

[1 seconds][Customer] : Hi, John speaking.

[3 seconds][Agent] : Hi there, John, it's Andrew calling from Real Insurance. How are you today?

[7 seconds][Customer] : Yeah. Goodnight. How are you?

[8 seconds][Agent] : Yeah, pretty good, mate, pretty good. Giving a quick call in regards to the income protection insurance. I'll see you just popped in a card online literally a minute ago. So sorry if it comes to you.

[8 seconds][Customer] : Yeah, I was gonna say that was that was pretty quick mate.

[19 seconds][Agent] : Yeah, it's fine through sometimes you honestly, you at least you're a minute different. Sometimes it's on the dot, like literally as they put it in. So yeah, it comes through pretty quick. But yeah, the reason why that is, is to of course, give you the information and options while you're actually looking into it, not down the track where it's not really in your mind or something you're thinking about. So basically, is it, First of all, it's so I understand, is this your first time looking into income protection or you're already covered or what's your situation? OK.

[43 seconds][Customer] : I think it was covered a while back, a few years back, but I can't remember who it was with or what it was a while while ago.

[52 seconds][Agent] : Yeah, just so you have like a kind of distant memory of some sort of protection somewhere, basically.

[52 seconds][Customer] : Yeah, yeah, yeah.

[57 seconds][Agent] : OK, well, I'll wonder how through how it works in this end. You can let me know what you think before I do. John, Please note all of our calls are recorded and any advice that provides generally in nature and may not be suitable for your situation. My name's Andrew. Again, for real insurance. And just so I can confirm the details are correct on the system. John, can I just confirm your first name, surname and date of birth?

[1 minutes 17 seconds][Customer] : Yeah, it's John Pilkington, 20th of April 1991. Yeah, that's it mate.

[1 minutes 21 seconds][Agent] : So easyandthenyouemailivegothereisjustyourlastnamethenfirstname@gmail.com Yep, so easy. So

income protection. Basically, it's designed to provide a monthly income benefit, which is paid directly to you if you're unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's used to help pay for like bills, living costs, mortgage, you know, the list goes on. Really. Uh, is there anything in particular when it comes to like financial priorities for yourself that you would want to use this money towards in that situation, John, anything that comes to mind? Yeah, Yep, Yep, yeah, Yep, Yep. I get you, I get you. It's more like that Peace of Mind. And then when you're in that situation, you can sort of keep up to date with your payments while getting yourself sorted, hopefully back to work soon sort of thing.

[1 minutes 57 seconds][Customer] : Yeah, it's just to keep me generally afloat on, you know, news and everything like that and loans and all that, that it made a corner get stuck on top of stuff like that, you know, it's just got to stay on top of that one just in case something happens, you know, A 100%, Yeah, Definitely, yeah.

[2 minutes 25 seconds][Agent] : Yep. Well, look in this, this is of course, designed to help cover those bills and living costs, but it also does actually include a rehabilitation benefit as well. So this rehabilitation benefits help get you back to work so you can be making that regular income again.

[2 minutes 39 seconds][Customer] : No, that's fantastic.

[2 minutes 39 seconds][Agent] : Umm, I'll run this through how that works in a SEC. So first we'll just touch on what this is. So again, designed to help pay for those bills. If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, you can choose an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of \$15,000 to cover. Very easy to apply for. We just ask you some help from our style questions over the phone. We don't require medical checks or blood tests. OK, another thing is if this is something you're approved for, once you pop it in place, as long as your premiums are kept up to date, this can cover you until your policy anniversary following your 65th birthday. Just keep in mind that there are some exclusions that apply as outlined in the PDS.

[3 minutes 10 seconds][Customer] : Yep, Yep.

[3 minutes 26 seconds][Agent] : OK, now next part. John is a duty based assessment, so it sounds

strenuous, but it's only about 5 or 6. Yes, on my questions. So it's pretty, pretty quick and easy. And this is just in regards to your job.

[3 minutes 39 seconds][Customer] : Yep.

[3 minutes 38 seconds][Agent] : OK, so umm, I'll run to that for you now John. And also, could I please confirm that you are a male Australian resident?

[3 minutes 45 seconds][Customer] : Yes.

[3 minutes 46 seconds][Agent] : Thank you. Now, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time. So the first question is nice and easy. It just reads, do you work 15 hours or more per week? Yes or no?

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

[4 minutes 4 seconds][Agent] : Thank you. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Yes or no?

[4 minutes 14 seconds][Customer] : No.

[4 minutes 15 seconds][Agent] : Thank you. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[4 minutes 23 seconds][Customer] : All day or.

[4 minutes 25 seconds][Agent] : Good question. So this one's to basically you're getting paid for it. So whether it's whether it's only a short part of the day or not. I mean, if it's part of your occupation where you have to drive, like for example, I, I work in a building, I drive to work, but I, it's not part of my occupation to drive. I just happen to use that to get to my building.

[4 minutes 45 seconds][Customer] : Gotcha.

[4 minutes 46 seconds][Agent] : But if you're someone who's driving as part of your job, then that would be yes to driving your vehicle. Umm, if it's heavy machinery that you might use from time to time, umm, if it's something that use the occupation, we would say yes. I personally, yeah, in my building, I'm not using heavy machinery. I'm not a desk. So I would, you know, I don't know. Umm,

and heavy physical duties, again, I don't perform any heavy physical duties. The heaviest thing I pick up is a coffee mug. So when it comes to this question, this is for your occupation. Do you perform heavy physical duties, use heavy machinery or driver's vehicle?

[5 minutes 21 seconds][Customer] : Yeah, Prob, yeah, yeah, heavy.

[5 minutes 27 seconds][Agent] : OK, Look.

[5 minutes 23 seconds][Customer] : I'm an electrician working on construction games and substations such that every now and then we've got like heavy physical duties, like putting heavy carries and stuff.

[5 minutes 32 seconds][Agent] : Yeah, yeah, yeah, yeah.

[5 minutes 32 seconds][Customer] : You may have to use a vehicle every now and then on site, but yeah, yeah.

[5 minutes 37 seconds][Agent] : Generally speaking, yeah. That that when you mention the occupation would say yes or a question based on based on those duties. So we'll say yes.

[5 minutes 36 seconds][Customer] : So, yeah, yes.

[5 minutes 43 seconds][Agent] : Then it says are you qualified skilled or semi skilled or hold the required licences to perform your role, Yes or no?

[5 minutes 51 seconds][Customer] : Yes.

[5 minutes 52 seconds][Agent] : Thank you. Do you work in any of the following fields? So aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Yes or no. Thank you. OK. Do you regularly work underground or underwater, Work at heights above 10 meters, work offshore, carry a firearm or drive long haul? Yes or no.

[6 minutes 4 seconds][Customer] : No, no.

[6 minutes 21 seconds][Agent] : Thank you. So that's the duty. Best assessment complete. So thanks for your patience going through that. OK, there we go.

[6 minutes 27 seconds][Customer] : Oh, good. Yeah.

[6 minutes 28 seconds][Agent] : I'm sick. Sorry. The system just froze on me for a SEC. It won't be long. We're going to go into the probably more thumb part now, which is the amount of cover you

can choose from and the pricing. So just loading that up now. OK, Just before that loads up, are you currently employed or self-employed?

[7 minutes][Customer] : Time and point.

[7 minutes 2 seconds][Agent] : So you're employed. OK, so the pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses, excluding super contributions. So when looking at your annual income before tax, you can go off your last tax return, you can go off your weekly or monthly if you want. And we can just do the I can do the math. But if you're not, what? What's your annual income before tax?

[7 minutes 32 seconds][Customer] : So that includes like yeah, so excluding server. But if I get for example, like what do you call it like a LAHA?

[7 minutes 35 seconds][Agent] : It's excluding super like donors.

[7 minutes 46 seconds][Customer] : Yeah, it's not not really a bonus because it's not taxable. Like do I get like like my non taxable income as well? So if I get X amount for LAHA that's non taxable.

[7 minutes 49 seconds][Agent] : OK, Well, we go off the annual income before tax. So I, I, I guess this is, this is based on your taxable income.

[8 minutes 3 seconds][Customer] : It it, it Washington it it OK, Yeah, yeah, OK. Yeah, yeah. Gotcha. Let me just go somewhere like, OK, it looks like because it's it's just changed its financial year.

[8 minutes 18 seconds][Agent] : That's alright.

[8 minutes 18 seconds][Customer] : So sorry, mate. Let's go with this one. So this pay, it's oh, for the fortnight. That's not even. That's probably it's a hard one. Sorry.

[8 minutes 47 seconds][Agent] : No you are mate, no stress. I'm I'm here till 5:00 anyway so regardless it's either I'm speaking to you or someone else anyway.

[8 minutes 46 seconds][Customer] : No, this is Yeah, yeah. OK, Rally, try that one. OK, write that 1405060. I'll just go with the like. Go with that 44K. Wait.

[9 minutes 28 seconds][Agent] : OK, SO4KA week 4000. I think I probably shouldn't have to calculate this. It's probably an easy one to calculate. So 208,000 annually #4 tax. Yep. OK, sorry, smoker's status. Have you had a cigarette in the last 12 months?

[9 minutes 49 seconds][Customer] : Yeah, no.

[9 minutes 57 seconds][Agent] : Thank you.

[9 minutes 58 seconds][Customer] : Prob. Probably. Yeah, But no, no.

[10 minutes 1 seconds][Agent] : No, just this one here. It all asks if if have you had a cigarette in the last 12 months?

[10 minutes 6 seconds][Customer] : Yeah, I yeah, probably. Yeah. Happy. Yeah.

[10 minutes 9 seconds][Agent] : Yeah. I I can't answer it for you. What are you going to say yes or no?

[10 minutes 13 seconds][Customer] : That's all, man. We've got No, no, no.

[10 minutes 15 seconds][Agent] : OK, no worries. Now for the monthly benefit amount you can choose \$1000 being the minimum up to a maximum of \$12,133. OK, so between 1 TH between 1000 up to \$12,133. What monthly benefit amount would you like me to quote you on? 10? Yep.

[10 minutes 36 seconds][Customer] : Just got the top end, top end of the scale there, so we'll go 9:50, yeah.

[10 minutes 42 seconds][Agent] : OK alright, so for the \$10,000 monthly benefit amount, now we look at the waiting period. So the waiting period is the non payment period that you must wait before the income benefit is payable after the insured event. So you can choose 30 days or 90 days. Please keep in mind the income benefit is paid monthly in arrears. So this means if you choose a 30 day waiting period, your first payment would be 60 days after you were first eligible to claim. OK.

[11 minutes 9 seconds][Customer] : Right. Yeah, right.

[11 minutes 10 seconds][Agent] : So the higher, higher waiting period you choose is going to be a lower cost. The lower waiting period, the higher cost.

[11 minutes 17 seconds][Customer] : OK. If I was to go 90 days, so would 90 days, would it be on 90 days or would actually wait?

[11 minutes 16 seconds][Agent] : OK, So out of 30 days or 90 days, which waiting period would you like me to select if you go if you wait 90 days? So this is the this is the best way to think about it. Well, not the best way, but this is how I think about it. When I was first understanding this, the

waiting, like if you were to start a new job, right, and someone said you're starting a new job in either 30 days or 90 days. If you just, if you waited 30 days and you start the job, you're not going to get paid the day you start. You just you're just rocked up. You get paid like at the end of the month, for example. So the same thing with the Wai with the waiting period. You wait the 30 days or you wait the 90 days and then you get paid the following month. Like all the end of the month. So you'll get paid 60 days after you after the 30 days or you get 120 days. After the 90 days is when your first payment will come through. Does that make sense?

[11 minutes 53 seconds][Customer] : Yeah, yeah, yeah, right.

[12 minutes 16 seconds][Agent] : Because it's paid in arrears. So you wait the waiting period and then you get paid at the end of the month.

[12 minutes 21 seconds][Customer] : You're waiting, isn't it?

[12 minutes 23 seconds][Agent] : Hardly.

[12 minutes 23 seconds][Customer] : Go to any place.

[12 minutes 23 seconds][Agent] : That makes sense. Yep. So yeah, I'll, I'll read it to you just to clarify. So the waiting period, the non payment period that you must wait before the income benefits payable after the insured event. Umm, keeping in mind the income benefits paid monthly in arrears. This means if you choose a 30 day waiting period, your first payment will be 60 days after your first eligible declaim because the 90 day waiting period, the first payment will be 120 DA 120 days after your first eligible declaim. So if you're going for the 30 day waiting period, we'll check that mistake with low cost. Now we'll look at the benefit. So the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. So you can choose six months, one year, two years or five years. So which benefit. Would you like me to select?

[13 minutes 16 seconds][Customer] : I'd like to say it's not going to be 5 years, but yeah, actually I'll be able to get in touch with things that are within. Depends what injury you're getting. You know, it's that's a hard one.

[13 minutes 26 seconds][Agent] : Well, that's the thing, right? That's what it is, insurance. The whole idea is, is that you're paying for that Peace of Mind. And if it happens, then you know, we've got you

back with whatever you're paying for. But if you want to reduce your cost, then you know you can have a lower benefit amount or a longer waiting period or a lower benefit benefit amount, etcetera. If you're going for the lower waiting periods or the higher benefit amounts or the longer benefit periods, that's fine. It's just going to cost more money. So it really just depends on what you know is affordable plus what you see value in. So you can choose six months, one year, two years or five years for that benefit.

[13 minutes 52 seconds][Customer] : Yeah, I'll go to to if I can talk with you.

[14 minutes 4 seconds][Agent] : Yep. OK. So if you're looking at so a male 33 year old non-smoker, \$10,000 monthly benefit amount with a 30 day waiting period and a two year benefit. Fortnightly, that would cost \$129.50 for that. Keeping in mind the premiums for income protection insurance are generally tax deductible. So when it comes to that time of year, you can simply, you know, we can give you the relevant documentation on our end that you need for tax time. But yeah, that's, that's looking at the lowest waiting period with a, you know, decently higher monthly benefit amount in terms of the options and a moderate benefit. Or higher probably on the higher end benefit.

[14 minutes 27 seconds][Customer] : Yeah, yeah.

[14 minutes 51 seconds][Agent] : I'll give you an example of what I mean by how it can affect the cost. So if I was to slightly adjust a few things, let me just check now. OK, so I've just adjusted a few things where the fortnightly premium is \$42.31 for a 8000 monthly benefit amount with a 90 day waiting period and a one year benefit period. Now obviously you have to wait longer for the waiting period. Your benefit. Is only a year, not two years and your monthly benefit amount is 8000, not 10,000. However, in saying that with an adjustment on each of those, you can just, I'm just giving you an example of how it can affect the premium and that premium would be dropping to \$42.31 a fortnight if you look to go that combination. OK. But at the end of the day, it's whatever's suitable for you. I mean whatever's affordable, whatever gives you peace of mind. Would you like me to close on any other amounts?

[15 minutes 47 seconds][Customer] : Yeah, no, that's of course that first one does sound alright BEC because it's that that premium meaning what, what I pay per, per fortnight.

[15 minutes 57 seconds][Agent] : Well, you're ultimately getting what you pay for, right? So if you're on the \$10,000 monthly benefit amount with this 30 day waiting period and a two year benefit. It's a 490 premium of \$129.50. We do give you a refund of \$336.71 paid back to you following your first policy anniversary date. And of course, as I said, your premium statement protection insurance is generally tax deductible. OK.

[16 minutes 25 seconds][Customer] : Yeah, that's, that's what I was just gonna say. I mean, if I go for that, that first one, I guess that that could when I do my tax return next financial year that I'll just Chuck that in there. So that that'll be fine I guess in a way.

[16 minutes 38 seconds][Agent] : And in terms of eligibility, umm, we'll find out for you now see how it looks. A couple other things I want to touch on. So the first of all, the rehabilitation benefit. So this is part of your policy and it pays a reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs lost claiming or we can reimburse up to six times your income benefit towards cost of equipment or modifications required to assist your return to work. So if you want to benefit 10,006 times that 60,000, so we can reimburse up to six times your income benefit towards cost of equipment or modifications required to assist your return to work.

[17 minutes 19 seconds][Customer] : That's fantastic.

[17 minutes 17 seconds][Agent] : OK, Now your premiums, income protection, your premium is stepped, which means it will generally increase each year as you age. So I'll give you an example of that in a SEC. What's your post code for your home address 6063 and the suburb then it springs, Yep.

[17 minutes 32 seconds][Customer] : That's 6063 Dennis Springs 48 Wintergreen Drive.

[17 minutes 39 seconds][Agent] : And then the street address, Yep. Is that your postal as well where your mail gets sent?

[17 minutes 47 seconds][Customer] : Yeah, yeah.

[17 minutes 48 seconds][Agent] : Yep. So with the premium projection as an indication, if you make no changes to the policy then your premium next year will be \$132.64 per fortnight. If you're looking at the \$10,000 monthly benefit amount with a 30 day waiting period and a two year benefit. The year

after will be \$135.96 a fortnight, so on, so forth. And please be aware that all of our premium projections are indicative only and assume that you do not make any amendments to your cover, OK, That's just an example for you to make it clear and transparent. You can also find information about our premium structure in our website if you need to anyway. But you know, I just want to make sure that's all understood. Umm, and of course you have another thing as well. I should mention a final expenses benefit. So, uh, not a very exciting topic, but we would pay \$10,000 to your beneficiaries in the event you unfortunately passed away under this policy.

[18 minutes 20 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 47 seconds][Agent] : So this final expenses benefits to help with, uh, immediate final expenses like funeral costs, for example.

[18 minutes 53 seconds][Customer] : That's good to know. Yeah.

[18 minutes 52 seconds][Agent] : OK, yeah, so just a little few little bits of pieces in there. Umm, it's not like any of those things are additional extras you're paying for. By the way, this is, it's like A1 size fits all policy. It's just that the monthly benefit amount, waiting period, benefit. Obviously could be adjusted.

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

[19 minutes 9 seconds][Agent] : OK, umm, but yeah, that, that rehabilitation benefit and final expenses benefit are included. Now when it comes to the health and milestone questions, I'll read you out that short paragraph now. I'll see how you go. Hopefully you get the icon you're looking for. Umm, the quote is, of course, indicative. It doesn't know anything about you at this point outside of, uh, you know, gender, age, micro status, benefit amounts we're looking at. So this will give us an indication of if you're approved. Umm, and I'll read you the short paragraph first. So it just reads. 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 they 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 collect your information and lodge complaints about breaches of privacy. By proceeding,

you understand that you are applying to purchasing Income Protection policy and as such you have a duty to take reasonable care to not make any 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. If you do not take reasonable care, you may breach 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? Sorry. Yep, thank you. So first question is around COVID. So, so have you been hospitalized for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with your COVID-19 infection in the last 30 days? Yes or no?

[20 minutes 41 seconds][Customer] : Yes, yes, no, no.

[21 minutes 1 seconds][Agent] : Thank you. Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia, yes or no?

[21 minutes 11 seconds][Customer] : So I've put. So what was that?

[21 minutes 14 seconds][Agent] : So this is asking are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[21 minutes 22 seconds][Customer] : Yes, Yes.

[21 minutes 23 seconds][Agent] : Thank you. The next question says does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no? Thank you. Are you A employed or B self-employed?

[21 minutes 34 seconds][Customer] : No, employed.

[21 minutes 40 seconds][Agent] : Yep. Next question says have you been in your current occupation for at least 12 months, Yes or no?

[21 minutes 47 seconds][Customer] : Yes.

[21 minutes 48 seconds][Agent] : Thank you. Do you intend to change your current occupation in the next 12 months? Yes or no? Thank you. The next question says do you have a second occupation

that generates a taxable income? Yes or no? Have you ever been declared bankrupt or placed in receivership, in voluntary liquidation or under administration? Yes or no?

[21 minutes 54 seconds][Customer] : No, no, no.

[22 minutes 12 seconds][Agent] : Thank you. Uh, the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure 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. So for the first question it says what is your exact height in either centimeters, so CMS or feet and inches? Yep, 175 CMS. And what is your exact weight needed, kilograms, pounds or stones?

[22 minutes 37 seconds][Customer] : 175 CM 95 kilos.

[22 minutes 47 seconds][Agent] : Thank you. Next question says to the best of your knowledge are you infected with or are you in a high risk category for contracting HIV which causes AIDS Yes or no thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months yes or no sorry thank you. Do you have definite plans to travel or reside outside of Australia so booked or re booking to travel within the next 12 months yes or no thank you. The next section is it says do you have existing income protection cover?

[22 minutes 57 seconds][Customer] : No, no, no, no, no, no.

[23 minutes 25 seconds][Agent] : Yes or no Thank you. Uh, next one here reads, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, mole or cyst, including skin cancer, sunspots, Melanoma or leukaemia? Yes or no thank you. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no Thank you. Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure. Yes or no. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Yes or no Diabetes, raise blood sugar. Impaired glucose tolerance or impaired fasting glucose. Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas. Yes or no. Epilepsy, motion neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Umm, anxiety,

depression or stress requiring medical treatment or any other mental health disorder. Yes or no. Any illegal drug use, abuse, prescription medication or received medical advice or counselling for alcohol consumption. Yes or no. Disorder of the kidney or bladder? Yes or no. Blood disorder or disease? Yes or no. Thank you. Next one reads asthma. Sorry. Asthma or other respiratory disorder, excluding childhood asthma. Yes or no, thank you. And so I just forgot if I said this on umm, disorder of the kidney or bladder, yes or no, thank you. And then blood disorder or disease, Yes or no thank you. Are this one says back or neck pain or disorder? Yes or no? Arthritis, chronic pain, gout, repeated strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no, Uh, joint or muscle pain, leg injuries, including replacement or reconstructive surgery. Yes or no? Osteoporosis or osteopenia? Yes or no.

[illegible]

[25 minutes 45 seconds][Agent] : Any defective hearing or sight other than which is corrected by glasses or contact lenses? Yes or no. Thank you. There's six questions left and then we're done.

[25 minutes 51 seconds][Customer] : No, yeah.

[25 minutes 56 seconds][Agent] : Just letting you know. I thought I'd check in and let you know the next part says other than what you have already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood tests, or biopsy? Yes or no? Thank you. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no? Other than what you have already told me about, have you ever during your work, your career required more than two consecutive weeks off work due to illness or injury? Yes or no?

[26 minutes 16 seconds][Customer] : No, no, no.

[26 minutes 39 seconds][Agent] : Thank you. And then this is just to the best of your knowledge. So to the best of your knowledge, have any of your immediate families, so mother, father, brother or

sister, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Yes or no? Thank you. To the best of your knowledge, have any of your immediate families, so mother, father, brother or sister suffered from cancer, heart conditions, stroke or other hereditary disease prior to the age of 60, Yes or no?

[26 minutes 57 seconds][Customer] : No, Mumma. Mumma had breast cancer.

[27 minutes 15 seconds][Agent] : Yep. And the ship, was it before the age of 60?

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

[27 minutes 18 seconds][Agent] : Yep, Yep. So say yes, that's OK. We'll we'll say yes. And then for the drop downs, we'll just pop down the number of people for each one. So it says how many of your immediate families, another father, brother or sister suffered from cancer.

[27 minutes 19 seconds][Customer] : I'm not sure when I was, but yes, yeah, yeah. Just the one.

[27 minutes 31 seconds][Agent] : So just the one or Yep, heart condition and or stroke. So zero.

[27 minutes 37 seconds][Customer] : No, yeah, yeah.

[27 minutes 40 seconds][Agent] : And then other drug care disease.

[27 minutes 44 seconds][Customer] : No 0.

[27 minutes 45 seconds][Agent] : OK, the next question here is the last question. So almost finished umm it says other than Monos events. So besides gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Yes or no?

[28 minutes 10 seconds][Customer] : Is that for work or in general?

[28 minutes 9 seconds][Agent] : Umm, this is no, no, this is just in general, besides things like gift certificates or vouchers because you know, sometimes people didn't get a voucher or gift certificate, umm, like a birthday or something. So other than other than monos events. So besides gift certificates 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 recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other

hazardous activity. Yes or no? Thank you. Alright, just the questions. Done. Thanks for your patience.

[28 minutes 29 seconds][Customer] : OK, bye bye.

[28 minutes 45 seconds][Agent] : Umm, the height was 175 CM, is that right? Yeah.

[28 minutes 45 seconds][Customer] : Yeah, a 175 seven then.

[28 minutes 50 seconds][Agent] : And then 95 KGS.

[28 minutes 50 seconds][Customer] : Yeah, Yep.

[28 minutes 52 seconds][Agent] : So easy. Alright, so based on the answers disclosed in the application, it already has given me an outcome. So your application is approved lesson is answers and there were no additional loadings or additional exclusions in the application questions, which means that the \$10,000 monthly benefit amount with the 30 day waiting period and the two year benefit period of course is \$129.50 per fortnight. OK.

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

[29 minutes 19 seconds][Agent] : Now, when it comes to organizing this kind of insurance, basically the way that we go about it is we let you choose a payment day. It can be as far as up to 30 days in the future, but we still get you covered over the phone same day. OK, So this way you're covered even whilst reviewing it. And then you don't have to make a payment until you've chosen uh, to the date you've chosen. And then if in that time you have a change of mind, that's fine. You simply can call up and apply to cancel at any time even before the first payment actually comes out. If you do leave it though and allow that first time to come out, that's when your 30 day cooling off. Begins. So any payments you've made to us in that time, if you're cancelling the cooling off. We'll just refund that money back to you unless you've made a claim.

[30 minutes 4 seconds][Customer] : Yeah, Yeah.

[30 minutes 4 seconds][Agent] : OK, so today's the 9th. What date would work for you for a first payment on this?

[30 minutes 11 seconds][Customer] : I was going to hope to start it like probably is is it possible to start it in the new year?

[30 minutes 18 seconds][Agent] : Yeah, that's fine. Well, it would start today. But if you want the first payment to come out of the new year, we can do that for you.

[30 minutes 19 seconds][Customer] : Yeah, Yeah.

[30 minutes 24 seconds][Agent] : So if we go 714-2128, so the furthest you can push it back is the 8th of Jan for the first payment, but we'll still start your cover today. No, no. Umm, So for example, if you did the FIR, if you did the first payment on the eighth of Jan, right, and your pay and your policy starts today, those weeks leading up to the first payment, you'd just be covered.

[30 minutes 38 seconds][Customer] : So the first of Jan, would that mean that I would have to pay for the from today's date until the 1st of Jan, 8th of Jan, Yeah.

[31 minutes 2 seconds][Agent] : And then, and then the first payment would just be your fortnightly premium of \$129.50. And then it just comes out fortnightly thereafter.

[31 minutes 10 seconds][Customer] : OK, Yeah, No, that's cool.

[31 minutes 11 seconds][Agent] : OK, So do you want, do you want it to be on? Well, which day do you want it to be? Because if you wanted to be in umm, Jan, your options are from the 1st to the 8th of Jan Umm, and I don't know if you're in that position, but some people like to tell me on the Saturday of the week, do you care what day of the week it is when it comes out fortnightly?

[31 minutes 32 seconds][Customer] : So of of all days, I I got paid on a Sunday.

[31 minutes 33 seconds][Agent] : Fair enough, fair enough. It's a bit of a random day.

[31 minutes 39 seconds][Customer] : Yeah, yeah. What what what's the date?

[31 minutes 39 seconds][Agent] : All right, well, which, which date you only put down, you can choose between now and the 8th of Jan 8th of Jan is a Wednesday.

[31 minutes 44 seconds][Customer] : What's the 8th of JA January date's that Wednesday.

[31 minutes 49 seconds][Agent] : So then it would come out fortnightly Wednesday.

[31 minutes 50 seconds][Customer] : I will, yeah. Yeah, that would be fine. On a Wednesday anyway. Yeah, yeah.

[31 minutes 54 seconds][Agent] : Yeah. Or if you want it to be on a Monday through the 6th. And then that way it's maybe lining up with pay better. I don't know with your Sunday one how that would

work.

[32 minutes 1 seconds][Customer] : Yeah, I'm, I'm just, I'm just not sure if I'm going to get paid because I I don't get paid over the over there. I've got the three weeks off.

[32 minutes 6 seconds][Agent] : OK, well, look, WH, WH what we can do is we can put it, we can put the first payment on the eighth, OK. And then if something changes in between now and then, just pull up, pull something, let us know. As I said, there are no loss in contracts or cancellation fees anyway.

[32 minutes 7 seconds][Customer] : So yeah, it might, might be a bit shaky, of course.

[32 minutes 20 seconds][Agent] : Umm, but that way by the end of the call, you'll have a conversation insurance and then your payment's not till the 8th.

[32 minutes 21 seconds][Customer] : Yeah, yeah, that sounds of course. No, that sounds good. Yeah.

[32 minutes 31 seconds][Agent] : Uh, so easy. Umm, let me just make sure we've covered everything I need to with you so we'll have the information. That's all fine, blah blah, blah. Again, just for the compliance, I know you already answered it, but just the yes or no for can I please confirm that to our male Australian resident? Yes or no?

[32 minutes 47 seconds][Customer] : Yes.

[32 minutes 48 seconds][Agent] : Thank you. And again, I already know you answered it, but just a compliance. Have you had a cigarette in the last 12 months? Yes or no?

[32 minutes 53 seconds][Customer] : No.

[32 minutes 54 seconds][Agent] : Perfect. So what we'll do for you John, is we'll pop it in place for you. The way we do this is I've selected on the calendar for the 8th, OK. We put down either a base being an account number or a card, one or the other. Nothing gets deducted out of there until the payment day of course. And there are no additional join up fees or anything like that. It's just your fortnight. The payment will come out of the day you've chosen. OK.

[33 minutes 16 seconds][Customer] : Yeah.

[33 minutes 15 seconds][Agent] : Do you have any questions about any of that?

[33 minutes 20 seconds][Customer] : No, no. You need that. Good. Yeah.

[33 minutes 19 seconds][Agent] : Just to make sure I'm answering everything for you.

[33 minutes 23 seconds][Customer] : No, it's all a good way to get you.

[33 minutes 24 seconds][Agent] : I know I talk a lot, so sorry about that. But you know, it's just part of the job.

[33 minutes 28 seconds][Customer] : Oh, no.

[33 minutes 28 seconds][Agent] : So I'll pop down the 8th for you and do you want to use a BSB account or a card on this one?

[33 minutes 37 seconds][Customer] : This one account number's fine.

[33 minutes 40 seconds][Agent] : So easy mate All right. And just because I can't see it on the screen in front of me, when's your birthday again? Ah, so easy, that's all I need. I just want to see if there was a birthday between now and your first payment because if there is, you can update the cost because of the age, but yours is in April so that's fine. Umm, so where are we? 8th of Jan 2025. So did you say BSP account? Yeah. Is that a savings account or a checking account? Savings. No worries.

[33 minutes 49 seconds][Customer] : 20th of April 1991 Google Yes yes yeah yeah Savings 066132.

[34 minutes 12 seconds][Agent] : Alright, and BSP number when you're ready 066132 And before we give the account number, I just want to reconfirm. Look, I don't know if you told me start the call, speak to certain people, but if you are replacing the existing policy, we do recommend that you do not cancel it until your application has been approved, which obviously it has and you have reviewed this policy in full as it may not be identical to your existing cover, OK? Umm, you should also consider benefits that may not apply or waiting periods that may start again. This is just a blanket, uh, information that we tell people if they bring out that they might be comparing or, or replacing existing policy. Just want to let you know, just in case, OK?

[34 minutes 38 seconds][Customer] : Yep, Yep.

[34 minutes 52 seconds][Agent] : Umm. And is all that information now clear, John, you're happy to continue? Yep. Perfect. So easy. And then the account number when you're ready.

[34 minutes 57 seconds][Customer] : Yes, 10401867.

[35 minutes 4 seconds][Agent] : 10401867. Yep. So 10401867. Yep. So easy.

[35 minutes 9 seconds][Customer] : Yeah, let me just double check that.

[35 minutes 12 seconds][Agent] : Yeah.

[35 minutes 11 seconds][Customer] : I'm pretty sure that's just off the top of my head.

[35 minutes 12 seconds][Agent] : All goodbye. Let me know when you're ready.

[35 minutes 15 seconds][Customer] : 2 seconds. OK. 104867066132 Yeah. That's it.

[35 minutes 25 seconds][Agent] : Yep, so I've got I'll just read it out to you.

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

[35 minutes 27 seconds][Agent] : So 10401867.

[35 minutes 31 seconds][Customer] : Yep.

[35 minutes 32 seconds][Agent] : Yep, so I did. And then is the account name just your first and surname? Yep, so I've got John and then Space PYL, double KANEN.

[35 minutes 35 seconds][Customer] : Yeah, Yeah, that's alright.

[35 minutes 43 seconds][Agent] : How do I pronounce that?

[35 minutes 45 seconds][Customer] : Tilkenen.

[35 minutes 44 seconds][Agent] : Sorry, Kilkennet. Perfect, because I have to read it a couple of times in declarations to make sure I'm getting it right.

[35 minutes 45 seconds][Customer] : Yeah, yeah.

[35 minutes 51 seconds][Agent] : And then of course, your e-mail is tiltonandjohn@gmail.com. Beautiful. Alright, well, again, thank you for your patience, Sir. We're just doing the last part now, which is when I read you out the declaration in the middle, there'll be a yes or no question. And two, at the end, if you're happy with it, I'll accept it and then we're all done.

[35 minutes 55 seconds][Customer] : Yep, Yep, Yep.

[36 minutes 7 seconds][Agent] : OK Alright, thanks again for your patience today. Again, my name's Andrew. See if there's anything in the future. Yeah, feel free to call us up. Umm, we do have a support team that are available from 8:00 AM to 8:00 PM Monday to Friday Eastern Standard Time,

which uh, for you guys over in WA would be 3 hours behind. So 5:00 AM to 5:00 PM if you need to call. But yeah, again, Please note all that calls are recorded and any advice that provides general in nature and may not be suitable for your situation. The declaration reads as follows. So it reads. Thank you. John Pilkerman, 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. Real Income Protection is issued by Hanover Live Free of Australasia Ltd and we will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, whom I'll refer to as GFS trading as Real Insurance, to issue and arrange this insurance on it's behalf. Hanover relies upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market termination for this product, which describes the top of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all that questions in accordance with your duty, yes or no?

[37 minutes 34 seconds][Customer] : Yes.

[37 minutes 35 seconds][Agent] : Thank you. We may have been tried to try to provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can set to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. The accepted cover provides the following insurance cover for John Pilkingen, a monthly insured amount of \$10,000 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 70% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments from other sources. There is a final expenses benefit of \$10,000 paid to your beneficiaries if you passed away while your policy is in place. By agreeing to this declaration, you agree to any non standard exclusions or loadings placed in your policy and you understand that will

remain in place for the life of the policy. You may request for any of these alternative terms to be reviewed at any time by calling us. Your cover expires on January 8th, 2057, 12:00 AM. Your premium for your first year of cover is \$129.50 per fortnight. Your premium is a step premium, which means it will be calculated at 8 policy anniversary and will generally increase each year. Included in your premium is an amount payable by Hanover to GFS up to 30 SE sorry off between 37% and 51% to cover costs. Your premium will be debited from your nominated bank account in the name of Don Uh Pilkerman, which you are authorized to debit from and have provided to us. The policy documentation, PDS and FSC 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 meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched your 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 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 the documentation we are sending you, do you understand and agree with the declaration, yes or no? Thank you. And last question, John just asks and would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[40 minutes 2 seconds][Customer] : Yeah, no, that's fine. Thanks.

[40 minutes 13 seconds][Agent] : Thank you. So I'll accept that for you. Now. I know it's a little bit of a long winded end to our call, so sorry about all the talking on that side. But look, I've accepted the declaration for you now. The policy is now in force, however. No payment will come out until the 8th of Jan 2025, then fortnightly on the Wednesday thereafter.

[40 minutes 13 seconds][Customer] : No, Cheers, Andrew.

[40 minutes 32 seconds][Agent] : OK, uh, as I said, no, no worries mate. As I said, if you have any change of mind though, that's fine. Simply call us up and you can apply to cancel at any time. Umm, you know, I like to know what, what things in life, you know that I'm, I have options and I've got a bit

of freedom. So yeah, you do, you do have, uh, that ability to call in if you need to.

[40 minutes 38 seconds][Customer] : Yep, Yep. Thanks. Bye.

[40 minutes 50 seconds][Agent] : OK, Now that's for the \$10,000 monthly benefit amount with the 30 day waiting period and two year benefit. For \$129.50 a fortnight, the real reward. So we do give you a refund of \$336.71. So you'll get that \$336.71 paid back to you following your first policy anniversary date. OK, Yep.

[41 minutes 12 seconds][Customer] : Yeah, that's cool.

[41 minutes 14 seconds][Agent] : And again, yeah, that's, yeah, that's just after the first year. By the way, some people ask if it's all the time. It's just after the first year. It's like a thank you for being with us. But yeah, that's all done and dusted again, As I said, once this is in place, which now is, it can cover you until your policy anniversary following your 65th birthday. OK. Keep in mind that there are some exclusions that apply as outlined in the PDF. So have a look over that when you have have a chance. But yeah, just want to confirm, John, after hearing all the information, you're happy to continue and keep it all in place. Perfect. Alright, I'll let you get back to you today, mate. You'll be receiving a welcome e-mail shortly to your e-mail provided and you'll be receiving your heartbeat policy documentation that will come through to 48 Wintergreen Drive, Bennett Springs, Washington, 6063. I've got that as the home and postal, is that correct?

[41 minutes 22 seconds][Customer] : Yeah, yes, yeah, yeah, that's fine.

[42 minutes 6 seconds][Agent] : Yep, too easy. So you'll be receiving your ***** policy documentation. It will be sent there within 5 working days. OK, if you have any questions, call us up, let us know and I'll put the phone number O 473732430.

[42 minutes 5 seconds][Customer] : Yeah, Yeah, that's it.

[42 minutes 19 seconds][Agent] : Beautiful. No worries mate. Alright, any other questions while I've got you here John?

[42 minutes 23 seconds][Customer] : No, that's all good.

[42 minutes 23 seconds][Agent] : That's it.

[42 minutes 24 seconds][Customer] : I really appreciate it mate.

[42 minutes 25 seconds][Agent] : So too easy mate. I'll actually get some rest after that long call. I mean I, I probably need to have a drink of water as well, but you know, we're going out of the way. So there you go John. I'm I'm glad I was able to help you out mate.

[42 minutes 35 seconds][Customer] : Happy days. Cheers mate, have a good one.

[42 minutes 36 seconds][Agent] : Uh cheers mate, have a good one. See you. Bye.

[42 minutes 38 seconds][Customer] : Bye.