

[2 seconds][Agent] : Hello, Kerry, it's Mary calling from Australian Seniors. Just a regards. Hi. Just a that's right.

[6 seconds][Customer] : Oh hi yes for life insurance I just want to know how much it is each week or month how you do it.

[14 seconds][Agent] : Yeah, of course, I'll be able to take you through that. I'll just confirm I have your details correct. It was Carrie Cooper, first and last name.

[22 seconds][Customer] : Terry Cooper My date of birth is second of the 8th 1965.

[28 seconds][Agent] : Yep. So that was the second of the 8th 1965.

[31 seconds][Customer] : Yep.

[32 seconds][Agent] : OK, I'll fix that up for you.

[35 seconds][Customer] : Oh no. No. 2nd of August 1965.

[33 seconds][Agent] : It's come through the 8th of the 8th 1965 S All good. And that's all fixed up for you. And just lastly confirming you're of course a female and an Australian residence.

[46 seconds][Customer] : Yep.

[47 seconds][Agent] : Lovely. And I'll just let you know all calls are recorded. Any advice to provide is general in nature and may not be suitable to your situation, but to.

[55 seconds][Customer] : Right.

[56 seconds][Agent] : Yeah, but to jump into the life insurance for you and I'll load up that pricing as well.

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

[1 minutes 2 seconds][Agent] : Yeah. So with the life cover, it's designed for that financial protection. So that'll be provided to your loved ones through a lump sum payment. If you would have passed away before your 85th birthday, which is when the policy ends.

[1 minutes 15 seconds][Customer] : Right.

[1 minutes 15 seconds][Agent] : And you can choose a benefit amount from \$10,000 up to 200,000. You also will be able to nominate up to five beneficiaries to receive the benefit amount.

[1 minutes 31 seconds][Customer] : No, I've got four children, but I wanted my youngest one.

[1 minutes 27 seconds][Agent] : So if you're looking at leaving it to a partner or any kids or any other loved one, yeah, of course.

[1 minutes 37 seconds][Customer] : My youngest daughter? Yeah.

[1 minutes 38 seconds][Agent] : So you can put down no problem. You can put down one child, your daughter, if you'd like to.

[1 minutes 43 seconds][Customer] : Yep. Yep. Yep.

[1 minutes 43 seconds][Agent] : So you could just fill it out with her details and then send it back to us so we can assist her at claims time. That way you don't have to put down each kid and then, you know, it's just a different process.

[1 minutes 51 seconds][Customer] : No, I just want it. Yeah, because all my my other three kids are all well established.

[1 minutes 57 seconds][Agent] : Oh, OK. Yeah.

[1 minutes 57 seconds][Customer] : You know, my young one is got, she's got IBD, inflammatory bowel disease for the rest of her life. So bypass my I want to make sure she's, you know, taken care of and you know, everything for her. Yep. Yep. Right. OK. Yep.

[2 minutes 4 seconds][Agent] : Oh OK, of course yeah and I completely understand and lovely wanna do that for her so that way as long as you know her down as a beneficiary, she can claim and receive that benefit amount from us Yeah perfect.

[2 minutes 28 seconds][Customer] : Yeah. I saw it on TV. That's why I'm ringing up.

[2 minutes 21 seconds][Agent] : Also to add on, umm, if your death is due to an accident, so that's when we would triple your benefit amount and we also when yeah, of course. Perfect lovely. Well, yes, that's exactly what it would be.

[2 minutes 32 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 35 seconds][Agent] : So we do triple that benefit amount due to accidental death and we also include an advance payment. So that's 20% of your benefit amount to assist your daughter with any funeral costs or any other final expenses at that time.

[2 minutes 50 seconds][Customer] : Right. OK. Right.

[2 minutes 50 seconds][Agent] : All we would do just to make sure you are approved, we just run you through eight yes or no questions and that's in relation to help over the phone it Yep if you are accepted and once you commence the policy so you will be covered immediately for death due to any cause except suicide in the 1st 13 months.

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

[3 minutes 11 seconds][Agent] : Yep and there is a terminally ill advanced pain and included in the cover. So that's if you were diagnosed with 24 months or less to live by a specialized medical practitioner.

[3 minutes 23 seconds][Customer] : Oh, OK. Yep.

[3 minutes 22 seconds][Agent] : We can then pay your claim whilst you're still living to assist you with any medical costs.

[3 minutes 27 seconds][Customer] : Yeah.

[3 minutes 32 seconds][Agent] : Oh, OK.

[3 minutes 27 seconds][Customer] : I needed to do this because my mother just recently passed over cancer and she had a life benefit and.

[3 minutes 34 seconds][Agent] : Oh, OK. Yep.

[3 minutes 35 seconds][Customer] : And I said my I've got to do this. I haven't done this.

[3 minutes 38 seconds][Agent] : Yeah.

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

[3 minutes 39 seconds][Agent] : And I completely understand. And I'm so sorry for your loss as well. As you mentioned mum passed.

[3 minutes 43 seconds][Customer] : Yeah.

[3 minutes 44 seconds][Agent] : Yeah.

[3 minutes 44 seconds][Customer] : With cancer. Yeah.

[3 minutes 46 seconds][Agent] : I'm so sorry to hear that. I'm so sorry for your loss.

[3 minutes 48 seconds][Customer] : Thank you.

[3 minutes 48 seconds][Agent] : Well, what we can do, that's OK.

[3 minutes 55 seconds][Customer] : Yep.

[3 minutes 50 seconds][Agent] : What we can do then for you is for jump into some pricing for you carry, see what levels suit you best.

[3 minutes 56 seconds][Customer] : Yep.

[3 minutes 56 seconds][Agent] : Any questions for me so far?

[3 minutes 58 seconds][Customer] : No, no, no, no, no.

[4 minutes][Agent] : Yep, all good. I'll just confirm with you a smoking status question. It's just asking have you had a cigarette in the last 12 months, yes or no? Thank you. And with the benefit amount you're looking at 10,000 for yourself.

[4 minutes 9 seconds][Customer] : Yes, yeah, yeah. Is there any cheaper or that's it?

[4 minutes 19 seconds][Agent] : So 10,000 would be the lowest level of cover.

[4 minutes 22 seconds][Customer] : OK.

[4 minutes 22 seconds][Agent] : It goes all the way up to 200,000, So we can start there.

[4 minutes 24 seconds][Customer] : No 10,000. No 10,000, yeah 'cause that can cover funeral or whatever. Yeah.

[4 minutes 25 seconds][Agent] : Yeah, of course, of course, no problem with the \$10,000 benefit amount. It just comes to \$10.08 per fortnight. So basically \$5, around \$5 a week just over.

[4 minutes 42 seconds][Customer] : Oh, OK. Yep, Yep, Yep. Oh, that's easy.

[4 minutes 45 seconds][Agent] : Yeah, perfect.

[4 minutes 44 seconds][Customer] : Yeah, I'll do that.

[4 minutes 46 seconds][Agent] : No problem. And just to let you know, with the life insurance, umm, so we do let you know with your premium. So it is stacked, which means it will increase each year. Just to give you an indication, if you make no changes to the policy, your premium next year would be \$10.79 per fortnight.

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

[5 minutes 4 seconds][Agent] : That you can, yeah. You can also find information about the premium structure on our website.

[5 minutes 10 seconds][Customer] : Right. OK. Yep.

[5 minutes 10 seconds][Agent] : And before that, yeah, for the next step for you, Carrie, it's just taking you through those health and lifestyle questions. And once you've been approved, we can provide you that immediate coverage over the phone. Yep.

[5 minutes 18 seconds][Customer] : Oh, OK, OK.

[5 minutes 20 seconds][Agent] : Perf.

[5 minutes 23 seconds][Customer] : Yep.

[5 minutes 21 seconds][Agent] : I'll just confirm with you, what was your current address starting with your post code, please?

[5 minutes 26 seconds][Customer] : Yes, 4179.

[5 minutes 28 seconds][Agent] : 4179 And was that in lots of manly or manly W manly W perfect. And what was the address, please?

[5 minutes 33 seconds][Customer] : On Manly way, Manly way #4 Barramay BA double RAM for Mary AY St. Manly Way full.

[5 minutes 40 seconds][Agent] : Yep, thank you. So just to confirm, back to you, I have #4 Barramay St. Manly West QLD 4179.

[6 minutes][Customer] : That's correct. Yeah. I've been here for 23 years.

[6 minutes 3 seconds][Agent] : Oh, lovely. It must be nice there if you haven't left.

[6 minutes 5 seconds][Customer] : Oh, I love it. My kids love it. Yeah.

[6 minutes 7 seconds][Agent] : Well, that's beautiful. That's lovely up there.

[6 minutes 9 seconds][Customer] : It's secured area. Yeah.

[6 minutes 10 seconds][Agent] : Oh, beautiful. And just to make sure we do, Carrie, was that the same for your postal address?

[6 minutes 16 seconds][Customer] : Yes, yes.

[6 minutes 16 seconds][Agent] : Yep.

[6 minutes 17 seconds][Customer] : Everything comes here. Yep.

[6 minutes 18 seconds][Agent] : Perfect. What I'll do just before we jump into those questions, I'm

just gonna read you a pre underwriting disclosure. So that's just a frame of the questions and how to answer them.

[6 minutes 26 seconds][Customer] : OK, OK, No problem.

[6 minutes 30 seconds][Agent] : Oh good, so it just says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance 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 with some information to us in any earlier discussions you've had. If you do not take reasonable care, you may reach 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. And it's just asking here, do you understand and agree to your duty, yes or no?

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

[7 minutes 46 seconds][Agent] : Thank you for the first question. It's asking, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no? Oh really? I wish I could say the same, but that's great to hear.

[8 minutes][Customer] : No, I've never had COVID, never been.

[8 minutes 6 seconds][Agent] : It's always rare to compass someone that hasn't had it.

[8 minutes 6 seconds][Customer] : I've no 'cause with my daughter, with my mum having cancer. My daughter had got IBD. We we're always isolated and doctors come around and check us and all that.

[8 minutes 18 seconds][Agent] : That's so that's good.

[8 minutes 17 seconds][Customer] : Nah, never had COVID, Yeah.

[8 minutes 19 seconds][Agent] : That's good to hear, though honestly, it's not the best feeling. I've had it a couple of times, but you get through it. It's like a very, very bad cold.

[8 minutes 27 seconds][Customer] : Oh, OK, OK.

[8 minutes 28 seconds][Agent] : Yeah. But that's great to hear.

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

[8 minutes 31 seconds][Agent] : So I'll put that down for you now to jump into those health and lifestyle questions.

[8 minutes 36 seconds][Customer] : OK.

[8 minutes 36 seconds][Agent] : So first one is asking, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke? Yes. So no. Thank you. In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions? Yes or no?

[8 minutes 48 seconds][Customer] : No, no.

[9 minutes 2 seconds][Agent] : Thank you. In the last five years, have you been diagnosed with or treated for any of the following cancers, Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy, yes or no? Thank you. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future? Yes or no?

[9 minutes 25 seconds][Customer] : No, no, no.

[9 minutes 46 seconds][Agent] : And have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease or any form of dementia, including Alzheimer's disease? Yes or no? Thank you. In the last five years, have you attempted suicide or been hospitalised for a mental health condition? Yes or no? And last one, are you experiencing any unexplained symptoms? Are you currently undergoing or waiting for the results of

any health related tests or investigations or being diagnosed as having 12 months or less to leave?

Yes or no?

[9 minutes 59 seconds][Customer] : No, no, no.

[10 minutes 28 seconds][Agent] : Thank you so much.

[10 minutes 31 seconds][Customer] : OK, no problem. IE. Yeah, Yeah. Even though my name is spelt with AYI forgot my password with AY.

[10 minutes 30 seconds][Agent] : I'll submit those answers for you Kerry and perfect, whilst it's leading up the outcome, we'll just quickly confirm your e-mail address herewasitc\_kerrywhichwasspeltkedoublerie@hotmail.com perfect Oh. OK, so change it to IE.

[10 minutes 53 seconds][Customer] : Everyone asks me why. Yeah, everyone asks me why is your e-mail different to your actual name? It's just with the why e-mail, I forgot the password. So my daughter set me up with the IE1.

[11 minutes 6 seconds][Agent] : That's OK. That's all good. As long as it still works out, you can still use it.

[11 minutes 9 seconds][Customer] : Yeah, it still works.

[11 minutes 9 seconds][Agent] : That's the main thing.

[11 minutes 10 seconds][Customer] : Yeah. Yeah, that's it.

[11 minutes 12 seconds][Agent] : Perfect. And four phone numbers. So the number you're calling on, it was just 0431028851.

[11 minutes 12 seconds][Customer] : Yeah, you should know. You rang me. Yep.

[11 minutes 22 seconds][Agent] : Yeah, that's it. Perfect well what we'll do now is as your application has come back as approved. So congratulations on that Carrie.

[11 minutes 31 seconds][Customer] : OK, thank you.

[11 minutes 30 seconds][Agent] : Umm, what we can do that's OK, that's all good. What we can do now for you is just providing you with that immediate coverage over the phone today and I'll send you out your policy documents. You can have a sit down and read through them.

[11 minutes 45 seconds][Customer] : Yep.



[11 minutes 43 seconds][Agent] : Make sure it's all suited towards your needs to.

[11 minutes 45 seconds][Customer] : OK.

[11 minutes 46 seconds][Agent] : Yeah. So you're not required to make any payments today.

[11 minutes 47 seconds][Customer] : And ha, every Thursday you can start tomorrow.

[11 minutes 49 seconds][Agent] : You can select the payment date that works best with your calendar and we just note down your preferred payment method yeah of course we can do 9th of January tomorrow and it'll be every fortnight on the Thursday.

[12 minutes 2 seconds][Customer] : Yep, Yep. Every. Yeah. Fortnight on the Thursday.

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

[12 minutes 7 seconds][Customer] : All you can do weekly. It doesn't matter.

[12 minutes 10 seconds][Agent] : So the the kind of frequencies you can do fortnightly, monthly or annually, is that OK to leave it as fortnightly?

[12 minutes 18 seconds][Customer] : You can do a fortnightly. What's better, fortnightly or monthly?

[12 minutes 19 seconds][Agent] : Yeah, just depends on what you prefer because with the premiums they still work out to be the same annually, monthly or fortnightly, it just depends on the frequency you prefer. So if you do monthly, you would then be paying each month \$21.84.

[12 minutes 39 seconds][Customer] : Oh, OK. Yeah, well, \$21.00 a month, I might as well been doing a fortnightly, you know, all that.

[12 minutes 47 seconds][Agent] : Yep, no problem.

[12 minutes 47 seconds][Customer] : And yeah, I'd rather do monthly.

[12 minutes 52 seconds][Agent] : Yep. Did you want to do monthly? Yep, sure.

[12 minutes 49 seconds][Customer] : Yeah, 21 dollars, Yeah, yeah, yeah, yeah. These here for me, they're, they're little bits and pieces coming out.

[12 minutes 56 seconds][Agent] : So we'll do monthly and it would just be, yeah, that's easier for you to see that once a month payment. No problem.

[13 minutes 1 seconds][Customer] : At least I know that lump sum is taken out and I and I look at my budget and my finances, yeah, once a month. So I can yeah, like my electricity and everything like

that. I just put it in one bundle and make sure it's all there.

[13 minutes 18 seconds][Agent] : No problem, that's all good. Well, what we'll do then for you. So if we select it as tomorrow the 9th, it would just be every month on the 9th of the month, is that OK?

[13 minutes 27 seconds][Customer] : Yep, Yep, Yep. That's fine.

[13 minutes 29 seconds][Agent] : Yep.

[13 minutes 29 seconds][Customer] : Yes. I missed my car insurance. It comes at the same time.

[13 minutes 31 seconds][Agent] : OK, perfect. That's all good. And then for your preferred payment method, did you want me to note down a Visa or MasterCard or a BSP, an account number, which ever you prefer?

[13 minutes 42 seconds][Customer] : Oh, my account number.

[13 minutes 44 seconds][Agent] : Yep.

[13 minutes 44 seconds][Customer] : I don't have it on me right now. I have to go through all my my apps. I'm useless for these apps. Hold on. I couldn't do it. If you can hold on.

[13 minutes 53 seconds][Agent] : Yeah, of course. Take your time.

[13 minutes 55 seconds][Customer] : Yeah, I'm going in my app now.

[13 minutes 58 seconds][Agent] : Yep. Sure. And it's was that on the savings or cheque account savings and it was still Kerry Cooper on the account.

[14 minutes 1 seconds][Customer] : Exciting, yes, Yep.

[14 minutes 6 seconds][Agent] : Yep. Perfect. So whenever you're ready, just the BSP and account number.

[14 minutes 7 seconds][Customer] : OK, I've got it all up there right now.

[14 minutes 11 seconds][Agent] : Yeah, sure. Yep. Yep.

[14 minutes 11 seconds][Customer] : OK, it's your national, it's your National Australia Bank and the BSB number is 084, dash 129.

[14 minutes 26 seconds][Agent] : Yep, Yep.

[14 minutes 27 seconds][Customer] : The account number is 21 Dash 977 dash 3323.

[14 minutes 40 seconds][Agent] : 3323, perfect. So I'll just confirm that back to you for BSc number,

it was 084-129, which was NAB Bank and then account number was 21-9, double seven dash 3323.

[14 minutes 39 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, Yep. That's correct.

[15 minutes 1 seconds][Agent] : Perfect. And also when you receive your policy documents case, you should receive an e-mail copy in the next 15 or so minutes and then your hard copy in the mail within the next three to five business days.

[15 minutes 10 seconds][Customer] : OK, OK.

[15 minutes 14 seconds][Agent] : Umm, with this policy it does provide you with a 30 day cooling off.

[15 minutes 20 seconds][Customer] : No, no.

[15 minutes 20 seconds][Agent] : So you can just give us a ring back to cancel within the 30 days and you would receive a full refund of your premium on if the claim has been made.

[15 minutes 24 seconds][Customer] : Oh, OK, OK.

[15 minutes 27 seconds][Agent] : So that's if once you've read through it and you're not happy with that, but if you're happy with the cover, you can leave it as is.

[15 minutes 33 seconds][Customer] : Yeah, I'll leave it as is. Do you do bargaining Like I've got insurance with my car insurance with Allianz. Do you do combined policies to get like your life insurance and car insurance into one policy? Oh, OK. Yeah, I saw that on your website.

[15 minutes 48 seconds][Agent] : So would be technically 2 separate policies, but we do have car insurance where you can have a look at that as well.

[15 minutes 56 seconds][Customer] : Yeah, yeah.

[15 minutes 56 seconds][Agent] : Yeah, did you have that would just be a separate policy, but you can always align if you wanted to those payment dates and have a compare quote and have a read through it. I'm happy to transfer you through after if you'd like.

[16 minutes 5 seconds][Customer] : Oh, oh, no, no, no. I'll look at it later. Not right now.

[16 minutes 9 seconds][Agent] : That's OK.

[16 minutes 9 seconds][Customer] : I I don't get my life insurance, my life policy of order. Yes.

[16 minutes 14 seconds][Agent] : No problem. That's all. Good.

[16 minutes 15 seconds][Customer] : Well, Yep. So the PA first payment will come out tomorrow.

[16 minutes 19 seconds][Agent] : That's great.

[16 minutes 20 seconds][Customer] : Oh, good.

[16 minutes 20 seconds][Agent] : So it'll be tomorrow on the 9th and then it'll just be every month on the 9th going forward after that.

[16 minutes 26 seconds][Customer] : Yeah, absolutely. Thank you so much. What was your name again?

[16 minutes 28 seconds][Agent] : That's OK. Oh, my name is Mary.

[16 minutes 31 seconds][Customer] : Mary.

[16 minutes 32 seconds][Agent] : Perfect.

[16 minutes 31 seconds][Customer] : OK, that's fantastic.

[16 minutes 34 seconds][Agent] : Lovely.

[16 minutes 34 seconds][Customer] : OK. Yep.

[16 minutes 34 seconds][Agent] : Now for that and last step for you Kerry, before I let you go just reading out your final declaration, which is going to summarize everything we've already discussed included in your cover.

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

[16 minutes 44 seconds][Agent] : Umm, just before I yes, before I read that out to you, just wanna make sure with you umm, you're understanding everything included in the life insurance today.

[16 minutes 53 seconds][Customer] : Yep.

[16 minutes 54 seconds][Agent] : Perfect. And it may just ask you a couple questions along the way.

[16 minutes 58 seconds][Customer] : OK.

[16 minutes 58 seconds][Agent] : Umm, but perfect. So it just says here, thank you. Kerry Cooper, 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. Seniors life insurance is issued by Hanover Life of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services, trading as Australian Seniors Insurance Agency, to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have

provided when assessing the application. That includes the information we initially collected from you to provide a quote. Hanover has set a target market determination for this product which describes the type 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've answered all of our questions in accordance with your duty? Yes or no? Thank you. We may some time to. Yep. Sorry.

[18 minutes 4 seconds][Customer] : Yep, Yep.

[18 minutes 9 seconds][Agent] : Go ahead.

[18 minutes 9 seconds][Customer] : I was gonna say, can I put my daughter's name on on the policy so anything happens to me, she should be on that information.

[18 minutes 21 seconds][Agent] : Yeah, of course. If you'd like, we could do that for you over the phone today.

[18 minutes 25 seconds][Customer] : Yeah, yes, sure.

[18 minutes 24 seconds][Agent] : Once I read out this declaration, I could transfer you to our support team to do that today.

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

[18 minutes 30 seconds][Agent] : Perfect. And you would just need her full name, date of birth, address, and of course, percentage. You wanna leave to her. You have all those details available.

[18 minutes 38 seconds][Customer] : Yeah, I've got, I've got all the data. She lives with me at 4 Barramay St.

[18 minutes 42 seconds][Agent] : OK, Perfect. No problem.

[18 minutes 43 seconds][Customer] : Yeah. Yeah.

[18 minutes 43 seconds][Agent] : So they'll be able to fix that up for you after we get this in place.

[18 minutes 47 seconds][Customer] : OK. OK.

[18 minutes 47 seconds][Agent] : And then they'll update that on your policy.

[18 minutes 49 seconds][Customer] : OK.

[18 minutes 49 seconds][Agent] : But any questions before I read the rest of it out?

[18 minutes 52 seconds][Customer] : No, no, sorry about that.

[18 minutes 54 seconds][Agent] : No, no, no, that's OK. That's all good.

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

[18 minutes 55 seconds][Agent] : Just wanna make sure if you have any questions, but feel free to stop me again if you do have any questions.

[18 minutes 59 seconds][Customer] : OK. Thank you.

[19 minutes][Agent] : No worries. So just this here, excuse me. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can send allow us to contact you for this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following. Carrie Cooper receives \$10,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on the first of the 8th 20 fifty 12:00 AM. Your premium for your first year of cover is \$21.84 per month. Your premium is theft, which means that will be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable to Australian seniors of between 14% and 46% of each premium, calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Kerry Cooper, which you are authorized to debit from and have provided to us. We may provide within communications to you via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG 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 lodged a 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've 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 in the documentation we are sending you. But just the last two questions left, the first one is asking do you understand and agree with the declaration, yes or no? Thank you. And would you like any other information or would you like me to read any part of the PDS to you, Yes or no?

[21 minutes 36 seconds][Customer] : Yes, no, no, be fine.

[21 minutes 46 seconds][Agent] : Thank you so much, Carrie.

[21 minutes 47 seconds][Customer] : Understand completely.

[21 minutes 49 seconds][Agent] : Perfect. Thank you so much. I'll accept that declaration for you now. And just keeping an eye out for your document, you should receive that e-mail shortly. And then there's hard copy documents in the mail in the next three to five business days.

[21 minutes 53 seconds][Customer] : OK, OK.

[22 minutes 2 seconds][Agent] : Missy, What I'll do now is I'll be able to pop you on a quick hold and then transfer you through to our support team so they can note down your daughter as the beneficiary on your policy.

[22 minutes 10 seconds][Customer] : Yeah, Yep.

[22 minutes 12 seconds][Agent] : But thank you as well for your time carrying choosing Australian seniors. Any questions for me before I transfer you through?

[22 minutes 18 seconds][Customer] : No, be fine. Thank you.

[22 minutes 19 seconds][Agent] : No worries. Thank you for your time. I'll put you on a quick hold.

[22 minutes 22 seconds][Customer] : OK. Thank you.

[22 minutes 23 seconds][Agent] : OK. Hello there.

[24 minutes 43 seconds][Customer] : Yeah, I'm still here.

[24 minutes 45 seconds][Agent] : Thank you so much for your patience. I have Brooke here. She's going to assist you with letting Daniel's daughter as the beneficiaries. And I've let her know we've

already done a full ID check or contact details confirmed.

[24 minutes 55 seconds][Customer] : OK. Thanks very much, Mary.

[24 minutes 56 seconds][Agent] : Thank you so much. No worries. Thank you. Bye.

[24 minutes 59 seconds][Customer] : Thank you. Bye.