

[19 seconds][Agent] : Hi, Farm, it's David calling back from Australian Seniors. How are you today?
Yep.

[18 seconds][Customer] : Hello, yes, you see what I want is that I'm I'm interested in the life insurance today I'm 78 years old.

[38 seconds][Agent] : Sorry, did you say you are how old? Sorry.

[34 seconds][Customer] : Can I find the insurance 78? I'm 78 years old.

[45 seconds][Agent] : Yep. So our criteria is, umm, as long as you're an Australian resident age between 45 and 79, you can apply. So yeah, you're most definitely still eligible. So I'm happy to take you through the cover phone, but I just need to confirm, umm, some of your details here before we do go on.

[53 seconds][Customer] : OK OK OK.

[1 minutes 1 seconds][Agent] : Just so I can assist you further, can I just confirm your full name is Fong Chow?

[1 minutes 5 seconds][Customer] : My My full name is Fong Fong.

[1 minutes 9 seconds][Agent] : Yep. OK.

[1 minutes 9 seconds][Customer] : Second name Mui M Double OI Surname Chow CHOW.

[1 minutes 16 seconds][Agent] : OK, awesome.

[1 minutes 16 seconds][Customer] : I was born in 29 November 1945.

[1 minutes 22 seconds][Agent] : OK, thank you for that phone. I'll just need to list then your middle name here because I don't actually some reason I can't edit here for now, but I'll try to fix that up for you later on. OK, umm, but just before, umm, I get on to the product itself, I do need to let you know that all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[1 minutes 33 seconds][Customer] : OK, OK.

[1 minutes 43 seconds][Agent] : Can I also just confirm that you're a male Australian resident?
Phone.

[1 minutes 47 seconds][Customer] : My address is 9 Kendall St. Mount Beverley.

[1 minutes 51 seconds][Agent] : Yeah, sorry, umm, I just need to confirm that you're a male Australian resident.

[1 minutes 55 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 57 seconds][Agent] : Awesome, thank you for that. And so just so I can have a better understanding of what sparked your interest from, do you have, umm, are you new to life insurance or you can have some cover in place?

[2 minutes 8 seconds][Customer] : I don't have any cover.

[2 minutes 9 seconds][Agent] : OK, Is this the first time you're looking into it? OK, yeah, what I'll do is I'll explain the main features and benefits and just run through some pricing with you as well. So seniors life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[2 minutes 12 seconds][Customer] : Yes, Alright. OK.

[2 minutes 31 seconds][Agent] : So you can choose cover between 10,000 up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit amount.

[2 minutes 39 seconds][Customer] : Yes.

[2 minutes 39 seconds][Agent] : If death is due to an accident, your choice and benefit will triple and we will also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[2 minutes 51 seconds][Customer] : No lately. Done. OK.

[2 minutes 52 seconds][Agent] : OK, I yeah, so it's easy to apply for them. We just ask you a yes or no questions relating to your health over the phone to see if you are approved and if you are accepted. And once you commence the policy, you will be covered for sorry, 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 advanced payment included in the cover. So if you were diagnosed with 24 months or left to live by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs to ensure that you receive the best care possible. So I think of it as like a living benefit that you can access if if you were in that situation, you're knock on wood, that doesn't happen, but

that is available to you.

[3 minutes 31 seconds][Customer] : OK, OK, OK, OK.

[3 minutes 39 seconds][Agent] : OK Umm, just checking in with your phone. Do you have any questions for me so far? OK, awesome, so let's go through a quote together. Umm. But to begin with though, have you had a cigarette in the last 12 months?

[3 minutes 44 seconds][Customer] : No, no.

[3 minutes 55 seconds][Agent] : Awesome, I'll just pull this up for you. Umm. Awesome. And so just keeping in mind as well, our cover does range from or a level of cover range from \$10,000 and up to \$200,000. And we can look at different amounts until you find the right level of cover for yourself as well. Is there a benefit amount you'd like me to look into?

[4 minutes 23 seconds][Customer] : What benefits you are talking about?

[4 minutes 25 seconds][Agent] : Are the, the UMM insurance? So how much do you want to be covered for? So you can go from 10,000 to 200,000. They do go up in increments of 10,000. So you can, you know, 10,020 thousand 30,000 all the way up to \$200,000.

[4 minutes 25 seconds][Customer] : Ah, you said 20,000 maximum 20,000. Then can you make it 50,000?

[4 minutes 49 seconds][Agent] : 200,000 is the maximum 50,000, of course, I'll bring that up for you. And of course, you know, if that, if that isn't suitable to your situation, like umm, like we're always up until going up and down, whatever the case may be for your needs.

[5 minutes 11 seconds][Customer] : How much does it pay?

[5 minutes 7 seconds][Agent] : OK, so for \$50,000 of cover here from you're looking at a fortnightly premium.

[5 minutes 13 seconds][Customer] : How much how much does it pay every month?

[5 minutes 13 seconds][Agent] : Sorry, do you want to be monthly? Because we can quote you by monthly and for nightly I'll do for nightly for now and then I'll give you what that monthly figure is.

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

[5 minutes 24 seconds][Agent] : So the difference in price, it does end up to be the same, umm, over

the over the full year, but it's just taking to account extra days. But if you pay for nightly or monthly, it's the same. So for \$50,000 of cover, you're looking at a fortnightly premium of \$175.65, and monthly that will be a monthly premium of \$380.58.

[5 minutes 53 seconds][Customer] : Mm Hmm.

[5 minutes 51 seconds][Agent] : OK, How's that sounding to you so far in terms of UMM, suitability?

[5 minutes 54 seconds][Customer] : Oh, it's not alright.

[5 minutes 55 seconds][Agent] : Yeah, sounds OK.

[5 minutes 56 seconds][Customer] : So you just can you can you send me the form and all that so I can choose from what the the range of price so I can pay how much I'm on insured.

[6 minutes 5 seconds][Agent] : Yeah, of course. I'll, I'll just touch UMM base with the rest of what the UMM, cover includes as well.

[6 minutes 4 seconds][Customer] : Can you send me the and I can, yeah, you ex.

[6 minutes 11 seconds][Agent] : Just so you know what's involved in the cover.

[6 minutes 13 seconds][Customer] : You have ex. You explained to me already, but can you send me the form? Then I know how much to do, how much to pay. Then I can contact you again.

[6 minutes 16 seconds][Agent] : Yeah, yeah, of course. Umm, So I'll just let you know just in regards to that premium is also your premium is that, which means it will increase each year. And as an indication as well, if you make no changes to your policy, ah, your premium next year will be for this to load up a monthly premium of \$407.22. OK, so I can send you through, umm, the information as well, and I'm happy for you to look over it as well.

[6 minutes 44 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 51 seconds][Agent] : Umm, but what I can do if you are liking the sounds of our cover today's the other option that I have for you today as well, phone is to have the policy set up, uh, with cover commencing today.

[7 minutes 2 seconds][Customer] : I know.

[7 minutes 2 seconds][Agent] : I send you all the tailored documents.

[7 minutes 3 seconds][Customer] : I want to. I want to read all the particular search. I understand.

Then I can go to it.

[7 minutes 7 seconds][Agent] : OK, all right.

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

[7 minutes 9 seconds][Agent] : No, that's no worries.

[7 minutes 11 seconds][Customer] : So can you please send me the form?

[7 minutes 13 seconds][Agent] : Yeah. Just keep in mind that I did mention a bit earlier that we do have to do, umm, 8 health and lifestyle questions that I mentioned earlier.

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

[7 minutes 22 seconds][Agent] : And that's so I can send you some information now. But of course, we have to look at subject to eligibility as well because we don't do, you know, medical checks without request for any of your, umm, medical history or anything like that.

[7 minutes 38 seconds][Customer] : Yeah, no, no, not a problem.

[7 minutes 33 seconds][Agent] : We just ask you umm, health questions that you, you have in the last, you know, umm, yeah. So did you want to still go through with the umm, So like what I, what I can do is go through those questions with you now just to see if you are approved. Just so that when I send you the quote, you know, that you are approved instead of, you know, calling back. And if you aren't approved and that we, we would have wasted your time as well, you know, so I don't want that to happen. Did you want to go through those questions today?

[7 minutes 47 seconds][Customer] : No, I, I, yeah, No, no, no. I want to see the form first, then I can call again, then we'll do the question.

[8 minutes 12 seconds][Agent] : OK, no, that's no worries. I'll send this off to you then.

[8 minutes 16 seconds][Customer] : And then second thing, I want to get the car insurance.

[8 minutes 20 seconds][Agent] : Car insurance.

[8 minutes 20 seconds][Customer] : Pay as you drive. Pay as you drive. Oh, you go. Can you send me the particulars too?

[8 minutes 23 seconds][Agent] : OK, yeah, I might just need to pass you off to a different team phone because I only work specifically in the life department. So I'll see if I can be in touch with

someone else. But let me just sort this one out for you and send you all the information that you need.

[8 minutes 39 seconds][Customer] : Yeah, OK.

[8 minutes 39 seconds][Agent] : Can I just confirm your e-mail address as SM chow.1@hotmail.com? Two you said, not one.

[8 minutes 43 seconds][Customer] : Fmfmchildfmchild2@gmail.com No, no FM chow.

[8 minutes 53 seconds][Agent] : Yep.

[8 minutes 52 seconds][Customer] : Small letter two#2@gmail.com.

[8 minutes 54 seconds][Agent] : OK, all right, I just had a different one here, so I'll send this off to you now. Umm, along with a quote. And this will be for a monthly premium.

[8 minutes 59 seconds][Customer] : Yeah, OK.

[9 minutes 5 seconds][Agent] : OK umm, so I'll send that to you now, so your e-mail and I'll just pop you on hold for a second. Ciao. Oh sorry, phone. And then I'll see if I can pass it through to our car insurance you said you were looking into.

[9 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 24 seconds][Agent] : OK, no worries, won't be long. Hi, Paul, Are you still there? Awesome. Thanks so much for your patience. I I wasn't able to get a hold of anyone from the sales team in the prior department. Just I'll have to just set a call back for you there.

[10 minutes 21 seconds][Customer] : Yeah, Yeah. OK.

[10 minutes 30 seconds][Agent] : Would you be at what time would you be available today? Any time's OK for us? Let me just go back to this one. I'll set it as ASAP.

[10 minutes 36 seconds][Customer] : Yeah, OK.

[10 minutes 41 seconds][Agent] : OK, and some will give you a call back soon.

[10 minutes 44 seconds][Customer] : OK. Thank you. Thank you.

[10 minutes 44 seconds][Agent] : All right, but I've sent you that information through, uh, what about for myself for the life insurance? Uh, I'll would tomorrow work for you in terms of giving you a call back just in regards to following up with that.

[10 minutes 56 seconds][Customer] : Yeah, I, I, I leave the thing first, then I call you back.

[10 minutes 59 seconds][Agent] : OK, cool.

[10 minutes 59 seconds][Customer] : Your name there, please.

[11 minutes 1 seconds][Agent] : Sorry. Uh, yeah, my name is David Phone.

[11 minutes 2 seconds][Customer] : Your name, please, David. Alright, OK, good. Go easy.

Remember, I'll call you back. I'll see the thing first that I'll call you back.

[11 minutes 7 seconds][Agent] : OK, OK, no worries. You have a good day.

[11 minutes 9 seconds][Customer] : Alright, OK, OK then.

[11 minutes 12 seconds][Agent] : Thank you.

[11 minutes 12 seconds][Customer] : Bye.

[11 minutes 12 seconds][Agent] : Bye for now.