

[5 seconds][Agent] : Hi there. Kim, it's Isaac calling you from Real Insurance. I'm just giving you a call because we received your expression of interest online in regards to our funeral cover. Just so I can assist you further, can you just confirm your full name is Kim Acosta? Is that correct?

[2 seconds][Customer] : Oh yes, yes, that's correct.

[21 seconds][Agent] : Thank you for that, Kim. And I'll just confirm your date of birth is the 1st. Sorry, 5th of the 3rd 1963.

[27 seconds][Customer] : Correct.

[28 seconds][Agent] : Thank you for that. Please also note all of our calls are recorded. Any advice that providers general in nature may not be suitable to your situation? Can I also just confirm you're an Australian residence? Thank you. Kim, would you have a preferred title at all? Would that be miss or misses?

[39 seconds][Customer] : Yes, I am missus.

[48 seconds][Agent] : Misses. OK, no problem.

[49 seconds][Customer] : Yes.

[49 seconds][Agent] : Thank you for that. Now just like another. Oh, sorry to hear that.

[50 seconds][Customer] : Or you can put news let my husband passed away last year, so it's alright. Mm hmm.

[57 seconds][Agent] : So I'll, I'll, I'll change this name. OK. Umm, just so I can have a bit of understanding of why you're looking into funeral insurance today. Are you new to or do you currently have some cover in place?

[1 minutes 11 seconds][Customer] : No, I haven't.

[1 minutes 13 seconds][Agent] : OK, no problem.

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

[1 minutes 14 seconds][Agent] : So the purpose of my call was to just run you through all the features and benefits and I can get you some pricing as well. And then you can just decide where you want to go from there. And feel free to just stop me at any point in time if something doesn't make sense or if you have any questions.

[1 minutes 29 seconds][Customer] : Yep.

[1 minutes 31 seconds][Agent] : Sorry. Go on.

[1 minutes 29 seconds][Customer] : No, no, no, no, no questions. I just wanted to I'd seen it on today. The program. Yeah.

[1 minutes 37 seconds][Agent] : Yeah, OK, no problem. And so our cover is designed to provide a cash benefit of up to \$15,000 to your loved ones in the unforeseen event of your passing. Now they can use the funds not only for the funeral expenses, but also any other final expenses like unpaid bills. And you can nominate up to five beneficiaries to receive their nominated amount. Now if this is due to an accident, the chosen benefit does triple as well.

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

[2 minutes 4 seconds][Agent] : Say for example of 15,000 would be 45,000 in the event of an accidental death.

[2 minutes 9 seconds][Customer] : Mm. Hmm.

[2 minutes 10 seconds][Agent] : And just just to know as well, if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia before the policy anniversary following your 7th, 5th birthday, the benefit amount will also triple. In that case and for the 1st 12 months, you'll be covered for accidental death and accidental serious injury. Only after the first 12 months, you'll be covered for death due to any cause. In addition, there is a terminal endless benefits, which means after holding a policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less live by a medical practitioner, we will pay your claim in full to help you with things like medical expenses.

[2 minutes 39 seconds][Customer] : Yep, correct.

[2 minutes 49 seconds][Agent] : And obviously we don't wish we, we pray we none of these situations actually happen. But it's just, I guess it's there just in case, you know.

[2 minutes 53 seconds][Customer] : Yeah, well, it does happen, yes.

[2 minutes 59 seconds][Agent] : Yeah, let's, let's hope it doesn't happen. But yeah, so that that is covered for you in in those scenarios as well. Now you can choose between \$3000 and up to

\$15,000. And a couple of things to know. Your premiums are designed to stay the same as it's older.

[3 minutes 19 seconds][Customer] : Yep.

[3 minutes 15 seconds][Agent] : And when you reach the age of 85, your premium cease completely. So we have nothing more to pay. And you also, you will also automatically receive a 25% bonus cover, which would be applied to your benefit amount. Now, on the other hand, when you do reach the age of 85, we have another option, which would just be called an early cash option. So what that means is you can choose to end your cover and we will pay you 75% of the federal insurance benefits. And that is when you reach the 85 years of age. And yeah, and you can also find more information about our premium structure on our website.

[3 minutes 23 seconds][Customer] : Right, right, right, right, right.

[3 minutes 51 seconds][Agent] : So let's just go through some pricing together.

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

[3 minutes 53 seconds][Agent] : So as I mentioned, we can go anywhere from 3000 and up to 15,000.

[4 minutes 1 seconds][Customer] : I was looking at 15.

[3 minutes 58 seconds][Agent] : What amount we'd like me to quote you for first 15.

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

[4 minutes 3 seconds][Agent] : OK, No problem. OK, so for \$15,000 you're looking at a fortnightly premium payment of \$46.03 and we do have something called a real reward attached to the policy. So following your first policy anniversary date, we will refund you 10% of of the premiums you've paid in that time, which would mean you get a refund of \$119.69. We do also provide you with a free online legal bill which is worth \$160.00 with each policy. Is that sounding affordable for you there? Yeah, good to hear. So just note as well, you may pay more on total premiums of the life of the policy than the benefit amount. Please be aware this insurance is not does not have a savings or an investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you are eligible for and choose the early get back offer I was mentioning earlier. Now what I can do for you today is actually get you immediately covered over the

phone and I'll send you all the tailored policy documents to review. You do have a 30 day cooling off.

[4 minutes 38 seconds][Customer] : Yes, yes, yes.

[5 minutes 11 seconds][Agent] : So you can take your time look through the documents regardless and and the unlikely event you decide this policy is not suitable, you can just give us a call and apply to get it canceled.

[5 minutes 29 seconds][Customer] : What?

[5 minutes 21 seconds][Agent] : In that case, all premiums, if you have paid any will be refunded to you and and we can cancel that policy unless the claim has been made after this cover, you're not actually required to pay anything today. What we do would be either enter your dirt, give the details or your card details and you can select the payment date within the next 30 days. Are you happy to continue?

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

[5 minutes 43 seconds][Agent] : Thank you for that Kim. Now just wanted to confirm as well. I would just need your address. Could I just grab your post code first please?

[5 minutes 50 seconds][Customer] : Yes, 2161.

[5 minutes 50 seconds][Agent] : 2 161 And what's the name of the suburb?

[5 minutes 56 seconds][Customer] : Sorry. Guildford.

[5 minutes 57 seconds][Agent] : What was the name of Kilfer and your street address, please? Yeah. Yeah. St.

[5 minutes 59 seconds][Customer] : Guildford 61 Barnett GARNET Street. Yep.

[6 minutes 11 seconds][Agent] : OK. And is that the same for your postal address?

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

[6 minutes 16 seconds][Agent] : OK, Thank you for that. Bear with me while the system just lies. It's a bit slow today, OK, And I'll just confirm a few details before I do proceed. So I'll just confirm your full name is Miss Kim Acosta. Date of birth 5 of the 3rd 1963 female Australian residence. Your phone number is just the one I'm calling you on, so it's just 0412241685.

[6 minutes 39 seconds][Customer] : Yep, correct.

[6 minutes 43 seconds][Agent] : And then your e-mail is kimacosta05@gmail.com, is that correct?

[6 minutes 48 seconds][Customer] : Correct.

[6 minutes 49 seconds][Agent] : OK, thank you for that. And just with your payment method, are you more comfortable with direct debit or a card?

[6 minutes 49 seconds][Customer] : Yep, a debit.

[6 minutes 59 seconds][Agent] : Yep. OK. And is that a savings or a cheque account? Sorry.

[7 minutes 3 seconds][Customer] : It's a button debit card, yes.

[7 minutes 8 seconds][Agent] : So you wanted to pay with a card or a direct debit, like I said? Oh, OK, it's no problem. Sorry, I was doing your bank details. That's all good.

[7 minutes 15 seconds][Customer] : Oh, it's either one.

[7 minutes 19 seconds][Agent] : No, it's all good. Whichever one you're more comfortable with, that's no problem. Just let me know which one. The bank. OK. So in that case, is that a savings or a cheque account?

[7 minutes 24 seconds][Customer] : The bank save.

[7 minutes 30 seconds][Agent] : Savings and then your BSc number, please.

[7 minutes 33 seconds][Customer] : Yep, it's 062294.

[7 minutes 38 seconds][Agent] : And that's the Commonwealth Bank.

[7 minutes 39 seconds][Customer] : Oh, no, sorry, sorry, 2468.

[7 minutes 41 seconds][Agent] : Yeah, sorry. So 0622, could you just repeat that then? 04, Yeah. And 062468, is that correct? So that's the Commonwealth Bank of Australia.

[7 minutes 48 seconds][Customer] : 062468 Yep, one more thing. Yep.

[8 minutes 4 seconds][Agent] : OK. And then the account number as well, please.

[8 minutes 7 seconds][Customer] : Hang on a moment.

[8 minutes 9 seconds][Agent] : That's OK.

[8 minutes 8 seconds][Customer] : Hey, come here. Sorry.

[8 minutes 16 seconds][Agent] : No, no, you're fine. Yeah.

[8 minutes 16 seconds][Customer] : Account number is 10186548.

[8 minutes 23 seconds][Agent] : OK. And then your account name is just Kim Acosta, correct?

[8 minutes 27 seconds][Customer] : Yeah. Ken Monty. Yeah, the dots.

[8 minutes 41 seconds][Agent] : Yeah, it's all good.

[8 minutes 42 seconds][Customer] : Yeah. So it's YL and KL Acosta. I just haven't changed the bank details because they said you don't have to.

[8 minutes 50 seconds][Agent] : OK. Oh, that's OK.

[8 minutes 50 seconds][Customer] : It was me and my husband.

[8 minutes 53 seconds][Agent] : So just the na like the actual account name. Did you say it's YLK Al Acosta?

[8 minutes 57 seconds][Customer] : Yeah, YL and KL because my middle name's Louise. Yep.

[9 minutes 1 seconds][Agent] : Alright, OK, no problem. And just to confirm, you have authority to debit from this account as well.

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

[9 minutes 7 seconds][Agent] : Thank you for that. And what would you like your payment date to be? I would presume it's usually with align with your pay. So what would you like that to be? Today's the 9th Thursday.

[9 minutes 15 seconds][Customer] : Yes, so the the pension will go in what's today, Wed, Thursday it'll be oh, let me have a look.

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

[9 minutes 32 seconds][Customer] : I'm a dear idea. Today's Thursday.

[9 minutes 42 seconds][Agent] : 21st, that is a Tuesday and it'll continue every fortnightly on Tuesday. Is that fine?

[9 minutes 37 seconds][Customer] : OK, So it will be the 23rd, Yes, Correct. Yes.

[9 minutes 48 seconds][Agent] : Yeah, OK, no problem. So the next step is just for me to read something called a declaration that just combines everything we've talked about today as well as getting a room to ask any questions at the end. And I will just ask the agreement as well.

[10 minutes 3 seconds][Customer] : Yeah.

[10 minutes 4 seconds][Agent] : And I'll just confirm your full name is just Kim Acosta, correct?

[10 minutes 8 seconds][Customer] : Kim Louise Acosta.

[10 minutes 9 seconds][Agent] : Kim Louise. OK. Do you want me to add that on? Because I've only got Kim Acosta on here.

[10 minutes 13 seconds][Customer] : No, C Kim Louise. Yeah, because that's on all my license and things like that.

[10 minutes 16 seconds][Agent] : OK, that's fair enough. Thank you for letting me know. I'll just add that on now. And Louise is spelled LUISE. Is that correct? Yeah.

[10 minutes 31 seconds][Customer] : Louise Yep.

[10 minutes 34 seconds][Agent] : Yeah. OK. OK, OK, so full name Kim Louise Acosta, I've got that updated. No problem. OK, so I'll just start reading the declaration to you now. So thank you. Kim Louise Acosta. 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 at full. Real funeral cover is by Hanover Live 3 of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real Insurance, to issue and arrange this insurance on his behalf. Your access to the application questions in any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you provided when assisting the application. Hanover said a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collected personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer may share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. By agreeing to this declaration, you can send to be contacted by in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single real funeral cover

with the following cover so Kim Louise Acosta is covered for \$15,000 in the event of death. In the case where this is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any course or diagnosis of a terminal illness covered thereafter. Actual serious injury covered for each life Insured under age 75 starts immediately and ends on the policy anniversary following the life Insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily, voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you check up this early cash option, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and have a savings or investment component. You can injure cover at any time by contacting us. If you stop paying your premiums, we may injure cover, but we will give you notice before doing so. If cover is prior to age 85, no benefit is payable and there's no refund of premiums after the cooling off. If cover continues beyond age 85, the life is short. You'll receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if the cash option has been taken out. Cover for each life insured ends on the day prior to the 100th birthday. We will pay the funeral benefits and bonus cover for the life insured. At this point the total premium for your first year of cover is \$46.03 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rate applying to your policy. The insurer can only make a change if it is applied consistently of all policy holders. You may pay more in premiums in a benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 34% and 54%, calculated on a level basis over the life of the policy. Your premium will be divided from your nominated bank account in the name of YLNKL Acosta, which you're authorized to debit from and have provided to us. We may provide between communications to you via the e-mail address you provided to us and this will include any of the notices were required to provide to you in writing. If you would prefer to receive these only by mail, you can update your communication preferences at any time. The policy documentation, PDS and if issue we will mail to you and if you provided us with

an e-mail address, your policy documentation will also be e-mailed to you today. You should carefully consider these documents to ensure the product which you need. You have a 30 day cooling off. When you may cancel the policy in any premium you have paid or be refunded in full, unless you've lodged a claim, there are risks associated replacing policies as your new policy may not be identical to your additional cover. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration there, Kim? Thank you for that. Would you like any? Sorry, would you like any other information or would you like me to read any part of the PDS to you?

[15 minutes 22 seconds][Customer] : Yes, no, love that is. Can you send me out a copy with everything in place?

[15 minutes 35 seconds][Agent] : Oh yeah, 100%.

[15 minutes 36 seconds][Customer] : Oh, beautiful.

[15 minutes 36 seconds][Agent] : So what I'm gonna do is I'll send you an e-mail. You will receive it within about 30 minutes, but the physical post will be, you're in NSW, so that's good. So it'll take about three to five business days.

[15 minutes 40 seconds][Customer] : Yep, beautiful.

[15 minutes 45 seconds][Agent] : It's via Australian Post, you'll get it shortly as well. You'll get the physical copy and e-mail shortly.

[15 minutes 51 seconds][Customer] : Lovely.

[15 minutes 53 seconds][Agent] : So yeah, that is all done. So thank you for choosing real insurance and your documents will be with you shortly. That's all completed. Is there anything else I can assist you with today?

[16 minutes 1 seconds][Customer] : No. Is there a will that's added to this?

[16 minutes 5 seconds][Agent] : Yeah. So WH, when you get that e-mail, you also be, uh, like basically get a link to say like you can sign up to that and then you could set up your online legal will

as well. I'll just confirm if it's by post or your e-mail. Bear with me one moment. Thank you for waiting, Kim.

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

[16 minutes 55 seconds][Agent] : So it'll be sent online with the e-mail there and you can get that set up. Yeah, correct.

[16 minutes 58 seconds][Customer] : And I can just fill that out and that's for free.

[17 minutes 3 seconds][Agent] : Yeah, correct.

[17 minutes 9 seconds][Customer] : What's that mean?

[17 minutes 4 seconds][Agent] : Free and it's 160 of worth like it's, it's worth \$160.00, but it comes free with the policy.

[17 minutes 15 seconds][Customer] : Oh, beautiful. OK then, mom.

[17 minutes 18 seconds][Agent] : OK. But yeah, that's that's all done. And yeah. And if you have any issues, you're going to give us a call and we can help you out.

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

[17 minutes 24 seconds][Agent] : That's no problem.

[17 minutes 25 seconds][Customer] : I'm not very good with filling things out on a computer or anything.

[17 minutes 30 seconds][Agent] : Well, that's OK, Kim, give us a call then if you get sucked.

[17 minutes 34 seconds][Customer] : OK I but can I print it out and then send it to you?

[17 minutes 39 seconds][Agent] : Yeah, of course.

[17 minutes 40 seconds][Customer] : Oh beautiful.

[17 minutes 43 seconds][Agent] : So that would be the case with the beneficiaries, but with the safe just because it's a different company. I'll find out for you here with me. I'll just pop you on a brief. I won't be long.

[17 minutes 41 seconds][Customer] : OK, thanks.

[18 minutes 13 seconds][Agent] : Thanks for waiting, Kim.

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

[18 minutes 14 seconds][Agent] : So just follow what the e-mail says, that we'll give you the correct instructions and then yeah, you should be fine. Because it's not none for us. It's a separate company that does the legal will.

[18 minutes 24 seconds][Customer] : Right. OK then. And you can't send that out in a hard copy me back, can you?

[18 minutes 29 seconds][Agent] : No, that's not from us, but it's kind of offered through us, if that makes sense.

[18 minutes 33 seconds][Customer] : Oh, OK.

[18 minutes 33 seconds][Agent] : That's through US. Yeah.

[18 minutes 33 seconds][Customer] : Yes, yes, I love it. Don't worry.

[18 minutes 36 seconds][Agent] : Yeah, that is all done. Well, thank you for your time today, Kim.

[18 minutes 39 seconds][Customer] : Thank you very much. Bye.

[18 minutes 39 seconds][Agent] : Was there anything else you needed help with?

[18 minutes 42 seconds][Customer] : Sorry.

[18 minutes 42 seconds][Agent] : No, that's all good. Did you have any other questions or you're all good for now.

[18 minutes 45 seconds][Customer] : No, no, no, love. No, no. Thank you.

[18 minutes 48 seconds][Agent] : OK. No problem.

[18 minutes 49 seconds][Customer] : Thank you so much.

[18 minutes 49 seconds][Agent] : Well, thank you for your time today, Kim. You have a good day.

[18 minutes 52 seconds][Customer] : Thank. Thank you.

[18 minutes 52 seconds][Agent] : Take care.

[18 minutes 52 seconds][Customer] : Bye.

[18 minutes 53 seconds][Agent] : Bye.

[18 minutes 53 seconds][Customer] : Bye.