 5 feet in six inches and in kilograms. Pounds or stones? What is your exact weight?

[12 minutes 7 seconds][Customer] : I'm on 104 kilo.

[12 minutes 11 seconds][Agent] : One 104 kilograms. Perfect. So I have your exact height as 5 feet in six inches. Yep. And your exact weight was 104 kilograms. Perfect. And the next question asked, have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Yes or no?

[12 minutes 14 seconds][Customer] : Yes, yes, yes, yes.

[12 minutes 38 seconds][Agent] : So this is the like you don't know why you lost the weight. Oh, OK. I'm so sorry to hear that.

[12 minutes 45 seconds][Customer] : To be honest, I lost my husband for the last five months and that's when I, I realized that, uh, normally my weight is umm, 92 up to 95. And then I lost up to 85 last week. I went to the clinic. I feel like I'm, I'm too heavy and I was right in my feeling that my weight is going up to 104. That's the first ever time for me to umm, get that weight.

[13 minutes 5 seconds][Agent] : OK, so oh, OK, no, so this this bit. Oh.

[13 minutes 31 seconds][Customer] : But but I still fit my clothes and things, but I don't know where the weight comes from. I I, I'm, I'm, I don't know where the weight come from. Umm, my children said that I put more weight when they look at me, but for me personally, I, my clothes still still not tight or it's a little bit tight, but not that bad.

[13 minutes 57 seconds][Agent] : Oh, that's really nice to hear. So, so Lilly, this was asking you, you lost not not gain weight, but you lost weight. So you don't know why you lost the weight.

[14 minutes 8 seconds][Customer] : MMM, yes.

[14 minutes 10 seconds][Agent] : So.

[14 minutes 8 seconds][Customer] : I don't umm, I went to see the doctor and.

[14 minutes 12 seconds][Agent] : So are you asking about gaining weight or or losing weight?

[14 minutes 22 seconds][Customer] : Yeah.

[14 minutes 16 seconds][Agent] : So gaining weight means it goes up and losing weight it means goes down South weight loss is going down. No, no. This question is asking you losing weight, not gaining weight. This question is asking you weight loss. So losing weight. Yeah.

[14 minutes 23 seconds][Customer] : Caning losing weight, losing weight. Yeah.

[14 minutes 33 seconds][Agent] : Yeah. So this one's asking you, have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? So, So what, what this question?

[14 minutes 36 seconds][Customer] : Yeah, Yes, I do experience losing weight.

[14 minutes 48 seconds][Agent] : So you, you've experienced weight loss before.

[14 minutes 53 seconds][Customer] : Yes, I do.

[14 minutes 54 seconds][Agent] : OK, so, so do you know why you lost the weight? Did you like, did you stop eating? Did you exercise? Do you know why you lost the weight?

[15 minutes 3 seconds][Customer] : I do exercise.

[15 minutes 5 seconds][Agent] : OK, so is that the reason why you had the weight loss?

[15 minutes 11 seconds][Customer] : Yes, I do. I am not really exercise. I have lots of housework. I care for my mum. Yeah, housewife. Lots of work.

[15 minutes 22 seconds][Agent] : Yes, but that's OK. So this one's just asking you, you don't know why you lost weight. So have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Was that a yes or no? So, so I, I'm, I just wanted to clarify letting you. So this question is asking you, you don't know why. So you know the reason why you lost weight is because you did housework. Is that correct? OK, so this question I was asking you, you don't know why you lost the weight. Yes, please.

[15 minutes 30 seconds][Customer] : Oh yes, yes, I understand. I under.

[15 minutes 59 seconds][Agent] : Yep. OK. So I just want to clarify once again. So have you experienced any unexplained? So you don't know why unexplained weight loss of more than 7 kilograms in the last 12 months? No. Perfect. Thank you so much for them. Then let me so the next question I'll ask. Does your work require you to go underground worker heights above 20 meters, dive to deploy 40 meters, use explosives or travel to areas experiencing war also for unrest or work offshore? Yes or no?

[16 minutes 15 seconds][Customer] : No, sorry, love. I, I, I I'm not clear with the question please.

[16 minutes 47 seconds][Agent] : Yeah, I can read it again for you. Does your work require you to go underground? Work a height above 20 meters? Dive. Did explode 40 meters? Use explosives or travel to areas experiencing war or civil unrest? Or work offshore? Yes or no? Perfect to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand? Are you booked or be booking travel within the next 12 months? Do you have existing life insurance policies

with other life insurance companies with the combined total sum insured of more than \$5 million?

Perfect. The next question asked. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following Diabetes, race, blood sugar, impaired glucose tolerance or impaired fast and glucose? Yes or no? Chest pain, high cholesterol or high blood pressure? Tumour, mole or cysts including skin cancer, sunspots or Melanoma?

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

[18 minutes 17 seconds][Agent] : Have you ever had an abnormal pap or cervical smear?

[18 minutes 25 seconds][Customer] : Yes.

[18 minutes 26 seconds][Agent] : Yep, no worries. I'll put it. This was just I just want to clarify this question asked abnormal. So have you ever had an abnormal pap or cervical smear? No, perfect.

[18 minutes 35 seconds][Customer] : No, no, sorry.

[18 minutes 37 seconds][Agent] : No, that's OK, that's not a problem. Li, Lily And the next question asked. Thorough condition or neurological symptoms such as dizziness or fainting. Disorders the stomach, bowel, gallbladder or pancreas.

[18 minutes 48 seconds][Customer] : No, no.

[18 minutes 56 seconds][Agent] : Epilepsy, multiple sclerosis, muscle efficiency, Parkinson's disease or paralysis. Any illegal drug use, obesity, prescription medication or received medical advice or counselling for alcohol consumption, Bladder or urinary tract disorder, blood disorder, disease, sleep apnea or asthma, excluding childhood asthma.

[19 minutes 3 seconds][Customer] : No, no, no, no, no.

[19 minutes 28 seconds][Agent] : Perfect. The next question asked other than what you really told me about. In the past three years, have you sought medical advice or treatment by medical practitioner or specialists? Or are you awaiting results for any medical tests or investigations such as? They're not limited to any surgeries, X-rays, scans, blood tests or biopsy. No, Patsy. Now let me, you did mention to me, did you go to the doctors to wait to measure your weight? Was it or did you just where did you go to measure your weight before? You did mention to me, where did you go to weigh yourself to get your weight?

[19 minutes 53 seconds][Customer] : No, Oh, I I went the before before last two months.

[20 minutes 19 seconds][Agent] : That's a case of where, where did you go? Did you go to the doctors? Did you go to the pharmacist? Where did you go to weigh yourself?

[20 minutes 23 seconds][Customer] : Oh, I was at the hospital with my mum and then I weighed myself.

[20 minutes 29 seconds][Agent] : Oh, so you're at the hospital then?

[20 minutes 32 seconds][Customer] : Yeah, yes. Yes. Yes. Yes.

[20 minutes 32 seconds][Agent] : Oh because because you're at the hospital for your mum and you just weighed yourself while you're there, Isn't That's OK, no worries, not a problem then. And this next question asked, other than what you already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[20 minutes 53 seconds][Customer] : No.

[20 minutes 54 seconds][Agent] : Perfect. The next question asked, to the best of your knowledge, have any immediate family living or deceased, ever been diagnosed with polysilic kidney disease, Huntington's disease, or familial adamitis polyposis? To the best of your knowledge, have any immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Perfect. Other than one of the events Gift certificate vouchers. Do you engage in or intend to engage in any of the following aviation other than is a fare paying passenger on a recognised airline? Motor racing, parachuting, mountaineering up sailing, scuba diving, beep at the 40 meters, give a wreck diving or any other hazardous activity, yes or no?

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

[21 minutes 49 seconds][Agent] : No Perfect. Thank you so much for that there Lillini. So that's all the questions required for the application and thank you. Thank you so much for going through it with me. So let me just let me just submit your application here. So Lillini, congratulations, your application has been approved and this policy will cover you for death duty, any cause except suicide in the 1st 13 months. In addition, there is a terminal advance payment included in the cover. So what this means is if you were diagnosed with 12 months or less to live by medical practitioner,

we will pay your claim in full and the money could be used for medical costs to ensure you receive the best care possible. Your beneficiaries will still be able to request a funeral vans payout of \$10,000. Please be aware that your premium is steps which means it will generate increase each year. In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5% with associate increases in premium. You can opt out of this indexation each year.

[23 minutes 7 seconds][Customer] : None.

[23 minutes 1 seconds][Agent] : So Lenoni, after going to the the health and lifestyle questions, I need to let you know that the premium has risen to \$55.47 a fortnight. So that's roughly around \$27.74 a week due to BMI in the in the underwriting application. So how did that one sound for yourself, Delinini?

[23 minutes 28 seconds][Customer] : It's OK.

[23 minutes 29 seconds][Agent] : It's OK. No, it's not a problem with the cat. It's still fitting to your budget. Bella Lini. So what? What? And she told me that the benefit amount of \$100,000 did sound good for yourself. It's just something to leave behind to your children. A bit of financial security for them. But hopefully you don't pass away anytime soon. Bella Lini, you're only.

[23 minutes 49 seconds][Customer] : No, no, there's no way.

[23 minutes 50 seconds][Agent] : Yeah, yeah, yeah. Only 59 years old, So still a lot of life ahead of yourself. Liliani. What I would do for you is I'll get you immediately covered over the phone today and I will send you all the policy documents to review. So Liliani for me, just send out these policy documents to you. We send it out through your your mail through the post as well. So what was your home address there? Liliani #8, Sophia.

[24 minutes 16 seconds][Customer] : Yes #8 Sophia, Sophia. Sophia. Sophia. close.

[24 minutes 27 seconds][Agent] : Yeah, close.

[24 minutes 29 seconds][Customer] : close. Mount Wellington, Auckland.

[24 minutes 29 seconds][Agent] : Perfect, perfect. Thank you so much for making my job so much easier. And was this, was this the same as your postal address as well? Then let me knew where

you received the mail.

[24 minutes 47 seconds][Customer] : Yeah.

[24 minutes 47 seconds][Agent] : So was it the same as your postal address?

[24 minutes 52 seconds][Customer] : You mean what? The best time? Any time.

[24 minutes 54 seconds][Agent] : No, no, no, no. My, my questions asking you, is the home address the same as your postal address?

[25 minutes][Customer] : Yes.

[24 minutes 59 seconds][Agent] : So where you received the mail?

[25 minutes 2 seconds][Customer] : Sorry. Love. Yes. Yes.

[25 minutes 3 seconds][Agent] : Yep, perfect.

[25 minutes 3 seconds][Customer] : The same. The same.

[25 minutes 4 seconds][Agent] : That's OK, no worries. So Lelini, what we do now is enter your bank details, but you actually don't have to pay anything today. You get to choose a date that works best for you and in advance as well and you will be covered immediately. So Lelini, maybe you want to line it up with the with maybe your pay, maybe any other payments. Do you know when would you like for the first payment to come up and levy me for the life insurance?

[25 minutes 34 seconds][Customer] : That's all another better. I mean, whenever I I receive your your policies and then that think is that your question? Oh, OK.

[25 minutes 42 seconds][Agent] : So, so you will receive the you will receive the the documentation through the e-mail, which is 15 minutes time and also the the post 5 to 10 business days. But Lily, I mean, you get to choose which date you want the first payment to come out. So we do do it over the phone. So do you know which date you want me to choose for you for the first payment to come out? Oh, Thursday.

[25 minutes 52 seconds][Customer] : Yeah, on Thursday, Every Thursday.

[26 minutes 9 seconds][Agent] : Yeah, I can every Thursday. Yeah. Did you want me to do it this Thursday for you?

[26 minutes 10 seconds][Customer] : Yeah, Yes, please.

[26 minutes 15 seconds][Agent] : Of course.

[26 minutes 15 seconds][Customer] : Yes, please.

[26 minutes 15 seconds][Agent] : So it will be the 19th of December 2024 and every fortnight on Thursday.

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

[26 minutes 22 seconds][Agent] : OK, perfect.

[26 minutes 25 seconds][Customer] : How much on this Thursday?

[26 minutes 28 seconds][Agent] : It will be \$55.47.

[26 minutes 34 seconds][Customer] : Fortnight.

[26 minutes 31 seconds][Agent] : Oh, a fortnight, that's correct.

[26 minutes 38 seconds][Customer] : Oh. So I'll do it this week and after next week. So it means fortnight. OK. Not weekly. Yeah.

[26 minutes 46 seconds][Agent] : Yes, So it will be the first one will be the 19th and then the next one will be the 2nd of January.

[26 minutes 53 seconds][Customer] : Oh, OK. Yeah.

[26 minutes 53 seconds][Agent] : OK, perfect.

[26 minutes 54 seconds][Customer] : Thank you. Yeah.

[26 minutes 55 seconds][Agent] : No worries. Not a problem, Lilini. So Lilini, we take two types of payment. It's either with a card or account number. Which one works best for you? Online banking? Yeah, that's OK. So that will be account number. So it will be a direct debit. I'm happy to. I'm ready when you are, Lilini, when you get your account number.

[27 minutes 6 seconds][Customer] : I'm online banking so you want me to give you my account number?

[27 minutes 23 seconds][Agent] : Yeah, yeah. If it's online banking, whichever one works best for you, it's either card or account number.

[27 minutes 33 seconds][Customer] : I think the card I do.

[27 minutes 34 seconds][Agent] : The card, yeah, we can do cards. So does it have a Visa

MasterCard logo on it?

[27 minutes 43 seconds][Customer] : Sorry.

[27 minutes 39 seconds][Agent] : The LIMi, does it have a Visa on it? Visa logo.

[27 minutes 48 seconds][Customer] : Yes, yes.

[27 minutes 48 seconds][Agent] : OK, no worries. So let me just pause the call recording for you. Let me just get this one for you. So for security purposes while obtaining your car details, the call recording will stop and will recommence after we have collected your details. None. Perfect. So please be advised that the call recording has now resumed for quality and monitoring purposes. So thank you so much for that there Leilini. So before I read out the declaration as a final step for you, I just need to make sure all these details, I have these correct. So Leilini, I know you tried to enter your your e-mail address and it didn't work online, but I'm happy to put it in for you. So it was your e-mail address, leilinila201@gmail.com. Is that correct? Yep.

[29 minutes 29 seconds][Customer] : Yes, yes, yes.

[29 minutes 31 seconds][Agent] : And Lilleni, do you go under the title as Missus Miss or Miss Missus? Perfect. And I have your first and last name was Lilleni Latu. Yep. And your your date of birth was the 25th of November 1965. Yep. And can I please confirm once again that you're a female New Zealand resident, currently reside in New Zealand?

[29 minutes 43 seconds][Customer] : Yes, yes, yes, female.

[30 minutes][Agent] : Yeah, it's a female and also a New Zealand resident. Current. Yeah, and currently residing in New Zealand. Perfect. And your address was eight Sofia close, Mount Wellington, Auckland, 1062. Perfect. And I have your phone number as 0273945497.

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

[30 minutes 28 seconds][Agent] : Perfect. So I'm going to read out the declaration for you now. It will take a couple of minutes and I do have a couple yes or no questions for you. So it says thank you Lalini Lartu. 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 enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited which referred to as Pinnacle.

Pinnacle has an agreement with Greensome Financial Services NZ Limited which is referred to as GFS to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advisory service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances.

[31 minutes 31 seconds][Customer] : None.

[31 minutes 24 seconds][Agent] : When providing this advice, we have not considered your specific financial needs or goals or consider any other insurer's products or services. We have verified that you understand the cover and that you considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which is more information which can assist you to decide whether that any advice we provide. Can you please confirm that you understand and agree to this yes or no Perfect. 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 provided when assessing the application. I need to remind you that due to your disclosure that you agreed to. Can you please confirm that you understand and agree to this yes or no?

[31 minutes 53 seconds][Customer] : Yes, yes.

[32 minutes 15 seconds][Agent] : By agreeing to this declaration, you can seem to be contacted by us in relation to other products and services. You can opt out of this any time by contacting us. They accept to cover pays a lump sum benefit amount of \$100,000 and need lots of receives \$100,000 and then of life insurance. For lending new law to life insurance a 50% loading was applied. Sorry for lending new law to life insurance a 50% loading was applied during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$55.47 per fortnight. Your premium is steps, which means it'll be calculated each policy anniversary and will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this, including your premiums and amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you provided to us. A investors rated Pinnacle to B plus financial

strength. Good entry will be minus your credit rating with an outlook of stable. You can read more about these ratings on our website. Policy documentation. The policy documentation will be mailed to you and if you're 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 calling off. During which you may cancel your policy and any claims you may have paid will be refunded in full unless you have lodged a claim. So thank you so much for your patience and Luluni, I just have two final questions for you. Just a yes or no for me. Do you understand and agree with the declaration? Yes or no? Perfect. And would you like any other information now or would you like me to read any part of the policy document to you? Oh, that's goo. That's good, Leilini.

[33 minutes 58 seconds][Customer] : Yes, I'm OK, I fully understand everything.

[34 minutes 15 seconds][Agent] : So this one's just asking you just a yes or no for me.

[34 minutes 19 seconds][Customer] : Yes.

[34 minutes 18 seconds][Agent] : So while I have you on the phone, would you like any other information now or would you like me to read any part of the policy document to you?

[34 minutes 29 seconds][Customer] : No.

[34 minutes 30 seconds][Agent] : No. Perfect. Thank you so much for that, Leilini. Let me just accept that for you. Please bear with me. Perfect. So Leilini, that's all completed for you and your documents will be with you shortly and welcome to the One choice family. Now give me. So let me you did mention that you were also, umm, thinking about funeral cover for yourself. So do you have, umm, any sort of cover that you can leave behind your, umm, two children to cover those funeral expenses?

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

[35 minutes 27 seconds][Agent] : None.

[35 minutes 8 seconds][Customer] : Is that mean if someone in my family and my children's or my mom when they died in my, are they going to be under my care? They are all under my care. But is it I mean that I can do the payment under the names, but I'm the one who do The Who do the payment?

[35 minutes 41 seconds][Agent] : Oh, OK. So you do you want to take out a funeral cover for someone else?

[35 minutes 46 seconds][Customer] : Yes, it's it's alright. It's alright.

[35 minutes 48 seconds][Agent] : Yeah, of course. So you can, you can actually take out cover for for another person as a third party pay purchaser as long as you're paying for it. Yeah, OK.

[36 minutes][Customer] : OK, uh, OK dear umm, because of my mom, to be honest with you, uh, she is, she's 90 years old.

[36 minutes 10 seconds][Agent] : Oh, OK.

[36 minutes 9 seconds][Customer] : She's a very healthy lady, uh, very healthy and umm, uh, you know something? Umm, in my situation, uh, sorry for holding you up.

[36 minutes 23 seconds][Agent] : That's OK.

[36 minutes 22 seconds][Customer] : I know you are busy people, but uh, but I am the eldest, uh, daughter and umm, I just want to you know, when times come for here, is there a limit time for those aged to umm, enroll for your policies? Yep.

[36 minutes 45 seconds][Agent] : So the so in regards to our funeral cover, the age eligibility is 79 years of age.

[36 minutes 56 seconds][Customer] : Oh.

[36 minutes 52 seconds][Agent] : So we wouldn't actually you wouldn't be able to take out the cover for your mom because she's 90 years old. But once say, for example, Leland, if you take out funeral cover for yourself once you reach the age of prior to your 100th birthday, we will pay out the money to you once you reach the age of 100. So prior to your 100th birthday. So that's how long the funeral cover would go for. Yeah. Yeah. So I unders, I understand that your mom wouldn't be eligible for the funeral cover, but are you looking at funeral cover for yourself by any chance, Lily? Oh yeah, of course I'm more than happy to help you. So let me need for a funeral cover.

[37 minutes 20 seconds][Customer] : OK, sorry you saying yes I am OK.

[37 minutes 38 seconds][Agent] : You can choose 3000 as a minimum all the way up to a maximum of 30,000 and we can go anywhere we can go anywhere in between by \$1000. So for example, it

goes 3004 thousand 5000 all the way up to 30,000. What amount would you like me to quote you on for the, for the funeral insurance now? So how much, how much do you want me to look at first for you?

[38 minutes 13 seconds][Customer] : 03000 Hmm. So our first one was 1000 a life insurance.

[38 minutes 7 seconds][Agent] : No, no, no at the bottom. So, So for the life insurance, it was 100,000. But yeah, but for the funeral insurance, it's 3000.

[38 minutes 27 seconds][Customer] : 100,000 OK, yes, yes.

[38 minutes 32 seconds][Agent] : So it goes 3000, 4005 thousand and order up to 30,000. So we can go anywhere between so maybe 10,015 thousand.

[38 minutes 46 seconds][Customer] : Can you? Can you look that for 5000?

[38 minutes 41 seconds][Agent] : Which one would you would you want me to look at first 5000? Yeah, I can definitely look at \$5000 for you Lalini. So say for example, for \$5000 of funeral cover, the premium will be \$13.29 a fortnight. How does that one sound? Lilini?

[39 minutes 5 seconds][Customer] : It sounds good.

[39 minutes 6 seconds][Agent] : That sounds good. No worries.

[39 minutes 14 seconds][Customer] : How about pin?

[39 minutes 7 seconds][Agent] : So did you want me to look at any other cover or were you happy to stick with that \$5000 ten? You can definitely look at 10 as well. And also, Lilini, I forgot to mention to you, it's not like our life insurance.

[39 minutes 24 seconds][Customer] : Oh, OK, OK, OK.

[39 minutes 21 seconds][Agent] : So our funeral insurance, we don't have to go through any health and lifestyle questions, OK, Yeah, we don't have to go through any health and lifestyle questions. So for the funeral insurance for 10,000, it would be \$26.58 a fortnight. How does that one sound now?

[39 minutes 42 seconds][Customer] : So it will go together with my 3637 dollars.

[39 minutes 48 seconds][Agent] : So it was, let me have a quick look to see here. Please bear with me.

[40 minutes 2 seconds][Customer] : Oh.

[39 minutes 55 seconds][Agent] : So I wouldn't actually know because because we're already accepted the the cover for that, that cover for \$100,000. So I wouldn't be actually, I wouldn't know how much it is. But let me see if I can find out for you. Now. We'll quickly see. So, so it will come out separately because they're two separate policies, but it will come separately. But I can I can add it together for you and see what it would look like if we do add it together. Just have a quick look to see here separately. That's correct. Yeah. How much? Yeah, of course. The living.

[40 minutes 14 seconds][Customer] : Yeah, I understand we will be paid separately, but I I mean for my payment to figure out for how much fortnightly for me to spend, yeah.

[40 minutes 37 seconds][Agent] : Yeah, I can definitely have a quick look to see here. I want to make sure I have here correct. Let me have a see here. So for \$100,000 of the life insurance it was, it was.

[41 minutes 1 seconds][Customer] : \$55.

[40 minutes 54 seconds][Agent] : So it was \$55.47 a fortnight and 47 cents \$0.47 a fortnight. If we if we add it with the field insurance, if we add it together, Let me have a quick look to see if we add it together, it would be \$82.05 a fortnight. Yeah. Do you do you know how much you can afford for the with the fuel insurance together? So I can see how much we can. We can, yeah.

[41 minutes 31 seconds][Customer] : Good question, good question. Yeah. What did I ask 55,000?

[41 minutes 39 seconds][Agent] : So it was 10,000.

[41 minutes 40 seconds][Customer] : Did I10 10,000.

[41 minutes 40 seconds][Agent] : So 1010 thousand was \$26.58 a fortnight. But for the 5000 it was say for example if I add the 5000 with the life insurance already. So 5000, Yep, OK.

[41 minutes 55 seconds][Customer] : How about is, is that possible Love to, to when I'm ready for the funeral cost because I have to make sure I can, you know, I can afford payments Fortnite at the moment, yeah.

[42 minutes 31 seconds][Agent] : OK.

[42 minutes 15 seconds][Customer] : So if I, I book a site, the funeral, uh, contract a policy and I'll ask later around after three months from now, uh, because I need another job to do, uh, so if I come

across, umm, they accept me to, for the one and I'll come back to you in, umm, to, umm, to go for the funeral, uh, policy.

[42 minutes 50 seconds][Agent] : Yeah, yeah, of course.

[42 minutes 48 seconds][Customer] : You think it's OK to do it later?

[42 minutes 51 seconds][Agent] : You can definitely look in it to was was it was a three months time. You want to do it, was it?

[42 minutes 57 seconds][Customer] : Yes, please. Or I'll less than that.

[43 minutes][Agent] : Yeah, of course. What I will do is I'll schedule a call back for you there so that way we can look into the funeral.

[43 minutes 5 seconds][Customer] : OK, Yeah.

[43 minutes 6 seconds][Agent] : But you don't know how much you can afford at the moment for the funeral cover for yourself. They're leaving me. OK, that's OK.

[43 minutes 13 seconds][Customer] : Uh, to be honest with you, I have to, uh, to be aware of how much I earn, you know, the income, weekly income for me.

[43 minutes 25 seconds][Agent] : That's OK. Yep.

[43 minutes 25 seconds][Customer] : Uh, I'm after another job coming up, uh, so I have to, to be aware of my income, then I will do, I am very keen to work on this. I learned a lot from when my husband died, but because he was a minister, so we didn't, umm, do, we didn't even aware of life insurance or anything like that anyway. And that's how he believed.

[44 minutes][Agent] : Yeah.

[43 minutes 56 seconds][Customer] : But I am aware now I'm a single mother and I have to, yeah. He has something for the children is that that is a retirement, uh, things from church. But it will be better if I do something more than that on behalf of myself and my children. Yeah. So do you mind? I can, we can keep it like that.

[44 minutes 30 seconds][Agent] : Yeah, I can.

[44 minutes 26 seconds][Customer] : Then I'll or I will talk to you again when I'm ready.

[44 minutes 31 seconds][Agent] : What I can, what I can do for you Lalini is I can schedule call back

in two months time.

[44 minutes 37 seconds][Customer] : OK.

[44 minutes 36 seconds][Agent] : That way we can look into the fee insurance again.

[44 minutes 39 seconds][Customer] : Oh, good.

[44 minutes 38 seconds][Agent] : OK, perfect.

[44 minutes 40 seconds][Customer] : Thank you very much. Good.

[44 minutes 41 seconds][Agent] : No worries. I'll call you around the same time in two months time.

OK. But if you do decide to Lilini, if you decide you want to go with the funeral cover before we we I call back in two months time. All you need to do is just call call us back and you can ask me. My name is Jackie and I'll be more than happy to help you. OK? Yeah. Jackie.

[44 minutes 46 seconds][Customer] : Yep, Yep, Becky, there's no on the other checking.

[45 minutes 3 seconds][Agent] : No, there's no other Jackie. I'm the only one. OK.

[45 minutes 8 seconds][Customer] : Khka, real name.

[45 minutes 7 seconds][Agent] : Yeah, Jacky. Yeah, yeah, that's OK. No worries.

[45 minutes 10 seconds][Customer] : Oh good, yeah, 'cause my little preschool is checking.

[45 minutes 21 seconds][Agent] : Yeah. Oh. Oh, that's nice to hear. I hope to be a handsome boy too one day, but I'm not there.

[45 minutes 21 seconds][Customer] : He is a very simple voice and I hope you are like, yeah.

[45 minutes 30 seconds][Agent] : Let me. I hope you have a Merry Christmas and a happy New Year for yourself. Oh, thank you so much. Thanks.

[45 minutes 36 seconds][Customer] : Umm, yeah, like yourself to a Merry Christmas to you too, yeah, and a happy New Year and I can't wait to receive those uh, uh, informations and look forward to hear from you again.

[45 minutes 48 seconds][Agent] : Yeah, No worries. Not a problem.

[45 minutes 51 seconds][Customer] : Thank you for your time.

[45 minutes 53 seconds][Agent] : Bye, Lily.

[45 minutes 53 seconds][Customer] : Thanks a lot.

[45 minutes 55 seconds][Agent] : Bye.

[45 minutes 55 seconds][Customer] : Bye.