

[3 seconds][Agent] : Oh, hi, Cynthia. Francis here calling from Will Insurance. How are you?

[1 seconds][Customer] : Hello, can you please Yeah good. Thanks. How are you?

[8 seconds][Agent] : Yeah, very well. Thanks for asking. Cynthia. We did receive your expression of just a moment ago in reference to our life insurance. So thank you so much for that there. Basically wanted to run you through some options available there today along with the pricing and see if we can help answer any questions that you've got us about. Yeah, so that I can do that this. Cynthia, if I could please ask what's prompted you to look into life insurance for yourself at this stage, ma'am?

[17 seconds][Customer] : Yep No, just M myself and my my husband and my son.

[39 seconds][Agent] : Uh, sorry, what do you mean as in, oh, fair enough.

[42 seconds][Customer] : Oh, it's the policy for give me a cover for this was in that original 1 and that's the first yes. No, that was, you know, you know what?

[50 seconds][Agent] : Uh, so in terms of the, the, so we see the umm, so was that for actually life insurance that you're referring to or oh, for funeral insurance.

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

[1 minutes 6 seconds][Agent] : OK, because you put through an inquiry for our life insurance here. What, what is it that you're actually after?

[1 minutes 15 seconds][Customer] : You know, sorry.

[1 minutes 17 seconds][Agent] : OK, So in that case, I can definitely bring that up for you that that's OK. That's OK. So what I'll do there. Cynthia is, like I said, just noting again, all calls are recorded. Any advice? Our providers general nature may not be certain situation. Now I'll just confirm your details on file. I've got it as Cynthia Roberts, is that correct?

[1 minutes 36 seconds][Customer] : Yeah, that's fine.

[1 minutes 37 seconds][Agent] : Thank you.

[1 minutes 41 seconds][Customer] : Yep.

[1 minutes 38 seconds][Agent] : And your date of birth is the 5th of the 8th 75 and you're both A and then Australian resident yourself. Thank you. Now with the previous fund that you had there, umm Cynthia, you've mentioned it was part of the, I think it was the Aboriginal fund, is that correct?

[1 minutes 45 seconds][Customer] : Yes, Yeah, yeah, yeah, it's back at home.

[1 minutes 55 seconds][Agent] : OK, just out of interest, umm H, how is all that going like when you say you flow through like have you made follow-ups on that at all or Yep. A and how did you is that with just out of the was that with the company or the organization called Eupla? Hmm.

[2 minutes 18 seconds][Customer] : No, I'm not quite sure, 'cause when mum, when my mother was alive, we, she was going through it.

[2 minutes 27 seconds][Agent] : Uh, fair enough. The reason why is because if it is with actual your PLA umm, before we continue this in field, we can actually let you know umm, basically you know what the options might be available there for you. So you said that you followed up with them. How did you go with everything? Like yeah, come there. OK, but what about for you though? Have you actually, did you have a cover with them yourself or no?

[2 minutes 26 seconds][Customer] : So I yeah, yeah, my husband follows up and he ended up getting some money back that he put into it or something, No.

[2 minutes 59 seconds][Agent] : Oh, OK. So in that particular case, Cynthia, I condemned then you through your one with L1 here for the funeral insurance with your partner's one, your husband's one. Just give him to give us a call and we'll let him know what we may be able to do with him given that he had covered previously with the organization there.

[3 minutes 18 seconds][Customer] : Yeah, he will be able to follow up with that with his mother.

[3 minutes 17 seconds][Agent] : OK, now not, that's all good, that's all good.

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

[3 minutes 23 seconds][Agent] : So with your wonder Cynthia, umm, letting you know that we offer cover from 3000, uh, up to \$15,000 worth of funeral insurance. How much do you think you would need for yourself at this stage?

[3 minutes 34 seconds][Customer] : Probably up to 15.

[3 minutes 36 seconds][Agent] : OK, no worries. So what I'll do is let me bring up the pricing for you based on the \$15,000 amounts and then basically we'll run you through the pricing. If you're sure that that's suitable, let us know and we'll explain how we can get yourself covered for that amount.

[3 minutes 51 seconds][Customer] : Yeah. Am I able to get my husband and son on the same one?

[3 minutes 51 seconds][Agent] : OK, So with your husband, so just just to keep it up, your husband he had covered with the previous company or that was for his mum that he was following up.

[4 minutes 3 seconds][Customer] : The MO mother No.

[4 minutes 4 seconds][Agent] : Alright, so your husband had no cover with them himself. OK, so in that case, what I can do then since he is we can get you and your husband covered joint policy if you wish, right? However, letting you know that with your son with our funeral insurance, it is frustrating in residents age between 40 and 79.

[4 minutes 16 seconds][Customer] : Yep, 47. Nine. OK.

[4 minutes 24 seconds][Agent] : OK, so on this your son's at 40 years of age, then it's something that that you'd be able to take out cover for him, OK, But for you and your husband, we can definitely try to help you guys find something suitable for you guys, OK?

[4 minutes 39 seconds][Customer] : Yeah, it is 40 in July.

[4 minutes 41 seconds][Agent] : Oh, he'll be who you're done.

[4 minutes 43 seconds][Customer] : Husband. No. Husband.

[4 minutes 44 seconds][Agent] : Oh, oh, your husband, sorry.

[4 minutes 50 seconds][Customer] : Yep.

[4 minutes 46 seconds][Agent] : So your husband say in that case, we can always start off with you one for now and then when your husband turns 40, then he can give us a call and he's once ordered at the time as well.

[4 minutes 54 seconds][Customer] : OK, Yep.

[4 minutes 56 seconds][Agent] : OK, so with your one of these with you, you're saying \$15,000. I'll give you the pricing for that amount there. And then if you need to look at any other amount, just let me know. OK. Now what I'll do is whilst I bring up the pricing for you for that \$15,000 amount for you, just explain to yourself with our cover here. It is of course designed to provide a cash benefit payment to your family.

[5 minutes 20 seconds][Customer] : Yep.

[5 minutes 19 seconds][Agent] : So with it, your husband, your your son when you pass away. Now, if you pass away, Cynthia, as a result of an accidental death, that time would basically triple to \$45,000. OK, Yeah, there's actually no medical checks as well.

[5 minutes 32 seconds][Customer] : OK, Yep.

[5 minutes 35 seconds][Agent] : And as long as you're an Australian resident aged between 40 and 79, then acceptance is guaranteed. All right, Now I can let you know as well there Cynthia, that if you were to suffer an accidental serious injury such as quadruplasia or paraplasia before the policy anniversary following your 75th birthday, the benefit amount will also be tripled in that case. OK, now as a new policy with us Cynthia, letting you know that for the 1st 12 months, you will be covered for accidental death and accidental serious entry. Only after the first 12 months you will be covered for death due to any 'cause now addition there was a term illness benefit which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we would actually pay you that \$15,000 to yourself whilst you're still alive and living.

[5 minutes 58 seconds][Customer] : OK, OK.

[6 minutes 31 seconds][Agent] : OK, so any questions in Rega that regards so far beautiful and with this office, Cynthia, when you mentioned that you're has been tried to follow that up with this not for the Aboriginal fund.

[6 minutes 35 seconds][Customer] : No, yes.

[6 minutes 44 seconds][Agent] : So just out of interest also for more reference your Indigenous background yourself, are you OK beautiful there not no issues at all. Anyway, So moving forward there, Cynthia, when it comes down to your premiums, right, I can let you know that your premiums are designed to stay the same as you get older. And should you find that longevity in order to reach the age of 85, your premiums will actually stop, but you're still covered.

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

[7 minutes 10 seconds][Agent] : And then that's it, OK. At that stage, you also automatically receive a 25% bonus cover that will be applied to benefit a man as well. So at that point in time, Cynthia,

that means that \$15,000 will then get paid up to the value of \$18,750.

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

[7 minutes 27 seconds][Agent] : OK. So any questions in relation to that are pretty straightforward for you. Beautiful.

[7 minutes 30 seconds][Customer] : No, sorry for it.

[7 minutes 32 seconds][Agent] : Now the last benefits, Cynthia, that we have is what we call an early cash out option, which basically means at any time after you've reached 85 years of age, you can choose to end your cover and we will pay you 70% of the funeral insurance benefit, OK. And look, you may well be aware that you can also find information about our premium structure on our website if you need to. And Cynthia, last of all, let me know that you may pay more in total premiums of the life of the policy that will benefit them out to also Please note that to please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you're eligible for and choose the early cash offer, of course. OK. So any questions at all?

[8 minutes 14 seconds][Customer] : OK, Yeah, no, sounds good.

[8 minutes 18 seconds][Agent] : Be beautiful. Yeah.

[8 minutes 35 seconds][Customer] : Oh, yeah.

[8 minutes 20 seconds][Agent] : So in terms of the pricing for yourself for the \$15,000 amount, so this is every fortnight, so every two weeks which you can along with the payday if you like as well, that works out for you at \$30.47 per fortnight every two weeks, OK, So doesn't it should be affordable for you.

[8 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[8 minutes 41 seconds][Agent] : OK, beautiful and are you happy to continue beautiful? Yes, if you had just to do the right thing by given that you did inquire about life insurance initially, right? And because you made a few comments earlier that made myself assume that it was actually funeral insurance.

[8 minutes 58 seconds][Customer] : Yeah, no matter. Under her.

[8 minutes 57 seconds][Agent] : So yes, yes. So the funeral, the insurance that your your mum actually had that was actually a funeral insurance. Just out of interest. OK. And given that you did apply, you put inquiry for life insurance. I just wanted to so I'm just into the right thing by yourself, Cynthia, because I'm happy to run you through any options I need to as well for the life insurance. But it was actually funeral insurance that you were after, not life insurance.

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

[9 minutes 22 seconds][Agent] : Is that correct?

[9 minutes 23 seconds][Customer] : I just seen the ad come across the TV. But I gotta do that. But I was life insurance.

[9 minutes 27 seconds][Agent] : And I can respect that, but I just yeah. And so, so in that particular case, umm, look, you did put through that life insurance, but just out of interest, it was actually life insurance or funeral insurance that you're actually wanting.

[9 minutes 39 seconds][Customer] : Do you know insurance?

[9 minutes 40 seconds][Agent] : OK, beautiful. So in that case, and that's. Thanks for confirming that, Cynthia. So I just reconfirm then your e-mail here would be as Cynthia at duncan75@icao.com.

[9 minutes 51 seconds][Customer] : Yeah, that's fine.

[9 minutes 52 seconds][Agent] : Your best number is the 0488935746.

[9 minutes 56 seconds][Customer] : Yes.

[9 minutes 57 seconds][Agent] : And Cynthia, what's your post code there please in your suburb Moray And the house number and street name Katharanda.

[9 minutes 59 seconds][Customer] : 2400 Moray 41 Jacaranda Drive, Jacaranda.

[10 minutes 12 seconds][Agent] : Jacaranda. Sorry, there it is.

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

[10 minutes 14 seconds][Agent] : And that's the same as your postal address as well, the other four. Thank you so much. So I'll just reconfirm this, Cynthia, again, 15,000 dollars, \$30.47 per fortnight again to confirm that is suitable and affordable and reconfirm and you're happy to continue place.

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

[10 minutes 31 seconds][Agent] : Thank you. So with your first fortnightly payments, Cynthia, you can actually nominate a payment date to suit you. So you can align it with a payday if you like. So what day would you like that first payment to come out?

[10 minutes 42 seconds][Customer] : Is Wednesday too early?

[10 minutes 44 seconds][Agent] : No, it's up to yourself.

[10 minutes 48 seconds][Customer] : Yes. What time do the payments normally go out?

[10 minutes 45 seconds][Agent] : So as in this Wednesday, yeah, Look, there's no specific time, Cynthia. Look at the end of the day, just to let you know, if you get paid on a Wednesday as an example, but you know, it could be morning or evening, just to be in the safe side, we may, we can actually do it for Thursday just in case it's up to you.

[11 minutes 5 seconds][Customer] : Yeah, Thursday, please.

[11 minutes 5 seconds][Agent] : But there's no specific time, OK. So in that case, if you do it for this Thursday, the 16th of January is in every fortnight after that works for you.

[11 minutes 13 seconds][Customer] : Yes, please.

[11 minutes 14 seconds][Agent] : Beautiful. And would you like to use a BSB and account number or a debit credit card there please?

[11 minutes 26 seconds][Customer] : Is there a way that I can just stay straight out like a beefay?

[11 minutes 29 seconds][Agent] : When you when you mean unfortunately we don't offer B patients yet in that place. But like I said, whatever you've got that's available is either a BSB and account number or a debit credit card. But rest assured that it does get taken on that that you've specified in the every fortnight after.

[11 minutes 34 seconds][Customer] : OK, Yes, yeah.

[11 minutes 46 seconds][Agent] : So whatever is easier for you though, if you've got the BSB and account number there, if you've got like the debit credit card, OK. And is that a cheque or a savings account? Beautiful.

[11 minutes 50 seconds][Customer] : BSP savings account, yes. Cynthia R Roberts. Yep.

[11 minutes 55 seconds][Agent] : And that says under Cynthia Roberts, Cynthia R for Robert, then

Roberts Alpha beautiful. And what's the biggest bet number please?

[12 minutes 3 seconds][Customer] : Yes, 932000, 620643.

[12 minutes 5 seconds][Agent] : When you're ready and the account number beautiful And that's it.

[12 minutes 16 seconds][Customer] : That's it.

[12 minutes 16 seconds][Agent] : The other site you're authorized to use of accounts, of course, Cynthia.

[12 minutes 20 seconds][Customer] : Yes.

[12 minutes 20 seconds][Agent] : Beautiful. Now, before I let you go today, I'm just going to read you this final declaration. Takes a few minutes to read, Cynthia. So just bear with me to the very end. And upon your acceptance, you'll be covered straight away. And then we're going to e-mail you the policy schedule within the next hour or so. And then the hard copy will also follow up within about three to five business days as well. OK?

[12 minutes 30 seconds][Customer] : Yes, Thank you. OK then. Thank you.

[12 minutes 40 seconds][Agent] : So bear with me. And yeah, you're very welcome, Cynthia. And this reason following.

[12 minutes 44 seconds][Customer] : Yeah.

[12 minutes 43 seconds][Agent] : So thank you, Cynthia Roberts. 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. Will funeral cover is issued by Hanover Life RA of Australasia Ltd whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance issue and arrange this insurance on its behalf. Your answer to the application questions in any related documents form the basis of your contract and Hanover relies upon access of the information you have provided when assisting your application. Another set of target market determination for this product, which describes the top concerns this product is designed for. Our distribution practices are consistent with this determination. You can send a copy on our website. We collect your personal information to provide insurance quote, issue cover and other related services. We will share this with your insurer and I share with other

Australian service providers for the purpose of administrative handling claims. Our privacy policy traditional, including how to access and correct your information and lodge some rights about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can update this at any time by contacting us. You have agreed to take out a single room funeral cover with the following account. Cynthia Roberts is covered for \$15,000 in the events of death in the case where death is accidental or if you suffer defined accidental serious issues that benefit and will triple. But it's for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of actual illness covered thereafter. Accidental service issue cover for age, life insured and 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 cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up the set of cash out but no longer have the right to claim another policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can enter Cover at any time by contacting us. If you stop paying your premiums, we may enter cover, but we'll give you notice before doing so. It's Cover Enterprise age 85. Net benefit is payable and there is no refund the premiums after the calling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover on that date and you will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on day prior to their 100th birthday. We will pay the funeral benefit, UH, and bonus cover for the life insured. At this point your total premium for your first year of cover is \$30.47 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. Just a premium that's applying to your policy.

[15 minutes 44 seconds][Customer] : Yes.

[15 minutes 44 seconds][Agent] : Make sure you can only make a change if it is applied consistently across all policy holders. You may pay more in premiums and benefit amount over the life of the policy. Included in your premium is not payable to real insurance of between 34% and 54%

calculated on a level basis of the life of the policy. Your premium will be doubled from your nominated bank account. Exam of Cynthia R Roberts, which are authorized them from and have provided to us. We may provide written communications to you via the e-mail address provided to us and this will include any legal notices that are required to provide to you in writing. If you prefer to receive these only via mail, you can update communication preference at any time. The post documentation, PDS and SG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product met your names. You have a third day calling off. When you may cancel your policy and any pregnant paid will be refunded in full unoblogged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed a policy in full. And finally, we have a complaints process which you can access any time by contacting us. Full details are available online and in the documentation we are sending you. So Cynthia, to confirm that do you understand and agree with the declaration, yes or no?

[17 minutes 12 seconds][Customer] : Yes.

[17 minutes 13 seconds][Agent] : And of all, Cynthia, would you like any other information or would you like me to read any part of the PDS to you, Yes or no?

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

[17 minutes 22 seconds][Agent] : So Cynthia, that's all done for you. And if there's anything else we can do, feel free to reach back here. But before we let you go there today, I'll just let you know the in the next hour or so, we are going to send you a soft copy of your policy scheduled to your e-mail.

[17 minutes 34 seconds][Customer] : Yep.

[17 minutes 35 seconds][Agent] : Your hard copy will follow within three to five business days as well. So if there's any other questions, that will actually include your beneficiary forms for you as well. Cynthia.

[17 minutes 44 seconds][Customer] : OK then. Yep.

[17 minutes 44 seconds][Agent] : OK. Yeah.

[17 minutes 45 seconds][Customer] : Thank you very much.

[17 minutes 45 seconds][Agent] : Anything else now? You're very welcome. Thank you as well for your time and patience today. And I do welcome you to Real Funeral Insurance. OK.

[17 minutes 52 seconds][Customer] : Thank you very much.

[17 minutes 53 seconds][Agent] : Thanks, Cynthia. All the best to you. Thank you, ma'am.

[17 minutes 55 seconds][Customer] : You too. Bye.

[17 minutes 56 seconds][Agent] : Bye now.