

[2 seconds][Customer] : Hey, how you going?

[1 seconds][Agent] : Hi, not too bad.

[5 seconds][Customer] : Yes, just hopped out of the lead for you. I've just done name and date of birth.

[3 seconds][Agent] : I'll show 1 full name and date of birth.

[12 seconds][Customer] : Yeah.

[12 seconds][Agent] : Thank you. All right, let me just go in. All righty. Just drop it through.

[19 seconds][Customer] : Yep. OK.

[19 seconds][Agent] : Drop him through.

[20 seconds][Customer] : All good. OK, 321.

[25 seconds][Agent] : Francis calling back from one choice. How are you?

[22 seconds][Customer] : I'm good. Thank you. How are you?

[29 seconds][Agent] : I'm well, thanks for asking. Now I was just calling back in regards to the quote that we started for you for some life cover.

[36 seconds][Customer] : Yep, that's right.

[37 seconds][Agent] : Perfect. Now before I get into it, I know that you've confirmed thanks for confirming your first and surname and date of birth with my colleague, but I would just like to remind you that all calls are recorded. Any advice I'll provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances now, so we're we're just getting some results before I'm just going to bring that up for you there show it.

[1 minutes 6 seconds][Customer] : Yep. Yeah, yeah. I've just gone to my medical records. I just want to make sure we haven't missed anything. No.

[1 minutes 6 seconds][Agent] : Has anything changed umm, in regards to the health and lifestyle questions that we went through Besides, let's no, not yet. Let's have a look. Let me just bring that up. So umm, we're up to it was the, it was the, umm, the cholesterol question that we went to. So I'll go to that.

[1 minutes 35 seconds][Customer] : Oh yeah.

[1 minutes 36 seconds][Agent] : I'll go to that page. So umm, umm, to the start of that one. Where is this? So it was umm, the original question was have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice from the following? We had chest pain, high cholesterol or high blood pressure. You answered yes and then based on your response, please answer yes or no for each of the following. You answered no for chest pain, yes for cholesterol.

[1 minutes 56 seconds][Customer] : Yep, Yep.

[2 minutes 6 seconds][Agent] : OK Oh, cholesterol, I should say. And then we've got here. Have you ever had a cholesterol blood test for the result greater than or equal to 7.0 millimoles per liter?

[2 minutes 17 seconds][Customer] : Is that the cholesterol to HDL ratio?

[2 minutes 21 seconds][Agent] : The it's umm, it just, it just says here the, the cholesterol blood test, they should have a umm, a rating.

[2 minutes 29 seconds][Customer] : Yeah, I've got a reading here, but there's different, different reading. So I'm I'm not sure which one you're after.

[2 minutes 35 seconds][Agent] : Umm, So OK, OK with the OK, so with the, with the umm, with the, the ratings. But the ratings there, have you had a rating greater than or equal to 7.0 million miles per liter?

[2 minutes 36 seconds][Customer] : Yes, because there's HDL, there's LDL, but yeah, I get that. But which reading? That's on the reading. There's a different one.

[2 minutes 55 seconds][Agent] : Either one, either one, any of the cholesterol ones. So none of the cholesterol rating, the cholesterol blood test ratings are greater than or equal to 7.0 million miles per liter.

[3 minutes][Customer] : No, no, just give me a SEC. I'll just toggle the screen. I'll put you on speaker for a SEC.

[3 minutes 13 seconds][Agent] : Yep, yes, certainly, certainly take your time.

[3 minutes 15 seconds][Customer] : Alright, OK. No, no, nothing overstated.

[3 minutes 37 seconds][Agent] : No, no, beautiful. So no to the whole question about the, umm, the

cholesterol blood test with the result greater than or equal to 7.0 million miles per liter. So we're answering no for that one. Perfect. Now, umm, so that's the only one that we needed to check up on. Did you want to? Is there something else?

[4 minutes 4 seconds][Customer] : Was there anything about liver tests or anything about liver questions?

[3 minutes 56 seconds][Agent] : Umm, did you want me to get to the whole question again or you are you happy with the answers that you're umm, you, you responded liver, no liver. Let's because these are all very specific, right?

[4 minutes 13 seconds][Customer] : OK.

[4 minutes 12 seconds][Agent] : No, we've got let me have a look. Let me just see. Umm, so no. Oh yes, we did have a liver 1. So we've got here hepatitis or any disorder of the liver. You answered no to that one.

[4 minutes 32 seconds][Customer] : Oh, that's right. Yeah. No, no, no disorder.

[4 minutes 35 seconds][Agent] : No disorder, so no.

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

[4 minutes 36 seconds][Agent] : OK, so remember the questions are specific. So we're umm, umm no to umm, any disorder of the liver. Correct.

[4 minutes 43 seconds][Customer] : Correct.

[4 minutes 43 seconds][Agent] : OK. All righty now. And can I just, I'm still concerned that you are a New Zealand resident currently residing in New Zealand.

[4 minutes 43 seconds][Customer] : Yeah, Yeah, correct. Yes.

[4 minutes 53 seconds][Agent] : Perfect. All right, so we've done that. We've done that, Yeah. Let me just see. We've answered the cholesterol one, OK. So we can continue now, 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 the results of any medical tests or investigations? Yes or no? That's once again, 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? Thank you. Now the next two questions, I refer to your immediate family. This would include your mom, dad, brother, or sister. So, to the best of your knowledge, have any of your mated family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial and Nematus polyposis? Thank you. UMM, to the best of your knowledge of any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60.

[5 minutes 19 seconds][Customer] : No, no, no, no.

[6 minutes 10 seconds][Agent] : Thank you. Other than one off events, 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 AD sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Thank you Now you mentioned umm something that the liver right and we've we've asked that question in regards to the liver disorder. Umm what did you mean by a liver question?

[6 minutes 34 seconds][Customer] : No, yeah, just because I had, I believe a taste not too long ago. But it's just elevated enzymes, nothing else. I think that's what's on here. Just double check. Yeah, that's just elevated enzymes. Yep.

[6 minutes 59 seconds][Agent] : Yeah, but when was yes elevated enzyme now OK, so but it's not a liver disorder, right?

[7 minutes 3 seconds][Customer] : Yeah, not a disorder now, definitely.

[7 minutes 6 seconds][Agent] : OK, OK, so let me let me just get back now I had there was a question here.

[7 minutes 19 seconds][Customer] : That was last year.

[7 minutes 11 seconds][Agent] : It says umm, other than what you have already told me that in the past three years now that never test that you had done When was it so. So we do need to add answer yes to that question because it was umm it it says in the past three years.

[7 minutes 33 seconds][Customer] : Oh, OK.

[7 minutes 29 seconds][Agent] : So if it's it's it was before like it's within the three years, we need to

capture that Yeah. Now hang on a SEC. So all right, now, what condition required the medical examination or advice? Now you said it was a liver test. Is that right?

[7 minutes 35 seconds][Customer] : Yeah, correct.

[7 minutes 49 seconds][Agent] : Liver test? Let me see if that's on our list. OK, No, OK, liver. All righty, I'm just going to ask you a couple of questions, a few questions in regards to the liver test. Now please describe the reason for the consultation, including symptoms and diagnosis.

[8 minutes 4 seconds][Customer] : Yeah, I think that's in relation to the high cholesterol.

[8 minutes 15 seconds][Agent] : It was in. OK, OK. OK. So, umm, so you had them. So the so you had the, umm, the exam. Umm, hang on a second. Please advise. Please, sorry. Please describe the reasons for the consultation to the symptoms and diagnosis. OK. So what symptoms did you have? OK, Yeah.

[8 minutes 45 seconds][Customer] : N nothing really didn't feel anything it just came up with a rank because it's I I go for my regular check UPS in because of the high cholesterol level the JP recommended I'll I'll leave a test as well.

[8 minutes 58 seconds][Agent] : OK, so let me just put that down due to my test. So due to the high cholesterol test, the doctor found elevated liver enzymes, enzymes, enzymes, enzymes. OK. Now and when did this occur? Do you know when that HAP, when did when did, when did they found, when did they find the liver, the elevated liver enzymes?

[9 minutes 39 seconds][Customer] : It's Yeah, we'll try At the same time, I had my cholesterol test 2023.

[10 minutes 4 seconds][Agent] : And when was that 2023? And was it in the middle of the year? Yeah.

[10 minutes 11 seconds][Customer] : Hang on, Let me just check October.

[10 minutes 19 seconds][Agent] : October 2023.

[10 minutes 21 seconds][Customer] : Yep.

[10 minutes 21 seconds][Agent] : October 2023. Perfect. Now please provide. Sorry. Go, go.

[10 minutes 27 seconds][Customer] : Well, sorry, this is the date.

[10 minutes 34 seconds][Agent] : Yeah. Yep.

[10 minutes 29 seconds][Customer] : Yeah, this is the date the results were received anyway, if that makes any difference.

[10 minutes 35 seconds][Agent] : Yep. Yep. So but that. But you had the, umm, the test done in October, is that right?

[10 minutes 35 seconds][Customer] : Yeah, So.

[10 minutes 39 seconds][Agent] : 2023?

[10 minutes 39 seconds][Customer] : So that case would have been a bit earlier than that. This was when the results were received.

[10 minutes 42 seconds][Agent] : OK, so September you would have had the umm test done?

[10 minutes 46 seconds][Customer] : Yeah, yeah, I'd say probably September or, umm, August.

[10 minutes 51 seconds][Agent] : August I'm going to do. OK, so I'll do August. September. OK, August, September. I can now please provide details of medical medical tests. What kind of test did you have done Sir? Was it just blood tests or what? What? What did you have done? Liver test?

[10 minutes 55 seconds][Customer] : Yeah, it's a liver test and, umm, lipid test.

[11 minutes 11 seconds][Agent] : OK, liver test and lipid test. OK.

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

[11 minutes 15 seconds][Agent] : Liver test and lipid lipid test, OK September. And that's where they found the elevated, elevated enzymes, OK. And umm, elevated cholesterol and, and, and a high cholesterol rating, is that right as well? And high cholesterol rating. Now with the umm, you know the, the current umm, the high cholesterol rating can can you tell me what the umm, what the ideal HDL rating was?

[11 minutes 41 seconds][Customer] : Yeah, yeah, yeah, yeah. Let me just pull my screen back up. HDL is 1.94. Yep.

[12 minutes 46 seconds][Agent] : 1.94 and the other one is the what's the other rating is I'm just Oh dear, that's the one.

[12 minutes 59 seconds][Customer] : LDL Yep.

[13 minutes 2 seconds][Agent] : What was the rating on that one?

[13 minutes 4 seconds][Customer] : Umm LDL is 2.8.

[13 minutes 10 seconds][Agent] : Two point 8. And what about the umm Livitest? What was that? What was that rating?

[13 minutes 29 seconds][Customer] : Uh, leave a test. I've got a high on the GGP. GGP.

[13 minutes 23 seconds][Agent] : It's all good JG JTGT for Tango, right? And what was that? What was the rating?

[13 minutes 46 seconds][Customer] : Yep, and that was 99 and UU/L.

[13 minutes 55 seconds][Agent] : 99 OK and is it does it say ML or MMU slash L? OK U/L Perfect. All righty now. Umm, so we've got that. Is any further investigation or treatment plan? If so, when? Umm please advise me before recovery has been made.

[14 minutes 21 seconds][Customer] : No, I don't know how to answer that because after the test the only thing that GP told me was lifestyle modification. So it's just diet, exercise. So yeah, after normal. So yeah, it's just a test showing those results. But yeah, yeah, Yep.

[14 minutes 40 seconds][Agent] : O OK OK so OK OK so are you happy to put down Yes with a change in lifestyle and exercise doctor recommend OK so yes doctor advised change change. Diet and exercise, right? Exercise and intake. Intake OK. And limit alcohol intake, is that right?

[15 minutes 13 seconds][Customer] : Diet, exercise in alcohol intake, correct. Yeah, sorry. Linux alcohol intake, Yeah.

[15 minutes 40 seconds][Agent] : No, that's not limit. That's OK. Limit alcohol intake. OK, all right, umm, but you're not on any medication, is that right?

[15 minutes 50 seconds][Customer] : No, No. None at all.

[15 minutes 51 seconds][Agent] : No, not on any medication.

[15 minutes 55 seconds][Customer] : No.

[15 minutes 56 seconds][Agent] : Not on perfect. OK, all righty now let me because I needed to capture that in there. OK, all righty now. So I've just locked in the application.

[16 minutes 16 seconds][Customer] : Yep.

[16 minutes 16 seconds][Agent] : I'll let you know your outcome. All righty now whilst I'm getting that for you with this policy, I'll just recap that umm, you have up to five beneficiaries that you can nominate on the cover, so you have full control on who receives the benefit amount. Now at the time of your claim, your beneficiaries can request an advanced payout of \$10,000 to help with funeral costs or any other final expenses at the time. OK, now I can now show in in reference to your health and lifestyle answers. Your application needs to be referred to the under UMM, your application needs to be referred to the underwriters for assistance. Now it's approved. This policy will cover you for deaths due to any cause except suicide in the 1st 13 months.

[16 minutes 44 seconds][Customer] : OK, Yep.

[17 minutes 5 seconds][Agent] : All right now we also have what is called a terminally ill advanced payment included in the cover. Now what that means is if you were diagnosed with 12 months or less to live by a medical practitioner, we will pay the claim that in full there for you. Now, this is to ensure that you receive the best care possible, right To help with your medical costs. OK.

[17 minutes 25 seconds][Customer] : OK, Yep.

[17 minutes 28 seconds][Agent] : Now also please be aware that your premium is stepped, which means it would generally increase each year.

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

[17 minutes 34 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year. So upon renewal, if you decide that you want to opt out of that indexation, you can do so. And down the track if you decide that you want to opt back in, you can apply to do so. Alrighty, So \$100,000 of cover fortnightly premium, \$30.27 a fortnight. Now showing while your application is being assessed you will be covered for accidental death which pays that if death pushed you to a direct result of an accident. Cover under this last until the insurer makes a decision on your application for 30 days from today. Jeffries earlier. All righty now. So now showing the Commission of your cover will be subject to the final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy



now and we will send you out all your policy information to your e-mail and postal address?

[18 minutes 1 seconds][Customer] : Yep, OK, Yep. Yes, please.

[18 minutes 50 seconds][Agent] : Perfect, perfect. Now the way we set this one up, we either use a bank account or a debit credit card. There are no fees attached to either one of those. OK. And also we generally collect payment within the next 7 days, but when is it most suitable for you for your first payment to start?

[19 minutes 15 seconds][Customer] : Will I be, oh, will I be getting the all the fine print before then?

[19 minutes 21 seconds][Agent] : No. So we need, first of all, we need to refer to the underwriters so they can assess it.

[19 minutes 25 seconds][Customer] : OK, Yeah.

[19 minutes 25 seconds][Agent] : Once they once they assess it, they'll they'll umm, get back to me either with no changes or there may be changes. Umm, I don't know what about the outcome will be, but they'll let me know. But in the meantime, we can get this set up for you, OK, And umm, with a, with a payment. And then then they'll come back to us and then I'll be able to accept it on your behalf. Or if they need, if they need any other information or if I need to ask any questions or if there's changes, I can give you a call and let you know. But in the meantime, we can get this all set up for you in the process.

[19 minutes 53 seconds][Customer] : Yep, OK, Yep. OK.

[20 minutes 8 seconds][Agent] : All right, all right. So, so when would you like your first payment to come out?

[20 minutes 14 seconds][Customer] : Then on the 15th of this month, will that be within the seven day?

[20 minutes 18 seconds][Agent] : Sorry, no, that would it's up to you. OK, that's generally, that's generally.

[20 minutes 22 seconds][Customer] : Oh, OK, yeah, O OK. February 15th.

[20 minutes 23 seconds][Agent] : So if that doesn't suit you, what day does suit you? February 15th. Let me just put that in for you. So that's next Thursday. So that is a yes, 15th of Feb 2024, Thursday

and then it'll come at fortnightly for you on the Thursday.

[20 minutes 44 seconds][Customer] : Yep.

[20 minutes 44 seconds][Agent] : OK.

[20 minutes 44 seconds][Customer] : Yep.

[20 minutes 45 seconds][Agent] : Now the way we set it up, we either use a bank account or a debit credit card. No fees attached to either one of those. How would you like to set this one up today?

[20 minutes 55 seconds][Customer] : I'll just go with debit card. Credit card?

[20 minutes 57 seconds][Agent] : Debit, Correct.

[20 minutes 59 seconds][Customer] : Yep.

[20 minutes 58 seconds][Agent] : I'm going to pause the recording for you, so bear with me one moment for security purposes while obtaining your card details, the call recording will stop and will recommence after we've collected your details. I'll let you know when you're off. There, there, Sherwin. OK. None. None. Please be advised, the call recording is now resumed for quality and monitoring purposes. All that's left to do is to reach you at a final declaration recapping what we are doing here for you today. Now at the end of it there are two questions, also two in the body of the declaration showing if I can get a clear yes or no response to those questions, that would be great.

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

[22 minutes 39 seconds][Agent] : It reads it reads it. Thank you Sharon tuma tuma pang. 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. One choice life insurance is issued by Pinnacle Life Insurance Limited, whom I refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we 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 have provided to us about your general circumstances. When providing this advice, we have not considered just specific financial needs or goals, or considered any other insurance

products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. So we'll send you a copy of your financial advice disclosure statement which says that more information which can assist you to decide whether to act on any advice to provide. Can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle as upon the information you have provided when assisting your application, I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, Yes or no?

[23 minutes 52 seconds][Customer] : Yes, yes.

[24 minutes 14 seconds][Agent] : Thank you. We may from time to time provide offers to you by the communication method you have provided to us in relation to other products and services. I agree to this declaration. You consent to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or anytime by contacting us or by using any unsubscribe facility and communications we send you. You've agreed to take out a single one choice life insurance policy with the following cover showing Tum Tum A pen receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$30.27 per fortnight. Your premium is a steps premium which means it will be calculated at each policy anniversary and would generally increase as you wage. Your sum insured also increase automatically by 5% each year and you can opt out of this each year included in your premiums and not payable to achieve best of up to 77% of each premium. To cover the distribution cost for this policy, your premium will be deducted in accordance with the authority are provided to us a investors rated pinnacle with AB plus financial strength good and a triple B minus issue of credit rating with an out of a stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provide us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your current plain language. You should keep to consider these documents to ensure the product meets your

needs. You have a 30 day cooling off. During that you may cancel your policy in. Any premium you may have paid will be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 double 0580 for or e-mail [support@onechoice.co dot NZ](mailto:support@onechoice.co.nz). Sharon, do you understand and agree with the declaration of just Reggie, Yes or no?

[26 minutes 14 seconds][Customer] : Yes.

[26 minutes 15 seconds][Agent] : Lovely. And with the policy documents that are going to come out to you. It's a beneficiaries form. All you'll need to do is fill that one out and send it back to us. Or you can give us a call, or you can, umm, e-mail it up to you. Yeah. Besides sending out those documents to you by e-mail and post, would you like any other information about the insurance now? Or would you like me to read any part of the policy document to you?

[26 minutes 40 seconds][Customer] : Oh no, I'm good. I'm just wait for it. Look up.

[26 minutes 43 seconds][Agent] : Perfect. All right, I'll accept this one for you. Now, my name and number will be on those documents. If you have any questions at all, please feel free to give me a call. We are here between 8:00 AM and 8:00 PM, Monday to Friday, excluding public holidays now. So this is all completed for you. If the underwriters come back with more questions or changes, I will let you know. Otherwise, I'll record your acceptance for the policy on your behalf. All righty.

[27 minutes 9 seconds][Customer] : Awesome. Thank you.

[27 minutes 10 seconds][Agent] : Oh, thank you so much for, you know, being so patient and getting those results for me and those test results. Look, you have yourself a great day and stay safe.

[27 minutes 20 seconds][Customer] : Yeah, you too. You too.

[27 minutes 22 seconds][Agent] : Thank you. Bye.

[27 minutes 22 seconds][Customer] : Thank you very much. Cheers.

[27 minutes 22 seconds][Agent] : Bye bye.

[27 minutes 24 seconds][Customer] : Bye. Bye.