

[2 seconds][Customer] : Hello, Debbie speaking.

[3 seconds][Agent] : Hey, good afternoon. It's Abram calling from One Choice Life Insurance. How you going today?

[8 seconds][Customer] : Hey, good. Thanks, Fabia, how are you?

[10 seconds][Agent] : That's good to hear. I'm not too bad as well. Thank you so much for asking as I'm just giving a call 'cause we had an expression of interest that was placed yesterday for our life insurance that we're just giving a hand to help you through. Was I speaking with Dudley Parsons?

[23 seconds][Customer] : Yep, that's the one.

[24 seconds][Agent] : Yeah, perfect. And then I've just got date of birth was the 15th of December 1991. Beautiful. Just with residency in New Zealand as well. Can I confirm that you are a male New Zealand resident currently residing in New Zealand?

[30 seconds][Customer] : Yep, that's correct.

[40 seconds][Agent] : Beautiful. And I'm so sorry. I'm just with that. Was that yes to that whole question. So sorry.

[46 seconds][Customer] : Yes.

[47 seconds][Agent] : No problem at all, Dudley. And just without calls, Please note that calls are recorded. Any advice I provide is limited to the products we offer and this is you need to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances, but as well in terms of life insurance.

[46 seconds][Customer] : So the whole question, no cover in place at the moment, something new.

[1 minutes 4 seconds][Agent] : And just so I can have a little bit of a better understanding, do you currently have some cover in place or was this something that might be new to you, something new that's some understandable with what sparked your interest? Was it more for the Peace of Mind for your family and loved ones or was this maybe to cover a mortgage that you might have?

[1 minutes 24 seconds][Customer] : Yeah, cover and mortgage that we've got and and Peace of Mind from for my family too.

[1 minutes 26 seconds][Agent] : OK, understandable. So for a for a bit of both for sure. Well, so

designed for both these reasons. It's there to provide that Peace of Mind for your family and loved ones. If you want to pass away that have that financial protection, it could help pay off the mortgage loans or any other cost involved in raising a family.

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

[1 minutes 45 seconds][Agent] : But basically there to give you that Peace of Mind if something happened to you that have that financial security with the loved ones and family. Do you know specifically who would want to look at leaving this too? That's OK, that's no problem at all. You have plenty of time to decide. But you can nominate up to five people to be a beneficiary.

[1 minutes 57 seconds][Customer] : Not at this stage, yeah.

[2 minutes 5 seconds][Agent] : So if you're wanting your children to receive this or partner, you have full control over that list. There's also an advance payout of \$10,000 that gets paid out advance for the funeral costs.

[2 minutes 17 seconds][Customer] : Yeah.

[2 minutes 17 seconds][Agent] : That is helping for those types of costs and expenses. And there's also a terminally ill advanced payout, which goes a bit if this were to ever happen to you. But if you were diagnosed with 12 months or less delivered by a medical practitioner, that's when we pay that claim to in full last your life to help with any further medical costs that may occur. But nice simple process in terms of applying. There's no medical checks or blood tests that we require you to complete. There's just some yes and no health and lifestyle questions that just determine the final pricing in the terms of the policy. We'll go through an estimated quote together. I've just got to ask, have you had a cigarette in the last 12 months? That's OK. I'm very healthy choice. I've just got to grab. So sorry, just for my call recordings. Was that yes or no? So sorry, No, that. No, that's OK. No problem at all. With your current annual income, is it more than \$50,000 annually like you need?

[2 minutes 35 seconds][Customer] : OK, Nah, Nah, no, no cigarettes, yes.

[3 minutes 13 seconds][Agent] : It's OK, no problem. For the amount of cover you can look at it does range from \$100,000 being the starting amount. It goes all the way up to \$2,000,000 for our life insurance. But what amount would you like me to quote on or would be a suitable amount you'd like

to leave to your family and loved ones? And OK that's OK I'll pull up the 800,000 and if you'd like me to move up or down just let me know. So far though, it's the estimated indicative price is at \$37.08 a fortnight for 800,000 so far. Yeah, 37 and eight cents a fortnight for the 800 K so far.

[3 minutes 30 seconds][Customer] : 800,000 course \$37.08 It might be OK. Beautiful so far. Sounds good, yeah.

[3 minutes 56 seconds][Agent] : But how's that one sounding so so far love Lovely. We do have umm, it's an additional coverage you can add on to the life insurance, but it's more for these insured events. It's for heart attack, cancer, stroke or if you were to undergo coronary bypass surgery. This one, it's called serious illness cover and it's used as like a living benefit to assist in any rehabilitation costs or even as an income replacement as you might be recovering. It's all entirely up to you that if you'd like on the policy, but would it be something you're interested in?

[4 minutes 28 seconds][Customer] : Yeah, yeah, it would be something I'm interested in.

[4 minutes 31 seconds][Agent] : That's OK. Again, those events it's for heart attack, cancer, stroke or undergo coronary bypass surgery. Each of these events are defined within the policy and each claim is assessed against these definitions. You can apply from anywhere from \$50,000 up to the lesser of 500,000 or 50% of your chosen life insurance benefit. Even to give you an idea of what the 50,000 would look like, it'd then be \$3.25 a four fortnight on top of the life insurance premium.

[5 minutes 2 seconds][Customer] : None.

[4 minutes 59 seconds][Agent] : So then as a total altogether it'd be \$40.33 a fortnight. You can choose from 50,000 all the way up to 400,000 for that one. That's OK. I'll leave it at the 50K for you at 3:25. And just with those events, any insured events that become apparent before during the first three months of the serious illness option commencing will not be covered. Full details of all exclusions are set out in your policy document. Please also be aware that any payment made under serious illness cover reduces available life insurance benefit amount. If you also purchase total and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim. But I've just got to ask, are you happy for me to add this optional cover to your quote? Yes or no?

[5 minutes 10 seconds][Customer] : Alright, I will just go for the minimum for now, yes.

[5 minutes 48 seconds][Agent] : That's OK. No problem. What we'll do together is we'll go through those questions to get that final outcome. Well, the person, it can stay the same, it can change. It's just depending on those questions.

[5 minutes 59 seconds][Customer] : OK.

[5 minutes 59 seconds][Agent] : Just got to read a paragraph that says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes it should cover and other related services. We'll share this with your insurer and make sure with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and most complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life and insurance contract. You have a legal duty to provide to us any information you know or could really be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know. As an insurer, which reduces the risk. We ensure you have this duty into the time we enter into the contract. If you fail to disclose the matter, we make a false statement in the answer to our questions. We may be able to decline a claim in new conditions on your policy or avoid your policy entirely. But it just asks with yes or no. Do you understand this? No problem at all. Most of these questions just require yes or no answers for them. But the first one it just asks are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[7 minutes 1 seconds][Customer] : Yes, New Zealand resident, Yes.

[7 minutes 19 seconds][Agent] : That's good. Perfect.

[7 minutes 23 seconds][Customer] : Yep.

[7 minutes 20 seconds][Agent] : I'll just answer yes to the whole question problem and the next was just going to ask about medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following The first one, stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina.

[7 minutes 44 seconds][Customer] : Nope.

[7 minutes 45 seconds][Agent] : That's OK. Next was lung disorder excluding asthma, sleep apnea or pneumonia.

[7 minutes 51 seconds][Customer] : Nope. Nope.

[7 minutes 52 seconds][Agent] : OK, cancer or leukemia excluding skin cancer, anxiety, depression or stress require medical treatment or any other mental health disorder.

[8 minutes 3 seconds][Customer] : Nope.

[8 minutes 4 seconds][Agent] : And have you been diagnosed with a terminal illness, murder, neuron disease, any form of dementia including Alzheimer's disease? Or being told by a doctor that you have a condition that will reduce your life expectancy.

[8 minutes 15 seconds][Customer] : Nope.

[8 minutes 16 seconds][Agent] : That's OK. And in the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or casing for drug or alcohol consumption?

[8 minutes 27 seconds][Customer] : Nope.

[8 minutes 28 seconds][Agent] : That's OK, We'll keep moving through. But the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident, simplifc 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. With that being said though, what is your exact height? You need a centimeters or feet in inches?

[8 minutes 50 seconds][Customer] : 181 centimeters.

[8 minutes 52 seconds][Agent] : 181 centimeters. No problem. Thank you so much for the height with weight side. Well what is your exact weight?

[9 minutes 2 seconds][Customer] : 115 kilos.

[8 minutes 59 seconds][Agent] : You need a kilo, pounds or stones, 115 KGS.

[9 minutes 7 seconds][Customer] : Yeah. 115 KGS.

[9 minutes 9 seconds][Agent] : No, that's OK with your weight. Have you experienced any unexplained weight loss of more than 7 kilos in the last 12 months?

[9 minutes 17 seconds][Customer] : Nope.

[9 minutes 18 seconds][Agent] : No, that's OK. We'll keep moving through. But the next one's just going to ask about occupation. So does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. That's OK. And to the best of your knowledge, are you infected with or you're in a high risk category for contracting HIV which causes AIDS? That's OK that this one's with travel. So do you have definite plans to travel outside, outside of New Zealand? Are you booked or be booking travel within the next 12 months? That's OK. And do you have existing life insurance policies with other life insurance companies with a combined total, Some are short of more than \$5,000,000.

[9 minutes 39 seconds][Customer] : Nope, no, no, Nope.

[10 minutes 9 seconds][Agent] : That's OK as well. This is just another further medical history side. Again asking, have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following?

[10 minutes 31 seconds][Customer] : Nope, Nope.

[10 minutes 23 seconds][Agent] : The first one is diabetes, RA, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumour, mole or cysts, including skin cancer, sunspots or Melanoma.

[10 minutes 42 seconds][Customer] : Nope.

[10 minutes 44 seconds][Agent] : And have you ever had an abnormal PSA test or an enlarged prostate?

[10 minutes 48 seconds][Customer] : Nope. Nope. Nope.

[10 minutes 50 seconds][Agent] : OK Thyroid condition or neurological symptoms such as fuchsine and fainting, sort of the stomach, bowel, gallbladder, pancreas, hepatitis or any disorder of the liver.

[11 minutes 6 seconds][Customer] : Nope. Nope. Nope. Nope. Nope.

[11 minutes 8 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease,

Sleep apnea or asthma, excluding childhood asthma.

[11 minutes 31 seconds][Customer] : Nope.

[11 minutes 32 seconds][Agent] : That's OK. There's only five more from here. But this is other than what you've already told me about. In the past three years, have you sought medical advice or treatment by medical practitioner specialists? Were you waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? That's OK. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[11 minutes 51 seconds][Customer] : No, no.

[12 minutes 3 seconds][Agent] : That's OK. And then this one is just a family history one. We're only going to reference immediate family, which is your father, mother, brother or sister.

[12 minutes 23 seconds][Customer] : No. None of those.

[12 minutes 12 seconds][Agent] : But to the best of your knowledge, have any of your immediate family living with a cease ever being diagnosed with polycystic kidney disease, Huntington's disease, all familiar adenomatous polyposis, OK? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other irritatory disease prior to age 60? No it's OK, no problem at all. The last one is other than one off events gift certificate slash vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any of the hazardous activity.

[12 minutes 37 seconds][Customer] : No, no.

[13 minutes 4 seconds][Agent] : That's OK. Me indeed. I'm scared of heights, but everyone definitely has their preferences there with the application those Dalisa, I do want to congratulate you. It has been approved for the life insurance policy and it's going to cover you for death due to any cause except suicide in the 1st 13 months. In addition, terminally ill advanced payment which is also included in the cover, which is if you were diagnosed with 12 months or less delivered by a medical practitioner. Then it's when we'll pay that claim to in full whilst you're alive. And that money could

help with any further medical costs or if you're wanting to use it on a last holiday. Just there to ensure you receive that best care possible. Your loved ones and beneficiaries are still able to request a funeral advance payout of \$10,000 as well, just with the premium side. Please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation which means each year benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year but within the pricing side. So I do need to advise. The premium has risen to and for the life insurance, it's risen to \$55.61 a fortnight for the \$800,000 of life insurance due to BMI of 50% umm, And just with the serious illness, for the \$50,000 of serious illness is at \$6.50 a fortnight. Umm, altogether still at \$62.11 a fortnight altogether. Umm, the serious illness 1 is due to BMI 100% health. But just wanted to check in there in that, that, that price range. Umm, how is that all sounding there in terms of affordability?

[14 minutes 5 seconds][Customer] : OK, it's 50 something that I need to check through my partner about, but yeah, it's it's looking at.

[14 minutes 55 seconds][Agent] : Second, definitely understandable. When I'm chatting to her, we do have a way where you mentioned previously that you didn't have any cover in place and wanting to leave this for that mortgage and financial protection for loved ones. We can get you covered from today while sending these documents out to you. We send it to your home address and e-mail address, but you're not required to do any upfront payments. So you can select the day in the future for any payment to come out whilst having that conversation with her to make sure it's suitable and with the policy. It's also not a lock in contract. If you ever had a change in mind, you can always call us back and apply to have that cancelled as well. But we can definitely get you covered whilst you are having that conversation as well. Did that sound like a suitable option?

[15 minutes 15 seconds][Customer] : Yeah, yeah. Are you able to e-mail me all the the documents so I can have a in depth chapter chat with them?

[15 minutes 44 seconds][Agent] : Yeah, definitely. We we send that to your home address and e-mail address. But just with that option, did that sound suitable where we could get you covered whilst having that conversation?



[15 minutes 51 seconds][Customer] : Yeah, yeah. Sounds suitable.

[15 minutes 56 seconds][Agent] : That's OK. Well, we can definitely do that. We're going to send that to your home address and e-mail address. But I just have to note down just the day that you'd like the first one to come out. You can choose in a week's time, 2 weeks time, 3 weeks time or even 4 weeks. We have a lot of flexibility in just choosing that first date for you.

[16 minutes 13 seconds][Customer] : Alright, can we go the let's go the we'll go the 8th of Feb.

[16 minutes 25 seconds][Agent] : 8th of Feb, I believe the furthest I can extend it out to is essentially 30 days from today. I think it's going to be like the 5th or the 4th of January is the furthest I can extend out to. Unfortunately, the 8th is a Saturday as well. We can't choose a weekend day.

[16 minutes 43 seconds][Customer] : OK, go the go.

[16 minutes 46 seconds][Agent] : 5th of February, No problem, I'll just select that for you. Perfect. We're going to send these to your home address and e-mail address. What was your home postal code just to start off with?

[16 minutes 44 seconds][Customer] : The set of Sea Breeding, 5381.

[17 minutes][Agent] : 5381 in Portador.

[17 minutes 2 seconds][Customer] : Yeah, yeah.

[17 minutes 7 seconds][Agent] : Perfect. What was the home address for that one? Yep.

[17 minutes 6 seconds][Customer] : Corridor 391-A Aye. Kokodiki, which is PAE Kaka.

[17 minutes 20 seconds][Agent] : KRIKI. Yep. Beautiful. Hill Rd. Perfect. Is that the same as your post, your address or your post codes? Beautiful. So I'll just select that one there for you. And as a title, do you best prefer Mr. Parson Sizzard Tong?

[17 minutes 24 seconds][Customer] : Yeah, yes, yeah, yeah, that's the one.

[17 minutes 40 seconds][Agent] : That's no problem. Done there. I've got Dudley and then surname Parsons. Date of birth was 15th of December 1991.

[17 minutes 51 seconds][Customer] : Yep, that's the one. That's one bar.

[17 minutes 51 seconds][Agent] : Best friend of contact O 210612363 perfect0210612363andemailivegotdudsandmornmorn@gmail.com Beautiful with the e-mail, that one

normally takes within 15 minutes time to receive to you, but the hard copy through the post it generally takes within 5 to 10 business days.

[18 minutes 7 seconds][Customer] : Yeah, yeah.

[18 minutes 17 seconds][Agent] : I'm just going to select that date there for you being the word perfect. So it's just getting to confirm that day for you. Just making sure I can select the 5th. My computer's just been a bit slow this morning. I do apologize. Umm, there we are. Perfect, perfect. It lets me select the 5th so we can get you covered from today with the 800,000 and that 50,000 serious illness. But the first one will come out on the 5th of February. I've just got a note down. We have two ways of setting up the payment side for the policy. We have both via direct debit and we also have a Visa credit card option if you'd like to use a card for the payments. But how would you like to set up the first one? That's OK. No rush at all. I just require just the account name, whether it has your full name on it or just initials. And then just which account you'd like it to come out of as well. But no, no rush at all. So I'll just start. That was D for Delta, W for Window, and then S for Sam Parsons.

[19 minutes 10 seconds][Customer] : Direct Debit DWS Parsons, F for Freddy Parsons.

[19 minutes 37 seconds][Agent] : Oh, OK. So sorry. So DWF for Freddie Parsons. No problem. Beautiful DOF. Lovely. And then when you're ready there, which account number would you like it to come out?

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

[19 minutes 52 seconds][Agent] : Yep. 0549.

[19 minutes 51 seconds][Customer] : 06 0549 Yep.

[20 minutes][Agent] : Yep. Yep. Yep. Yes, Sir, and that's with ANZ Bank New Zealand.

[20 minutes 2 seconds][Customer] : 06/7, 2461 00 Yep.

[20 minutes 17 seconds][Agent] : No problem. I just want to repeat it back to you just so I've got it correct. So I've got 060549067246100, no problem. There's just a couple of questions. Just to make sure this is your account. It just says with yes or no. Do you have authority to operate this bank account alone? Yes or no?

[20 minutes 36 seconds][Customer] : Yes, Yes.

[20 minutes 40 seconds][Agent] : I'm so sorry.

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

[20 minutes 40 seconds][Agent] : I know what you meant by year was that Yes, yes Sir, no problem.

So sorry there. Umm, the next rule is do you need to join the authorized debits? Yes or no?

[20 minutes 50 seconds][Customer] : Nope.

[20 minutes 51 seconds][Agent] : That's OK. Umm and have you canceled the direct debit authority for one choice what Pinnacle Life has initiated in the last nine months in the account you are providing? And umm with direct debit, we do this through the firm with all our customers through verbal concern. It just asks, are you happy to set up a direct debit authority without signing a form? Yes or no?

[21 minutes][Customer] : No, Yes.

[21 minutes 13 seconds][Agent] : No problem. This is just a declaration for the account. It just reads. 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 related to this authority. You authorize your bank to allow Pinnacle Life. It was initiated for one choice to direct debit this account in accordance with these terms and conditions.

[21 minutes 33 seconds][Customer] : Yes.

[21 minutes 35 seconds][Agent] : No problem at all. I'm at the final stage here. It's just the final declaration. It essentially just covers all over the key details, but it has a couple of yes or no questions throughout. It just reads, thank you Dudley Parsons, it is important you understand the following information. I'll ask the 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 whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and ZED Limited whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed with a Financial Markets Authority to provide a financial advice service. The advice you 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. When providing this this advice, we've not considered your specific financial needs or goals, or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice you provide just with a yes or no. Can you please confirm that you understand and agree to this? Beautiful. Your answers to the application questions and any related documents form the basis of your contract of insurance and Pinnacle 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 of our questions in accordance with your duty of disclosure?

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

[23 minutes 9 seconds][Agent] : Lovely. And by agreeing to this declaration you can send to be contacted by a simulation to other products and services. You can update this anytime by contacting us except to cover pays a lump sum benefit amount of Dudley Parsons receives \$800,000 in the event of life insurance. Dudley Parsons receives \$50,000 in the event of serious illness. For Dudley Parsons a life insurance a 50% loading was applied during the application process. For Dudley Parsons seriously illness, so 100% loading was applied during the application process. The benefit is not paid in the event of suicide. In the 1st 13 months of the policy. The total premium fee of the first year of cover is \$62.11 before at night your premium misstep, which means you'll be calculated at each policy anniversary and we generally increase each year as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. A investor's rated Pinnacle with the B plus fund interest rate and triple B minus issue. A credit rating within Outlook is stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you. 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 the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy. Any premium you may have paid will be refunded in full unless you have lodged a claim. But I do appreciate your time to that declaration. There's just two questions to get it in place for you. It just says with the yes or no. Do you understand and agree with the declaration?

[24 minutes 46 seconds][Customer] : Yes.

[24 minutes 47 seconds][Agent] : Lovely. And just while we're on the phone together, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no? That's OK, no problem at all. Again, covered from today. The first one won't come out until the 5th of February and then every fortnight from then onwards. And they'll be open from 8:00 AM to 8:00 PM from Monday to Friday. So if you have any questions about your life insurance policy, always feel free to give us a call and we can help you do that. Just wanted to check in with yourself. We do also have income protection and our guaranteed funeral acceptance policy. If you're wanting to look into either income protection coverage or additional funeral cover, you can definitely look at that as well. But would that be something you're interested in looking into?

[24 minutes 56 seconds][Customer] : Nope, not at this stage. I'll have a chat to the missus about this policy and then we'll go from there.

[25 minutes 36 seconds][Agent] : Sounds good. Well, you can always do that in the future. Again, open 8:00 AM to 8:00 PM Monday to Friday. But do hope you have a great rest of your week. And thanks for choosing one choice as well.

[25 minutes 47 seconds][Customer] : Have a good one.

[25 minutes 45 seconds][Agent] : No problem, you too take care.