

[2 seconds][Customer] : Richard speaking.

[4 seconds][Agent] : Hi Richard, it's Brad calling from Australian Seniors. I'm giving you a call as we received your expression of interest online with regards to our funeral, uh, life insurance. Sorry, uh, so I can assist you further, can I confirm your full name is Richard Pratt and your date of birth is the 25th of the 6th 1973.

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

[24 seconds][Agent] : Perfect. Look Richard, Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Uh, can I confirm that you are a male Australian resident? Perfect. Thanks Richard. Look, uh, so I kind of have a better understanding of what sparked your interest. Are you new to life insurance or do you currently have some cover in place?

[37 seconds][Customer] : Yep, on only what what I have with my superannuation. Really.

[50 seconds][Agent] : OK, so you're potentially looking at changing or are you sort of just having a look around?

[56 seconds][Customer] : Well, yes, I, I suppose. Yeah, definitely. Just I would it Look, a friend of mine was just diagnosed terminal with terminal cancer. I suppose these things sort of spark at you and you go, oh, OK. What if that happened to me? So that, that, that sort of stuff. No, hence the reason.

[1 minutes 10 seconds][Agent] : Yeah, yeah, yeah, perfect.

[1 minutes 12 seconds][Customer] : Yeah, that's fine.

[1 minutes 14 seconds][Agent] : Well, umm, well, sorry about uh, everything that's happened with your, your close mate, umm, but yeah, that's exactly what these policies are built to do.

[1 minutes 19 seconds][Customer] : Yep, yeah.

[1 minutes 23 seconds][Agent] : Umm, it makes you aware of what can happen, umm, and essentially just protecting your loved ones for the future. So, umm, have you had any thought on, umm, who your beneficiary beneficiaries would be?

[1 minutes 30 seconds][Customer] : Yep, that'd be my wife. Yeah.

[1 minutes 36 seconds][Agent] : Perfect umm, so look what I'll do Richard is I'll explain the main features and benefits and run through some pricing with you. Umm, so with regards to seniors life insurance, it is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday.

[1 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 53 seconds][Agent] : When the policy ends, you can choose covered between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit amount. If death is due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount to help the funeral costs or any other final expenses at the time it is easy to apply, we just ask you a yes or no questions regarding to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advance payment as well included in the cover.

[2 minutes 14 seconds][Customer] : Yep, Yep.

[2 minutes 34 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help the medical cost ensure ensure you receive the best care possible.

[2 minutes 46 seconds][Customer] : Yep.

[2 minutes 46 seconds][Agent] : Did you have any questions for me so far?

[2 minutes 49 seconds][Customer] : Not really.

[2 minutes 50 seconds][Agent] : Yeah, So what I'll do umm, I will go through a bit of the quoting or the pricing for you now. Umm, so let's go through that together. Umm, just with regards to your smoking status, have you had a cigarette in the last 12 months?

[2 minutes 50 seconds][Customer] : No, no, no.

[3 minutes 7 seconds][Agent] : Perfect.

[3 minutes 14 seconds][Customer] : Yep.

[3 minutes 8 seconds][Agent] : No, And look Richard, keep in mind the level of cover ranges from

\$10,000 and up to \$200,000 and we can look at different amounts until you do find the right level of cover.

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

[3 minutes 16 seconds][Agent] : Umm, have a look and look, uh, another thing to notice, uh, uh, to note, Richard, if you are replacing an existing policy, we do recommend that you do not cancel that policy until your application has been approved and you have reviewed this policy as your new policy may not be identical to your existing cover. Uh, you should also consider the, the benefits that may not apply or waiting periods that may start again.

[3 minutes 37 seconds][Customer] : Yep, Yep.

[3 minutes 42 seconds][Agent] : OK, perfect.

[3 minutes 51 seconds][Customer] : Not really.

[3 minutes 44 seconds][Agent] : So, umm, to start off with the quotes, umm, did you have a quote in mind or, umm, a budget that you?

[3 minutes 52 seconds][Customer] : I had no idea. I had no idea. I had no idea what it was going to cost. So yeah, it just, it literally is a a new yeah.

[3 minutes 56 seconds][Agent] : Yeah, OK, yeah, that's completely fine. Look what I'll do, umm, to give you a bit of, umm, a safety net. I'll start off in the middle of \$100,000. Does that umm sound alright with you?

[4 minutes 9 seconds][Customer] : Yeah. Well, I'd probably prefer to go into the when 'cause when you sort of look at it, I mean, I, I think I'd probably rather starting the. You're better off starting at the 200 and then we'll go from there.

[4 minutes 20 seconds][Agent] : 200 yeah perfect.

[4 minutes 21 seconds][Customer] : Yeah, you can always move down.

[4 minutes 22 seconds][Agent] : Yeah, like you said, we can always move up uh, we can always move down from the 200,000, Sir.

[4 minutes 26 seconds][Customer] : That's right. Yeah.

[4 minutes 27 seconds][Agent] : Yeah perfect. So let me just load this one up for you, Richard.

[4 minutes 36 seconds][Customer] : Yep.

[4 minutes 31 seconds][Agent] : OK, so Richard, uh, for, uh, \$200,000 worth of cover, umm, you are looking at a payment of \$113.07 per fortnight. Umm, how is that sounding in terms of suitability?

[4 minutes 46 seconds][Customer] : Yeah, I think I yeah, that's fine. I mean, as I said, it's not it is. It is what it is. So yeah.

[4 minutes 50 seconds][Agent] : Yeah, perfect. And were you looking at any other levels of cover or is that something that's satisfying for you?

[4 minutes 57 seconds][Customer] : No, I think, well, as I said, it's it, well, the the cover is what it is.

[5 minutes 1 seconds][Agent] : Yep.

[5 minutes 1 seconds][Customer] : I mean, at the end of the day, you've got to look after make sure that I mean 200 and O thousand. I mean, in the in the scheme of the world, it's not a real lot of money for if I'm not here, Yeah.

[5 minutes 11 seconds][Agent] : Yeah, exactly right.

[5 minutes 13 seconds][Customer] : But it'll help pay off whatever bills or whatever. And and just to to make them, yeah.

[5 minutes 12 seconds][Agent] : And at the end, yeah, exactly right. So, umm, like I did, like I did say earlier it it's not really for us, uh, for the future and making sure that all grounds are covered right.

[5 minutes 26 seconds][Customer] : Yeah, that's right. Yeah.

[5 minutes 27 seconds][Agent] : So umm, another thing to hollow which is your premium is stepped, which means it will increase 8 year.

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

[5 minutes 34 seconds][Agent] : Uh, as an indication, if you make no changes to the policy, your premium next year just a SEC will be \$120.98. You can also find information about our premium instruction on our website.

[5 minutes 48 seconds][Customer] : Yep. OK.

[5 minutes 47 seconds][Agent] : So that just gives you a rough guideline as well.

[5 minutes 50 seconds][Customer] : Yep. OK.

[5 minutes 52 seconds][Agent] : Perfect. So the next step, Richard, is to take you through the health questions, uh, to confirm if you are eligible for the cover. Umm, I do need to ask you the following questions specific to COVID-19.

[6 minutes][Customer] : Yep, Yep.

[6 minutes 4 seconds][Agent] : Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Perfect. OK. Oh, prior to that Richard, I will need to grab a few details off you.

[6 minutes 8 seconds][Customer] : No, no, 4557.

[6 minutes 21 seconds][Agent] : Do you mind if I just grab your postal address starting with your post code 4557? Perfect.

[6 minutes 32 seconds][Customer] : Mountain Creek.

[6 minutes 30 seconds][Agent] : And was that Mooloolaba sounding? Great. Perfect. And just your address line there Richard.

[6 minutes 37 seconds][Customer] : Yeah, it's 16. Robor Crescent, ROBUR.

[6 minutes 41 seconds][Agent] : Alright, there you are. Perfect. And that's the sign of your personal address, I'm sure you need.

[6 minutes 47 seconds][Customer] : Yes, it is. Yeah.

[6 minutes 48 seconds][Agent] : Perfect. Thanks for that, Richard. And yeah, so we'll just continue with that one. OK So what I do need to read out is something called our Pre Underwriting disclosure. Umm, I'll just read that out for you now. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it 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 and correct your information and logic complaints about breaches of privacy.

[7 minutes 38 seconds][Customer] : None.

[7 minutes 33 seconds][Agent] : By proceeding, you understand that you are applying to purchase a

life insurance policy and as such, you have duty to take reasonable care to not make any risk misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had.

[8 minutes 3 seconds][Customer] : None.

[7 minutes 58 seconds][Agent] : If you do not take reasonable care, you may break your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yes or no?

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

[8 minutes 13 seconds][Agent] : Perfect. And just to go through the health and lifestyle questions, uh, the first question being in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke?

[8 minutes 27 seconds][Customer] : No, no.

[8 minutes 28 seconds][Agent] : No, in the last five years have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions in the last five years have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer, the oesophagus, stubborn creates cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or seem to be treated with kidney therapy? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required? OK. And do you have a little bit condition that will require a transplant in the future? Thank you.

[8 minutes 55 seconds][Customer] : No, no, no, I hope not.

[9 minutes 15 seconds][Agent] : Fingers crossed, right? Uh, look, next question, have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Thank you. In the last five

years, have you attempted suicide or been hospitalized for a mental health condition? Perfect. Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

[9 minutes 29 seconds][Customer] : No, no, no.

[9 minutes 52 seconds][Agent] : Perfect. Thank you for that, Richard. So what I'll do is cook with you like that and look umm, to no surprise uh, you have been approved for the cover. Umm look what I can do for you is get you immediately covered over the phone today and I will send you all the policy documents to review.

[10 minutes 11 seconds][Customer] : Yeah, I don't, I don't want to take, I don't want to take the policy yet. I was just trying to work out what it was going to cost me at this point. Yeah, Yeah, probably jump. Yeah, probably bunch steps with her hand there.

[10 minutes 10 seconds][Agent] : This policy gives you a 30 day yeah that's completely fine.

[10 minutes 20 seconds][Customer] : Yeah.

[10 minutes 21 seconds][Agent] : Umm, but L like I said there is a 30 day cooling off. If you decide to isn't suitable for you and you can cancel within 30 days, then you receive a full refund of your premium unless the claim has been made. Is that something that you do still wanna continue with?

[10 minutes 35 seconds][Customer] : Yeah, No, not, not as yet. No. I need to discuss it with my partner. No.

[10 minutes 39 seconds][Agent] : Yeah, that's completely fine. Look, umm, it's good to know that you are approved regardless.

[10 minutes 49 seconds][Customer] : Yep.

[10 minutes 43 seconds][Agent] : So what I can do is I can send you the quote as well as everything that we've chatted over, uh, through e-mail, umm, and I can follow up. I can follow up with you, let's say towards the back of the week, Thursday around same time.

[10 minutes 56 seconds][Customer] : Yeah, for sure. For sure.

[10 minutes 57 seconds][Agent] : Yeah perfect. Easy.

[11 minutes 5 seconds][Customer] : Excellent.

[10 minutes 59 seconds][Agent] : So what I'll do is I'll quickly send umm, that conversation off with the brief statement as well as the quote and I'll, uh, chat to you on Thursday.

[11 minutes 6 seconds][Customer] : Perfect. Thank you.

[11 minutes 7 seconds][Agent] : Perfect mate. Appreciate it.

[11 minutes 9 seconds][Customer] : Bye, bye, bye.

[11 minutes 10 seconds][Agent] : Bye.