

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, Lorraine, it's Josh calling back from One choice. Sorry.

[2 seconds][Customer] : Oh, hi, Josh. It was fast.

[6 seconds][Agent] : Yeah, Yeah.

[15 seconds][Customer] : Yeah.

[11 seconds][Agent] : So I'll just give you a call back because our underwriters have made a decision, but I'll just get you to confirm to me your full name and date of birth. Yeah, yeah, no worries. Dan. And I know I've asked you this question before, but can I confirm that you're a female New Zealand resident currently residing in New Zealand?

[18 seconds][Customer] : Alaween the VM PIPA debut 336566 yes.

[31 seconds][Agent] : No worries, Louine, And I'll just let you know once again that all our calls are recorded. Any advice I provide is limited to the products we offer, and this is going to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Alrighty, Louine, let's have a look here. So yeah, that was, yeah, that wasn't even like 30 minutes. So it was very quick. The underwriters had a look at that. So let's have a look here. So completed. Let's have a look OK perfect so the underwriters did not make any changes uh to the referral umm and so that one's all good to go and set up for yourself. Umm we'll.

[1 minutes 8 seconds][Customer] : Oh wow. Yep.

[1 minutes 8 seconds][Agent] : So we're still looking at that \$550,000 worth of cover and a fortnightly premium of \$160.09 Yep umm and so with this one. So now the next steps now is just to take you through, umm, just the umm, the banking details umm, so you're not required to make any payments today. Umm, you can select the debt that's more suitable for you, whether that aligns, if you know a pay schedule, something like that. Umm And with this one, I'll let you know that you'll be immediately covered, umm, from the moment we finished this phone call. And then the policy will get you a 30 day cooling off. So if you do decide the policy is not suitable for you and cancel within the 30 days, then you would receive a full refund of your premium unless a claim has been made.

[1 minutes 27 seconds][Customer] : Yep, OK, yes, Yep, OK.

[1 minutes 54 seconds][Agent] : Lewin Yeah, in that case, Lewin So with this one, what date would you like the first payment to be on?

[2 minutes 3 seconds][Customer] : Oh, so my payday is Wednesday. Pardon me. Which is actually, it would normally be tomorrow, but it's tomorrow evening. So I'm wondering if I could start on the Tuesday.

[2 minutes 19 seconds][Agent] : Yeah, Thursday, yeah. And with this one, OK, so Boxing Day is on Thursday. Did you want to start it maybe on the 9th of January? So that will be the the next fortnight, but on the Thursday, Yeah, awesome.

[2 minutes 20 seconds][Customer] : Yep, yeah, Yep, Yep. OK.

[2 minutes 37 seconds][Agent] : Sure. And this one, one second, I'm still very like, surprised that they took only like 20 minutes.

[2 minutes 53 seconds][Customer] : I'm stoked 'cause I was just thinking I'd better go and sit on the couch for an hour or two to work at work, just to relax.

[2 minutes 54 seconds][Agent] : Yeah, yeah. Yeah, I was like, I, I was also like over thinking as well. I was like thinking, uh, did I put enough information that I don't need to come back to you get more information.

[3 minutes 20 seconds][Customer] : Yes, it's cool.

[3 minutes 14 seconds][Agent] : Let me go back and then I'll, I guess I, they were happy with whatever and yeah, they interested that one, Uh, but yeah with this one.

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

[3 minutes 26 seconds][Agent] : So we're putting the first collection date on the ninth of the 1st 2025, and then it'll be every fortnight on Thursday, but you'll be immediately covered from today.

[3 minutes 35 seconds][Customer] : Oh, cool. Wow.

[3 minutes 35 seconds][Agent] : And this one, there's two options here.

[3 minutes 41 seconds][Customer] : Yep.

[3 minutes 40 seconds][Agent] : So are there a direct debit or a debit or credit card? Which one would you prefer?

[3 minutes 46 seconds][Customer] : Oh, I can do debit card.

[3 minutes 48 seconds][Agent] : The record? Yeah. OK. And did you have that one handy with you right now?

[3 minutes 53 seconds][Customer] : Yes. Yep.

[3 minutes 53 seconds][Agent] : OK. All right. So it's for security purposes while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details.

[4 minutes 7 seconds][Customer] : No.

[4 minutes 2 seconds][Agent] : But also, Louine, has anything changed in regards to the health and lifestyle questions we went through? OK, yeah, just wanted to make sure just for quality assurance purposes, just in case in that 20 minutes span something changed. But but yeah, again for security purposes, we'll obtain your card details. The call recording will stop and we'll recommence after we've collected your details.

[5 minutes 10 seconds][Customer] : The.

[5 minutes 11 seconds][Agent] : Details umm, so please be advised that the call recording has now received for quality and monitoring purposes. Alrighty, so then we set up umm payment methods all set up for you. So first payment on the ninth. So the last step now is I just gotta reach you out.

[5 minutes 18 seconds][Customer] : Yeah, Yeah.

[5 minutes 25 seconds][Agent] : That final declaration that we spoke about, umm, it's just an overview of, umm, who we are as a company and then just a bit of a rundown on the, umm, the features and benefits that we've spoken about as well.

[5 minutes 38 seconds][Customer] : OK.

[5 minutes 37 seconds][Agent] : Uh, but once this is done, the policy will be enforced for yourself.

[5 minutes 41 seconds][Customer] : OK. Thank you.

[5 minutes 40 seconds][Agent] : OK, Yeah, that's all good. So the declaration states. So thank you. Look me in Pepper. 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 issued by Pinnacle Life Insurance Limited, whom I refer to

as Pinnacle. Pinnacle has an agreement with Greenspan Financial Services Ended Limited, whom I refer to ACFS, to issue an arrangements insurance on its behalf. Jesus is licensed by the Financial Market 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 need and the basis of the information you provided. What's about your general circumstances? We're providing this advice. We've not considered your specific financial needs or goals, or considered any other insurers, products or services. We've verified that you understand the color and that you consider that the premiums are affordable. We'll send you a copy of our Financial advice Disclosure statement, which sets out more information which can assist you to decide whether to act on any advice we provide. Following. Can you please confirm that you understand and agree to this? Yes or no? OK. Your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you're provided when assessing your application. I need to remind you of your duty of disclosure that you agreed to. Can you please confirm you've answered all our questions in accordance with your duty of disclosure, Yes or no?

[6 minutes 19 seconds][Customer] : Yeah, ye, yes, ye, yes.

[7 minutes 5 seconds][Agent] : By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Blue in Pepper received \$550,000. In the event of life insurance, a benefit is not paid in the event of suicide in the 1st 13 months of the policy.

[7 minutes 26 seconds][Customer] : Yeah.

[7 minutes 25 seconds][Agent] : Your total premium for the first year of cover is \$160.09 per fortnight. Your premium is stepped, which means it would be calculated at each policy anniversary and will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this included in your premium. It's an amount payable to GSS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority provided to us and that's with rated Pinnacle. With AB plus financial shrink good and Triple

B minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you've provided us with an e-mail address, we'll also be emailed to you today. You should carefully consider these documents and ensure the product mutual needs. You have a 30 day calling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged the claim. So Louise? Oh man, only cause because two last questions to you, Louise, and then we're and then we're done. So last sorry I lost my train of thought. So do you understand and agree with the declaration? Yes, Sonic.

[8 minutes 35 seconds][Customer] : Yes, Yes.

[8 minutes 37 seconds][Agent] : And would you like any other information now or would you like me to read any part of the policy document to you? Yes, Sonic.

[8 minutes 43 seconds][Customer] : No.

[8 minutes 42 seconds][Agent] : No, I can.

[8 minutes 44 seconds][Customer] : Happy to get it in the mail.

[8 minutes 46 seconds][Agent] : Yeah. OK, no worries.

[8 minutes 46 seconds][Customer] : Yep, I'm the paper girl.

[8 minutes 47 seconds][Agent] : Yeah, yeah. Shame.

[8 minutes 54 seconds][Customer] : Yes.

[8 minutes 50 seconds][Agent] : I'd like to have everything in right in front of me to read over and yeah, umm, I'm here in the wing. Umm, so yeah, congratulations. So that policy is now in force for yourself. Umm. And so, yeah, thank you for choosing one choice.

[9 minutes 3 seconds][Customer] : Oh, cool.

[9 minutes 2 seconds][Agent] : Umm, you get those.

[9 minutes 9 seconds][Customer] : Yeah.

[9 minutes 5 seconds][Agent] : Umm, you get a postal copy within the next 5 to 10 business days, but then you also get a e-mail copy within the next 10 to 15 minutes for you to get, you know, review everything over all of that one.

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

[9 minutes 17 seconds][Agent] : And then once you're happy with that one, everything we do require you to bring back.

[9 minutes 27 seconds][Customer] : Oh, yes.

[9 minutes 23 seconds][Agent] : It's just the beneficiary form, just so we know who you want the money to go to.

[9 minutes 27 seconds][Customer] : Yeah. Yeah. Good point.

[9 minutes 29 seconds][Agent] : So you can. So you just enter in those details and then you can either send that via post or the mail. Oh, that's an exact same thing. I'm sorry. But yeah, the post and e-mail, sorry.

[9 minutes 38 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 46 seconds][Agent] : Or you can give us a call to set that one all up.

[9 minutes 50 seconds][Customer] : OK.

[9 minutes 48 seconds][Agent] : But yeah, in that case, Luen, everything's all set up for you. Yeah.

[9 minutes 52 seconds][Customer] : Oh, can I, can I give you that now?

[9 minutes 53 seconds][Agent] : And, and.

[9 minutes 55 seconds][Customer] : The beneficiary?

[9 minutes 56 seconds][Agent] : Oh yeah, if you want, yeah, of course.

[9 minutes 58 seconds][Customer] : Yeah.

[9 minutes 58 seconds][Agent] : Umm, give me one second, Sir, with this one, umm, because I'm in the sales department, I will need to transfer you to our support team.

[10 minutes 5 seconds][Customer] : Oh, OK.

[10 minutes 7 seconds][Agent] : Umm.

[10 minutes 7 seconds][Customer] : Oh, I it'll just come in the mail, won't it? So I can do it then. Yeah.

[10 minutes 7 seconds][Agent] : So yeah, it's certainly up to you.

[10 minutes 12 seconds][Customer] : It says my husband. Yeah.

[10 minutes 12 seconds][Agent] : I can transfer you. Oh, OK.

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

[10 minutes 15 seconds][Agent] : Yeah, yeah, it's it's up to you if you want me to transfer you to support and you can do it now. It's up to you.

[10 minutes 22 seconds][Customer] : Oh, I'll do it now, actually.

[10 minutes 22 seconds][Agent] : Umm, or you can just do that. Yeah.

[10 minutes 24 seconds][Customer] : See Gemini?

[10 minutes 27 seconds][Agent] : Oh, that's Lorraine. Umm, yeah. Give me one second. I will transfer you through. Umm, but did you need anything else?

[10 minutes 34 seconds][Customer] : No, but I'll get my I can get my husband to to call you for setting up his. Do I? So do I just ring the number you've called from and ask for you?

[10 minutes 33 seconds][Agent] : Umm, that I is there anything else I can assist you? Yes. That's cool. Yeah.

[10 minutes 50 seconds][Customer] : Yeah, OK.

[10 minutes 45 seconds][Agent] : Oh, umm, yeah, just the just the number that I've called on umm, just ask for me or you can or one of our umm other team members will be able to help him out with that one as well. Yeah.

[10 minutes 55 seconds][Customer] : Oh, awesome. That's great. You've been you've been really good to deal with. I'm really impressed, Joshua, thank you very much.

[11 minutes][Agent] : Oh, thank you. Appreciate that. Thank you.

[11 minutes 6 seconds][Customer] : Been awesome.

[11 minutes 8 seconds][Agent] : That's all good stuff. That made my day. Thank you.

[11 minutes 7 seconds][Customer] : Yeah, your No.

[11 minutes 16 seconds][Agent] : Yeah, yeah.

[11 minutes 13 seconds][Customer] : Will you just put me through to support and I'll say, oh, give them his details and. But have a wonderful Christmas.

[11 minutes 21 seconds][Agent] : Oh, thank you. You too. Thank you.

[11 minutes 23 seconds][Customer] : Yeah. Yeah.

[11 minutes 24 seconds][Agent] : Alright, Lewin. Alright. I'll talk to you later.

[11 minutes 27 seconds][Customer] : Thank you.

[11 minutes 26 seconds][Agent] : But yeah, sorry.

[11 minutes 28 seconds][Customer] : Oh, OK.

[11 minutes 29 seconds][Agent] : And I'll transfer you now. Sorry. My bad.

[11 minutes 32 seconds][Customer] : Oh, no, you're funny. Take care. Thank you.

[11 minutes 31 seconds][Agent] : Thank you.

[11 minutes 35 seconds][Customer] : Bye.

[11 minutes 35 seconds][Agent] : See you. Bye. Sorry, Louise, it's Josh again.

[13 minutes 5 seconds][Customer] : Oh, no. I'm sorry, Billy.

[13 minutes 8 seconds][Agent] : So, so they just advised me that because there's a Security question that do I need to ask you and they're unable to do it on this call. So they've they've asked if you can either call back a bit later or I'm just wait for the documents. Sorry about that one.

[13 minutes 18 seconds][Customer] : Oh, Yep. Oh, no, no. All good. Totally understand. OK, That's perfect. Thank you so much, Joshua.

[13 minutes 27 seconds][Agent] : Yeah, yeah, yeah, that's all good. Yeah. Sorry about that. Umm, bye.

[13 minutes 34 seconds][Customer] : No.

[13 minutes 33 seconds][Agent] : Yeah, alright.

[13 minutes 34 seconds][Customer] : No.

[13 minutes 34 seconds][Agent] : Once again, have a good Christmas and happy day.

[13 minutes 34 seconds][Customer] : Oh yeah, you too. Take care. See you.

[13 minutes 38 seconds][Agent] : Alright, so yeah, bye.

[13 minutes 39 seconds][Customer] : Bye.