

[3 seconds][Agent] : Good afternoon. Welcome to Real. My name is Sina. How can I help you?

[6 seconds][Customer] : Yeah. Hi, Zena. I'm returning a phone call.

[9 seconds][Agent] : Not a problem. Thank you for turning our phone call and for me to assist you a little bit further. I'll find you on our details on our system. Can I please have your first name, surname and date of birth there please?

[21 seconds][Customer] : Certainly it's Matthew MA, double THEW. Hoskin HASKEN 26 second 74.

[29 seconds][Agent] : Thank you and Please note all our calls are recorded. Matthew, your mobile phone number is appearing as 0466841160. Would that be your best contact phone number?

[40 seconds][Customer] : That's correct.

[41 seconds][Agent] : Fantastic, thank you. Let me just find your details. OK, Yes, I can say that you actually have inquired about life insurance there. Thank you so much for your for calling us back and I'm definitely able to assist you in regards to that life insurance. Thank you for returning our call. Matthew, can I thank you? And Matthew, can I also confirm that you are a male Australian resident? Beautiful, thank you. And Please note all of our calls are recorded. Any advice I provide is generally in nature and may not be suitable to your situation. And again, M Matthew, my name is Zena from Real so that I can assist you a little bit further. What has got you looking into the life insurance there for yourself? Happy birthday.

[1 minutes 3 seconds][Customer] : I said, ma'am, well, I've turned 50 and you know, I figure, well it was last year, you know, I'm getting on towards 51 now.

[1 minutes 28 seconds][Agent] : Yeah, yeah, yeah.

[1 minutes 31 seconds][Customer] : But you know, I get to that stage and it's like I had a look at I've had a couple last couple of years I've been working almost like taxi in and all this kind of stuff and no suit for getting paid in. So I looked at all that and went, oh gosh, OK, say something happens. I probably should look after the family this morning. My Di di dismal with all \$5000 super SIM we're gonna do.

[1 minutes 57 seconds][Agent] : Oh, OK, yeah, OK, OK, so really you would like a top up something more as a protection for your family.

[2 minutes 6 seconds][Customer] : I think so, yes.

[2 minutes 7 seconds][Agent] : Oh, how gorgeous. Now all the perfect beautiful umm, but yeah, you'd like to protect your family. So is that Yeah, you're you're umm like a partner and children there for yourself there now. Yeah. Gorgeous. No. How many children do you have?

[2 minutes 17 seconds][Customer] : Yes, 3.

[2 minutes 21 seconds][Agent] : That's very gorgeous. I've got 22 myself, but uh, yeah, look, uh, that is beautiful that you'd like to protect. Well, not only your partner, but your, your three children as well. And yeah, having this as a top up, uh, outside of super. Yeah, we can definitely assist with that. If by any chance you're thinking of canceling that super, then that if you are replacing an existing policy, we recommend that you do not cancel it until your application is approved and you have reviewed this policy in full as it may not be identical to your existing cover. And you should also consider the benefits that may not apply or waiting periods that may start again, but only if you're thinking of cancelling that other one there. But if you would like to keep it and have this as a top up, by all means you can do so as well.

[3 minutes 3 seconds][Customer] : Mm hmm.

[3 minutes 5 seconds][Agent] : Thank you. Matthew. Do you prefer being called Matt or full name Matthew?

[3 minutes 4 seconds][Customer] : Yeah, no worries. Honestly, I'm not bothered in the slightest.

[3 minutes 11 seconds][Agent] : Ah, beautiful. So you don't mind if I call you, Matt?

[3 minutes 14 seconds][Customer] : No, please do go for it.

[3 minutes 15 seconds][Agent] : Thank you. Thank you so much. Now let me explain our benefits and features and if you have questions to ask and I will explain. With our life insurance policy now, we will provide a lump sum payment to your family, you know, if you were to pass away and the money then can be used wherever it's needed. So if it's needed to pay off a mortgage or loans or any other costs involved in raising your family. But yes, your family can use it wherever it's needed. We don't determine where you they can use it.

[3 minutes 47 seconds][Customer] : Uh huh.

[3 minutes 44 seconds][Agent] : I it's entirely up to your beneficiaries and you can actually nominate up to five beneficiaries. So as you mentioned, you have your partner and your three children. Yeah.

[3 minutes 57 seconds][Customer] : Good.

[3 minutes 54 seconds][Agent] : You can nominate your three children and your partner, but up to five in the maximum.

[4 minutes][Customer] : No worries.

[4 minutes 2 seconds][Agent] : Fantastic. And with our policy, I'll just explain. Included is an advance payment of 20% of the benefit amount to a maximum of \$20,000. Now that is there to help with funeral costs or any other final expenses at that time.

[4 minutes 19 seconds][Customer] : Hmm. Mm.

[4 minutes 19 seconds][Agent] : And in addition, there is what's called a terminally ill advanced payer. So that's also included in the cover as well. And Matt, we keep it nice and simple for you as everything is done over the phone with no forms to fill in, medical checks or blood tests to complete. We just simply take you through the health and lifestyle questions and this will determine the pricing and the terms of the policy.

[4 minutes 43 seconds][Customer] : Mm hmm, no worries.

[4 minutes 44 seconds][Agent] : Any questions for me so far? Beautiful.

[4 minutes 46 seconds][Customer] : No, sounds good.

[4 minutes 48 seconds][Agent] : Let's go. Fantastic. But let's go through the quotes together to begin with. Have you had a cigarette in the last 12 months?

[4 minutes 55 seconds][Customer] : I have I quit the year's day, actually my New Year's resolution.

[4 minutes 58 seconds][Agent] : New Year's Day resolution.

[5 minutes][Customer] : Yep, just to get rid of them.

[5 minutes 1 seconds][Agent] : Well done. Well done to you. Well done.

[5 minutes 2 seconds][Customer] : Sorry, yes, yes, getting a bit getting a bit dirty the album and we're like, oh God, I want that. We're getting They were getting it.

[5 minutes 10 seconds][Agent] : Slowly but surely, one day at a time. Beautiful.

[5 minutes 13 seconds][Customer] : Oh, that's it.

[5 minutes 14 seconds][Agent] : Thank you.

[5 minutes 14 seconds][Customer] : After 35 years, yes. It's like, Oh my good God, yes.

[5 minutes 19 seconds][Agent] : Well, as you know, but slowly but surely, well done to you and Matt, with the level of cover you can actually select for yourself anywhere from \$100,000 right up to \$1,000,000.

[5 minutes 36 seconds][Customer] : It's I would be looking probably about half 500,000 I'd say about the half wheel.

[5 minutes 32 seconds][Agent] : What level of cover would you like as that protection for your family, 500, Yeah, sure.

[5 minutes 41 seconds][Customer] : OK, my goodness.

[5 minutes 42 seconds][Agent] : Not a problem with our \$500,000 there, Matt, you are looking at \$140.47 a fortnight now, are you? Yeah. Are you liking the 500?

[5 minutes 52 seconds][Customer] : Oh, I see. I think that would be actually quite suitable.

[5 minutes 55 seconds][Agent] : Would you like me to either increase it or decrease it and find a different level the the \$500,000?

[6 minutes 4 seconds][Customer] : Yes, yes, absolutely.

[6 minutes 4 seconds][Agent] : Beautiful, fantastic. Now I'll also explain that that with our policy, you will receive what we call as a real reward. So following your first policy anniversary date, we will refund you 10% of the premiums you have paid in during that time. And in addition, we will provide you with a free online legal will valued at \$160.00 with each policy as well.

[6 minutes 29 seconds][Customer] : OK, no worries.

[6 minutes 31 seconds][Agent] : Thank you. Now the next step is to take you through the health and lifestyle questions as the final price is determined on the these questions, the outcome of these questions, I'll take you through those. And before we start going through those questions, then that what is your post code there in WA? Thank you. And would that be Kunanda?

[6 minutes 47 seconds][Customer] : 6210 Kidding up.

[6 minutes 51 seconds][Agent] : Would that be Erskine?

[6 minutes 53 seconds][Customer] : Yes, it is kidding up.

[6 minutes 54 seconds][Agent] : Yeah, thank you. And your address there in could KU, I can never say it could.

[6 minutes 59 seconds][Customer] : Kidding up. Yeah, it's a funny one. It's number 160 WANJ Double EP St.

[7 minutes 9 seconds][Agent] : Yep, and Jeep found it. And is that also your postal address as well?

[7 minutes 13 seconds][Customer] : Yes it is.

[7 minutes 14 seconds][Agent] : Beautiful. So 161 Jeep St.

[7 minutes 21 seconds][Customer] : Yep. Not hard to find us considering 1 Jeep, the only one Jeep in the whole of Australia.

[7 minutes 17 seconds][Agent] : in Kunarap in WA 6210 and MA 1-2. Is it really? Is it the only? Yeah.

[7 minutes 27 seconds][Customer] : Yep, you bring it up where it goes automatically, it goes find address, you bring it and you put WANJ and it comes straight to us. And there's no other one Jeep in the whole of Australia. We're the only one.

[7 minutes 37 seconds][Agent] : Oh, there you go. What a fun fact. I love it. But yeah, you're right, you know, sometimes you can put in a street and it's got SA, it's got Queensland, NSW.

[7 minutes 44 seconds][Customer] : Hun, Yep, hundreds of them. Yep. No, not us as great as like yeah, where is your one?

[7 minutes 50 seconds][Agent] : I love it. I love it. That's so cool and well, very unique. I love it. Now, Matt, I also have your e-mail address as m.hoskins74@icloud.com. Would that be your best contact phone number?

[7 minutes 50 seconds][Customer] : Very much yes it would. Yes, by e-mail.

[8 minutes 3 seconds][Agent] : I mean, your e-mail. e-mail. Oh, my goodness.

[8 minutes 5 seconds][Customer] : Yes, it would be all good.

[8 minutes 7 seconds][Agent] : Thank you. And yeah, perfect. Now I'm gonna read what's called the

pre underwriting disclosure. And then yeah, let's get straight into the questions. And this says please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. But we'll share this with your insurer and make sure with other restraining service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including Charter 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, we have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand this 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 there, you may breach your duty. And if this happens, your insurer may be entitled to cancel your policy, decline or claim or make adjustments to the terms and conditions of your policy. Now, do you understand and agree to your duty, Yes or no? Beautiful. Now, first question is just in regards to COVID. 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?

[9 minutes 18 seconds][Customer] : Yes, No.

[9 minutes 31 seconds][Agent] : Beautiful, thank you. Next one, are you a citizen or permanent resident of Australia or a citizen of New Zealand currently residing in Australia?

[9 minutes 40 seconds][Customer] : Yes, I am.

[9 minutes 41 seconds][Agent] : Beautiful, thank you. Now, next question, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following first one? Stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer, leukemia or Melanoma, excluding other skin cancer, Kidney disorder, hepatitis or any disorder of the liver.

[10 minutes][Customer] : No, No, no, no, no.

[10 minutes 20 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been, pardon me, hope you've been diagnosed with or currently undergoing testing for or has the doctor advised you to be tested for go to neuron disease or any form of dementia including Alzheimer's disease?

[10 minutes 26 seconds][Customer] : No, not that I know of.

[10 minutes 45 seconds][Agent] : Beautiful sight.

[10 minutes 46 seconds][Customer] : I might, I might have forgot that I went to the doctor and he told me to.

[10 minutes 50 seconds][Agent] : Oh look, it's good to have a bit of a joke. I love it. I love it. I love your humor. Beautiful.

[11 minutes][Customer] : No, no, I have not.

[10 minutes 57 seconds][Agent] : But just answer that question to the full to the full question. Good to know. Good to know. Thank you. And next one, so the next section is in relation to you're hiding your weight. Please be aware that I'm required to obtain a confident single figure measurements for each in order to continue with the application. The system does not allow me to enter any approximate figures worth or height and weight ranges. Matt, what is your exact type there, please?

[11 minutes 24 seconds][Customer] : Oh, gosh. OK, that did. Oh, I said we did it the other day.

[11 minutes 28 seconds][Agent] : And we can. Yeah, perfect.

[11 minutes 30 seconds][Customer] : 165 centimeters.

[11 minutes 32 seconds][Agent] : Beautiful. Thank you so much for that. And what is your exact right there please?

[11 minutes 36 seconds][Customer] : Alright, give me 30 seconds. I'll stand on. I don't usually use these things. The wife likes to do that. But I will pull this out and we'll jump on the book. Find out Kelly.

[11 minutes 47 seconds][Agent] : Thank you. Thank you so much. I won't tell her.

[11 minutes 57 seconds][Customer] : At the moment, no, I don't want stones. That's not going to help me. Me working cold kilograms. Come on, you're speaking. That's the one I want, right? We'll

see everywhere else 86.

[12 minutes 19 seconds][Agent] : Beautiful, so I've entered 165 centimeters as you're exact height, 86 kilos as you're exact weight.

[12 minutes 28 seconds][Customer] : That is great.

[12 minutes 27 seconds][Agent] : Both correct, beautiful. And Matt, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Me too. I'll put my hands up for that after Christmas and New Year. All these celebrations and wonderful food. Oh well, Hence the New Year's resolutions and the diets that all start.

[12 minutes 37 seconds][Customer] : Oh, I wish, but no, Absolutely.

[12 minutes 52 seconds][Agent] : Love it. Love it Matt. Thank you. Now the next question. Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of Australia? So for example booked or will be booking travel within the next 12 months?

[13 minutes 9 seconds][Customer] : No, no, yes.

[13 minutes 29 seconds][Agent] : Thank you.

[13 minutes 35 seconds][Customer] : Bali or the United States.

[13 minutes 30 seconds][Agent] : And yeah, which country do you intend to travel to or reside in Bali and or the United States?

[13 minutes 38 seconds][Customer] : Yep, Yep, that's correct. Just paint the family. I used to live in LA so I want to take the same Disneyland because they've never been.

[13 minutes 48 seconds][Agent] : Yeah. Oh, how gorgeous. No, that's so beautiful. Well done. Well enjoy. And I hope you get some beautiful weather over there as well. And, uh, Matt, will you be overseas for longer than three consecutive months?

[13 minutes 59 seconds][Customer] : No, absolutely not.

[14 minutes 1 seconds][Agent] : Perfect. And do you have existing life insurance policies with other

life insurance companies with a combined total from a short of more than \$5,000,000?

[14 minutes 11 seconds][Customer] : No, I do not.

[14 minutes 12 seconds][Agent] : Thank you. Now I'm not sure if I even mentioned this, but with our policy, you're covered all around the world as well.

[14 minutes 19 seconds][Customer] : Beautiful.

[14 minutes 17 seconds][Agent] : So 24/7 coverage, Fantastic. But now we're up to the next question. And it asks, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following first one?

[14 minutes 38 seconds][Customer] : No.

[14 minutes 32 seconds][Agent] : Diabetes, raised blood sugar input, glucose tolerance or input fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole, or cyst, including skin cancer or sunspots.

[14 minutes 42 seconds][Customer] : No, I have a tumour in my spine but it's benign.

[14 minutes 52 seconds][Agent] : And just in regards to that, we're just going to capture that. And it says, based on your response, please answer yes or no for each of the following. So it's first one tumour and I've just answered yes. Now, Matt, was it a brain or bone tumour?

[15 minutes 9 seconds][Customer] : No, it is just they found it after a car accident when I was very young and it's just up near my spinal cord. But it's benign. It's never grown or anything. No doctor's ever worried about it. I've never had to worry about it. As soon as I've been called about it, I've got to better tell you about it.

[15 minutes 28 seconds][Agent] : OK, so the tumour is near the spine, but yeah, and it's and it's confirmed benign.

[15 minutes 36 seconds][Customer] : Yes, confirm benign. Well, there we go. Yes it is.

[15 minutes 38 seconds][Agent] : Yeah, well, look, I think you have just answered my next question and yeah, it actually asks has the tumour been confirmed benign, Perfect, beautiful. And yeah, no, thank you. So I've captured that next one. Mole or cyst? Any other form of skin cancer and or sunspots. Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition on

neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder, or pancreas. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[15 minutes 50 seconds][Customer] : No, no, no, no, no, no, no.

[16 minutes 29 seconds][Agent] : Any illegal drug use, abuse of prescription medication, or receive medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder. Blood disorder or disease. Sleep apnea or asthma excluding childhood asthma.

[16 minutes 37 seconds][Customer] : No, no, no, no.

[16 minutes 51 seconds][Agent] : Thank you. Now, now other than what you have already told me about in the past three years, have you sought, 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 but not limited to any surgeries, X-rays, scans, What tests for biopsy?

[17 minutes 12 seconds][Customer] : Only a knee replacement.

[17 minutes 14 seconds][Agent] : Yeah, sure. Not a problem. And we will just capture that in here. It says what condition required the medical examination or advice. And let me go. I've got a very long left here, but let me find here we go. OK, So I do have knee joint disorders including surgery. Would that be correct?

[17 minutes 38 seconds][Customer] : Yes, that would be correct.

[17 minutes 40 seconds][Agent] : Perfect, thank you. And 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? Fantastic. Now we're up to your family history. Matt, to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial abnormal polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60?

[17 minutes 51 seconds][Customer] : No, no, no.

[18 minutes 17 seconds][Agent] : And lucky last question, other than one off events like a gift certificate or voucher, do you engage in or intend to engage in any of the following aviation other

than as a fair tank, passenger, recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity?

[18 minutes 39 seconds][Customer] : I might do a jump out of a plane again, para para like I did once, but apart from that, no, yeah, I might jump out of a plane one day in the near future.

[18 minutes 46 seconds][Agent] : Oh, the parachuting, Oh, skydiving, skydiving.

[18 minutes 51 seconds][Customer] : Yes, glad. I mean, that was, I did that for my birthday a couple of years back and the wife's like, yeah, sooner on the way. I'm gonna surprise you next, but one of your birthdays did it again. So it could be happening in the next few years. I don't know, but I'll say yes.

[18 minutes 52 seconds][Agent] : Oh, OK, wow, how gorgeous, how gorgeous. Well, that is. And, and as the question, you know, asks and it says other than one off events, you know, and it it can be like a gift certificate or voucher. So if it's going to be for your birthday and it's a one off thing, that is fine. But if you do it on a regular a basis, then we can.

[19 minutes 24 seconds][Customer] : No, I won't. I wouldn't be doing it regularly.

[19 minutes 27 seconds][Agent] : So it will be like a gift certificate or voucher.

[19 minutes 26 seconds][Customer] : No, yes, absolutely.

[19 minutes 31 seconds][Agent] : OK. And yeah, look, how how wonderful that your wife would, you know, will treat you to that Me. I'd like to keep my feet firmly planted on the ground. You're daring. Well done.

[19 minutes 40 seconds][Customer] : Oh, I I used to be that way, but after the first one I was like, no, no, I could definitely go again this time high because it is it is very, very, very good.

[19 minutes 49 seconds][Agent] : Wow. It's just a, a nicer adrenaline rush.

[19 minutes 52 seconds][Customer] : Very much so.

[19 minutes 53 seconds][Agent] : Yeah. Wow, how gorgeous. Well, enjoy. We never know when the when your wife will be, uh, that umm, yeah, that voucher. But, umm, again, as a one off, that's fine. So therefore, Matt, none of the others. Umm, yeah. You, you don't mean tend to engage in or in or currently engaging in any of those?

[20 minutes 8 seconds][Customer] : No, no, thank you.

[20 minutes 11 seconds][Agent] : Not a problem. They're beautiful. Matt, are you satisfied with the answers you provided me today?

[20 minutes 16 seconds][Customer] : Absolutely.

[20 minutes 17 seconds][Agent] : Fantastic. And So what the system is doing, and we've completed all the questions, the system is now running through all of the answers and it's gonna let me know if anything has changed. Actually, it's come back rather quickly. That's so beautiful, Matt. I'm very happy to say congratulations. Your application has been approved.

[20 minutes 37 seconds][Customer] : Wonderful.

[20 minutes 36 seconds][Agent] : Congratulations and I'll thank you. Now, Matt, I will just explain. This policy will cover you for death due to any cause except suicide in the 1st 13 months.

[20 minutes 46 seconds][Customer] : Hmm. Mm.

[20 minutes 47 seconds][Agent] : There is terminally or advanced payment which is included in the cover, meaning if you were diagnosed with 24 months or less to live by a medical practitioner, we will pay your benefit amount in full and with the policy as well. I'll just explain. Your premium is stepped, which means you will generally increase each year. Now, Matt, in addition, this policy has automatic indexation, which means each year your son insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday. Now you can opt out of this automatic indexation each year, but as an indication, if you make no changes to the policy that your premium next year will be \$162.80 a fortnight and your benefit amount will be \$525,000.

[21 minutes 46 seconds][Customer] : Mm hmm.

[21 minutes 41 seconds][Agent] : So as you can see over time the benefit amount can actually grow for you and that you can, Yep. And you can also find information about our premium structure on our website as well.

[21 minutes 52 seconds][Customer] : No worries.

[21 minutes 52 seconds][Agent] : OK, fantastic. Matt, congratulations on being fully approved. What

I'm going to do for you today is I'll get you in the middle over the phone, send you all the policy documents so you can sit down and review everything. To also explain, this policy gives you a 30 day calling off. If you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premiums. And yes, the claim has been made. So mate, you're actually covered from today. Thank you. However, I don't even have to pay for anything at all today. We can actually coincide it with your preferred pay date. What is that preferred pay date of yours or for you?

[22 minutes 16 seconds][Customer] : No worries, it would be the 30th please.

[22 minutes 27 seconds][Agent] : Which what day? Sorry.

[22 minutes 31 seconds][Customer] : It will be when? Thursday the 30th of January.

[22 minutes 35 seconds][Agent] : Oh yeah, sure, we can definitely do that. So now again, you're covered From today, however, the first collection won't occur until the 30th of January, and then every fortnight on the Thursday for you thereafter. And with the payment method, you can select either a Visa card, MasterCard or even BSP in an account. What is your preferred method of payment?

[22 minutes 54 seconds][Customer] : It will be a MasterCard please.

[22 minutes 56 seconds][Agent] : Thank you. And uh with the master them at for security purposes whilst sending your card details, the call recording will stop and we'll recommend after we have collected your details.

[23 minutes 52 seconds][Customer] : The.

[23 minutes 51 seconds][Agent] : The system Please be advised that the call recording has now resumed for quality and monitoring purposes. Now from here I'm going to read you declaration, but I'm just going to check the quick spelling of your name and I do have MA double THEWHOSKEN beautiful. After I read the declaration you will receive the softcopy version via your e-mail to m.hoskins74@icloud.com and then the hard copy within about 3:00 to 5:00 working days to your address. But please bear with me whilst I read this declaration.

[24 minutes 8 seconds][Customer] : That is correct, no worries.

[24 minutes 24 seconds][Agent] : Here we go and it thank you so much and it says thank you Matthew Hoskin. It is important to understand the following information. I will ask for payment to these terms at the end and your policy will not be enforced so that you agree to these terms in full. Real life insurance is issued by Hanover Life Free of Australasia Limited, whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services whom are referred to as GFS Trading US Real Insurance. The issuance arrange this insurance on it's behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially ejected 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 signed for. Our distribution practices are consistent with this determination and you cannot turn a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Matt, can you please confirm you have answered all of our questions in accordance with your duty, yes or no?

[25 minutes 25 seconds][Customer] : Yes.

[25 minutes 26 seconds][Agent] : Thank you. We may from time to time provide office to you via the communication methods you have provided to us in relation to our products and services. By agreeing to this declaration, you consent 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 pays a lump sum benefit amount. Total Matthew Hoskin receives \$500,000 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 premium for your first year cover is 140 dollars and \$0.47 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured balls increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th birthday and you can opt out of this. You understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. Including your premium is an amount payable to GFS of between 41% and 55% to cover costs. Your premium will be debited from your credit card which authorized to debit from her provider to us. The policy documentation, PDS and FSU 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 then cancel, your policy and any premium you may have paid will be funded in full unless you have lost the 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 for details that are available online and then the documentation we're sending you. Matt, do you understand and agree with the declaration yes or no?

[27 minutes 25 seconds][Customer] : Yes.

[27 minutes 26 seconds][Agent] : And Matt, would you like any other information or would you like me to read any part of the PDS to you, Yes or no?

[27 minutes 33 seconds][Customer] : No, thank you.

[27 minutes 34 seconds][Agent] : Beautiful. Again, Matt, you have been speaking to Zena from Real and again, please know all our calls are recorded, but if you thought we do need to contact you, your best contact phone number is 0466841160.

[27 minutes 47 seconds][Customer] : That is correct.

[27 minutes 48 seconds][Agent] : Fantastic. Now Matt, what I'm also able to do for you and it's been my pleasure in assisting you today. Congratulations.

[27 minutes 55 seconds][Customer] : Thank you.

[27 minutes 55 seconds][Agent] : But what I'm also my pleasure and what I'm also able to do, if you know who you would like to nominate as beneficiary, I'm able to transfer your cost to the support team. You can actually do or or nominate your beneficiary over the phone if you know their full name, date of birth, contact details and address. Would you like us to do that for you today?

[28 minutes 18 seconds][Customer] : How would it be my wife and my three kids? Let's see. Yeah, 10 might as well.

[28 minutes 24 seconds][Agent] : Perfect, thank you. All right, Matt, well, again, you will receive the

e-mail today, the the soft, the hard copy within three to five working days. And there will also be a beneficiary form with a hard copy. But I'll transfer you across to the support team. And please, if ever you do have a question about your policy, our support team is there from 8:00 AM right through the 8:00 PM Sydney time. So at the moment, we're just three hours ahead of you.

[28 minutes 48 seconds][Customer] : No worries. Wonderful.

[28 minutes 49 seconds][Agent] : Beautiful. Alright, won't be long. I'll transfer you across. You have a beautiful day, Matt.

[28 minutes 53 seconds][Customer] : Thank you very much. You too. Take care.

[28 minutes 54 seconds][Agent] : My pleasure. Thank you. Matt, thank you so much for holding. I do have my colleague Robin on the line. He'll be able to assist you with the beneficiaries and Robin all down with contact details. Go ahead there, please.

[29 minutes 45 seconds][Customer] : No, thank you.