

[6 seconds][Agent] : Hi Arwenia, it's Christina calling from One Choice Insurance. How are you?

[5 seconds][Customer] : Hello, I am good. Thank you.

[12 seconds][Agent] : That's good.

[19 seconds][Customer] : Yes.

[14 seconds][Agent] : I was giving you a call in regards to your online enquiry that you made yesterday about our life insurance and I was calling, yes, I was calling to issue that with you today and provide you with some more information.

[25 seconds][Customer] : OK, cool.

[25 seconds][Agent] : I will, thank you. I will first of all let you know that all calls are recorded. Any advice you provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs to not consider your personal circumstances. So I can go through some information with you today. Can I confirm that your full name is Romania and the date of birth is the 20th of April 1996? Thank you. And can I confirm that you're a female New Zealand resident currently residing in New Zealand?

[46 seconds][Customer] : Yes, yes, yes.

[58 seconds][Agent] : OK. And if you don't mind me asking, what's made you decide to look into life insurance over the weekend?

[1 minutes 5 seconds][Customer] : Just a lot of family members that have passed away this year.

[1 minutes 9 seconds][Agent] : OK.

[1 minutes 10 seconds][Customer] : Yeah, it's both. Just there's been some situations where they didn't opt for life insurance. And on many occasions, you know, I just think that how hard it is for family to worry about finances. And I just don't want to have to put that stress on my family window time, you know, if anything happened to me.

[1 minutes 37 seconds][Agent] : Yeah, well, I'm very sorry to hear about a lot of family members passing away this year.

[1 minutes 45 seconds][Customer] : Thank you.

[1 minutes 46 seconds][Agent] : That's very, umm, hard to hear when you say a lot. There's been a

few by the sounds of it. OK. Yeah. So it's hard being able to like, you know, go through that and and, umm, see the struggles they're left behind in the family. When you mentioned that you've got you don't want to do the same for your own family.

[1 minutes 50 seconds][Customer] : Yeah, yeah, yeah. I have a son.

[2 minutes 4 seconds][Agent] : Do you have children or a partner, a son? OK, OK.

[2 minutes 11 seconds][Customer] : Yeah, I have a son. And I have a really, really close relationship with his dad. So we're not together, but we have a very good Co parenting relationship.

[2 minutes 23 seconds][Agent] : That's really nice. You sound very lucky to have that. There's a lot of people at our age that that unfortunately don't end up having that kind of relationship with an ex partner and and Co parenting like in being able to just do it where it's civilized and and peaceful, right. So that's really nice to hear.

[2 minutes 23 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. We pretty much grew up together, that's why.

[2 minutes 46 seconds][Agent] : Oh, that's good. Just a lot of respect now. Yeah. OK. Well, you've got some great reasons to be looking into life insurance covering. Yeah. It is designed to be able to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So with the benefit amount that you choose, it could be used to help house any loans or debts that you may have or any costumes.

[3 minutes 9 seconds][Customer] : Sorry, can you say that again?

[3 minutes 11 seconds][Agent] : Yeah. So that's OK. So with the life insurance, it is designed to be able to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So you get to choose a benefit amount to be insured for and that amount that you choose when you pass away.

[3 minutes 11 seconds][Customer] : I just don't understand what you think.

[3 minutes 33 seconds][Agent] : It could be used to help health any debts that you may have, even if that's like a credit card debt, or it could be used for any costs involved you raising my son like it may help pay for his education costs or his living expenses if something happened to you.

[3 minutes 49 seconds][Customer] : Yep, Yep.

[3 minutes 51 seconds][Agent] : So basically with the life insurance, it is there to be able to provide you with the Peace of Mind that if something could happen to you, that your family have then got that financial security. And like you mentioned, you do want to be able to leave that same, you know, financial hardship on your family that you've seen occur.

[4 minutes 2 seconds][Customer] : OK, Yeah. Just a question. Do you guys control how the money is spent?

[4 minutes 16 seconds][Agent] : No, not at all. So what we do for you is we pay the benefit about your beneficiaries. You get to nominate between one to five people to receive the money.

[4 minutes 17 seconds][Customer] : O OK Yep, Yep.

[4 minutes 26 seconds][Agent] : And when that time does come, they will contact us and speak to our claims department, OK?

[4 minutes 38 seconds][Customer] : OK, OK.

[4 minutes 33 seconds][Agent] : And umm, they'll go through what the beneficiary needs to provide in order to be able to process the claim and they can spend that money however they would like to.

[4 minutes 42 seconds][Customer] : Yeah, OK, cool. Yeah.

[4 minutes 45 seconds][Agent] : OK, now your beneficiaries are also able to request an advance payout of \$10,000 to help with funeral costs or any other final expenses that you may have. So as you know, it can be quite hard on the family to be able to come up with a lump sum to pay for a funeral, especially if that is that in. But you do have peace in mind that with our policy they can request that advance payout and that she only pay to your loved ones within 24 to 48 hours of receiving the relevant documentation. Also including our policy for you is a terminally or advanced payment. So if you were diagnosed to be 12 months or less less by a medical practitioner, we would then pay your claim in full and that money could be used to your own medical costs or treatment. It is up to you how you would like to use it. So this component of the policy is designed to protect you while you're still alive.

[5 minutes 17 seconds][Customer] : Yeah, OK.

[5 minutes 42 seconds][Agent] : Does that make sense?

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

[5 minutes 43 seconds][Agent] : So far, great. We do keep everything nice and simple for you. So everything is done over the phone. There are no forms for you to fill in or medical checks for you to complete. What we simply do is take you through our health and lifestyle questions and those questions confirm your eligibility and also the final price and terms of the policy. So what we'll do now is going to some pricing together to begin with. Have you had a cigarette in the last 12 months? OK. And is your current annual income \$50,000 or more? And you're welcome to choose a benefit amount from \$100,000 up to \$1 million. What amount would you like me to quote you on?

[6 minutes 14 seconds][Customer] : No, no, one minute please.

[6 minutes 34 seconds][Agent] : OK. So \$1 million of cover is an indicative premium of \$25.57 per fortnight. And what I'll do for you now is take you through all some last questions so we can confirm your eligibility. OK, thank you. Before I get into those questions, can I please have your post code? OK. And what suburb do you live in? Great. And what's your address, please? Yep.

[6 minutes 48 seconds][Customer] : OK, 2102 My New Dealer 21A Puriti PURIRI Rd.

[7 minutes 21 seconds][Agent] : So was that DURP?

[7 minutes 21 seconds][Customer] : Yeah, P for PO, P for potato.

[7 minutes 26 seconds][Agent] : OK, PURIRI. OK, got it. 21 A. Is that the same as your postal address?

[7 minutes 30 seconds][Customer] : Yeah, goody, yes.

[7 minutes 36 seconds][Agent] : Thank you. I do have a duty of disclosure to reach you before I get into this question. It reads please do well. 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 it with other 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. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You

have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk when sure you have this duty into the time we enter into the contract. If you fail to disclose the matter or you make a false statement answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this? Thank you. So most of these questions require yes, may answers from you. Are you a citizen or permanent residents of New Zealand or Australia? Currently residing in New Zealand, yes or no?

[8 minutes 52 seconds][Customer] : Yes, Yes.

[9 minutes 8 seconds][Agent] : Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukaemia, excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[9 minutes 24 seconds][Customer] : No, no, no, no.

[9 minutes 47 seconds][Agent] : Have you been diagnosed with a terminal illness, murder and urine disease? Any form of dementia, including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy?

[10 minutes][Customer] : None.

[10 minutes 2 seconds][Agent] : In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption?

[10 minutes 12 seconds][Customer] : None.

[10 minutes 14 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures. Words all height and weight ranges. So what is their exact type please?

[10 minutes 36 seconds][Customer] : Does it matter? Because I don't know exactly what is it.

[10 minutes 42 seconds][Agent] : Do you have that from when you last measured it?

[10 minutes 47 seconds][Customer] : Hold on, I have.

[11 minutes 4 seconds][Agent] : We do need a, uh, confident answers in relation to the, the height and weight. So, umm, I'll just give you a moment. I'll just see if you've got your last height. It can be in feet and inches or centimeters.

[11 minutes 19 seconds][Customer] : OK, I'm just gonna say I've got measurement here. 172 centimetres.

[11 minutes 27 seconds][Agent] : OK, Thank you. So that was the last time you measured it, is that correct? 172 centimeters? Thank you. And what is your exact weight?

[11 minutes 31 seconds][Customer] : Yeah, yeah, I AM 106.6.

[11 minutes 40 seconds][Agent] : 6.6, Is that kilograms?

[11 minutes 43 seconds][Customer] : Oh yeah, KG.

[11 minutes 44 seconds][Agent] : Thank you. Have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Thank you. OK, and we'll just go onto the next page. Does your work require you to go underground? Work on heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore to the best of your knowledge. Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? OK?

[11 minutes 52 seconds][Customer] : No, no, no, no, no.

[12 minutes 49 seconds][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumour, mole or cysts including skin cancer, sunspots or Melanoma?

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

[13 minutes 18 seconds][Agent] : Have you ever had an abnormal pap or cervical smear?

[13 minutes 23 seconds][Customer] : Can you repeat that?

[13 minutes 27 seconds][Agent] : Yep. Have you ever had an abnormal pap or cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting, Disorder of the stomach, bowel or pancreas, hepatitis or any disorder of the liver, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

[13 minutes 32 seconds][Customer] : No, no, no, no, no. Yes. I had one of those before.

[14 minutes 3 seconds][Agent] : Blado or Unitrac DeSoto, Thank you. So we'll answer yes and then we'll have a drop down question to ask. In the past two years, have you had any of the following blood or sugar in your urine or more than two urinary tract infections or had a cystoscopy, ultrasound or IVP, intravenous pilogram? Yes or no?

[14 minutes 33 seconds][Customer] : MM Hmm.

[14 minutes 35 seconds][Agent] : OK, kidney disorder, yes or no Blood disorder or disease? OK, sleep apnea or asthma, excluding childhood asthma.

[14 minutes 38 seconds][Customer] : No, no, not, not.

[14 minutes 51 seconds][Agent] : Great. We're almost at the end. So I'll just go on to the next page for you. 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?

[15 minutes 23 seconds][Customer] : Did you say in the last 10 years?

[15 minutes 10 seconds][Agent] : Example undergoing any surgery had medical tests or investigations, for example, X-rays, scans, blood tests or biopsy are awaiting the results in the last three years in the past three years. Thank you. OK, 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? OK, 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 male Etymotis polyposis?

[15 minutes 27 seconds][Customer] : No, no, no, I don't know.

[16 minutes 1 seconds][Agent] : OK, so this would be mother, father, brother or sister.

[16 minutes 5 seconds][Customer] : OK. No.

[16 minutes 8 seconds][Agent] : Thank you. 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 age 60?

[16 minutes 23 seconds][Customer] : All I know is that asthma runs in the family, but I didn't have it.

[16 minutes 28 seconds][Agent] : That's OK. Thank you for letting me know that. So asthma would not be included in this question.

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

[16 minutes 35 seconds][Agent] : OK. So to the best of your knowledge, it's mother, father, brother and sister again. So to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[16 minutes 51 seconds][Customer] : No.

[16 minutes 52 seconds][Agent] : Thank you.

[16 minutes 53 seconds][Customer] : What? Oh, yeah, OK. Sorry. I thought you said something else.

[16 minutes 53 seconds][Agent] : And we're up to the last That's OK. So just to confirm with that question you answered no, is that correct?

[17 minutes 3 seconds][Customer] : Yeah, I answered no.

[17 minutes 3 seconds][Agent] : OK, OK, all good. So we're up to the last question now other than one of events, gift certificate of vouchers, do engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, \*\*\*\*\* nearing AB sailing, scuba diving deeper than 40 meters, cave or direct diving or any other hazardous activity. Thank you. So that does bring us now to the end of the soft mass separation. So thank you so much for taking the time to go through them with me today. It's great to see you in good health.



[17 minutes 31 seconds][Customer] : 1 Thank you.

[17 minutes 44 seconds][Agent] : Now, Ravenia, I will just remind you that you were looking at \$1 million of cover. And I understand that you mentioned over the last few months you've had some people in the family pass away and you've been able to see like the how hard it has been on the family.

[18 minutes 1 seconds][Customer] : Yeah, yeah.

[18 minutes 1 seconds][Agent] : And you mentioned that you do want to do the same thing with with your own family and you've got your son as well to take care of. So with the help from last questions that you have answered, great news is that you have been fully approved. So congratulations to you.

[18 minutes 17 seconds][Customer] : Cool. Thank you.

[18 minutes 18 seconds][Agent] : That's OK.

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

[18 minutes 19 seconds][Agent] : So with our life insurance policy, we will be covering you immediately for death due to any cause except suicide in the 1st 13 months, OK. And there is a terminally ill advanced payment payment including the policy. So if you were diagnosed with 12 months or less to leave by a medical practitioner, we would then pay your claim in full. And that money could be is for your medical costs or treatment. It's there to be able to ensure that you do receive the best care and your beneficiary is still able to request an advance payout of \$10,000 to be able to help with funeral costs.

[18 minutes 59 seconds][Customer] : Is that pro beneficiary or just for one, you're only need like 1A? Yeah, yeah.

[19 minutes 5 seconds][Agent] : Yes, it'd be one person that can request the advanced payout like it's only sorry, it's only one payment of the \$10,000, OK.

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

[19 minutes 14 seconds][Agent] : And then that \$10,000 because it's an advanced payout that would then reduce from the \$1 million of cover. OK. Now I do need to advise the premium has recent to

\$38.36 per fortnight and that was shooting your disclosure regarding your BMI so hot and white.

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

[19 minutes 34 seconds][Agent] : So just to confirm with you, are you still happy with the \$1 million a cover or did you want to look at a different amount?

[19 minutes 40 seconds][Customer] : Mm Hmm. Yep. Sorry. Can you just repeat what you said about what happened because of my BMI?

[19 minutes 39 seconds][Agent] : Sorry, can you just repeat what you did about? Yep.

[19 minutes 48 seconds][Customer] : Yeah, yeah, yeah.

[19 minutes 49 seconds][Agent] : So I do need to advise the premium has risen to \$38.36 per fortnight to every two eights and that was you to disclosure regarding your BMI.

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

[20 minutes][Agent] : So if anything changes in relation to that in the future, it is the simple as giving us a call and you can apply to have that loading reviews subject to eligibility at the time.

[20 minutes 4 seconds][Customer] : Oh, OK, I understand.

[20 minutes 17 seconds][Agent] : So it's the body mass index.

[20 minutes 12 seconds][Customer] : So it's like because OK, yeah, I think I unders yeah, yeah, yeah.

[20 minutes 21 seconds][Agent] : OK, yes.

[20 minutes 21 seconds][Customer] : And because it's like higher risk of yeah, so depending on my house is is how much I will be paying fortnightly pretty much.

[20 minutes 34 seconds][Agent] : Yes, they're taking you through those helps and ask our questions to confirm the final premium for you.

[20 minutes 40 seconds][Customer] : Yeah. OK. I'm fine with that.

[20 minutes 41 seconds][Agent] : OK, OK, great to hear. And please, below your premium is set, which means it will generally increase each year.

[20 minutes 51 seconds][Customer] : OK.

[20 minutes 51 seconds][Agent] : In addition, this policy has automatic indexation, which means

each year you'll benefit amounts will increase by 5%. With this AC that increases in premium. You cannot out of this indexation each year by contacting us.

[21 minutes 3 seconds][Customer] : Yeah, OK.

[21 minutes 9 seconds][Agent] : So what I'll do for you now Aranya, is I'll get the policy put in place for you today over the phone and I'll be able to send out all your policy documentation for you to review. And our policy does provide you with a 30 day cooling off free. So if you do decide the policy is not suitable for you and then you cancel within 30 days, you will receive a full refund of your premium unless the claim has been made. So what I'll do now for you is enter your preferred method of payment. You are welcome to pay either through credit card details or banking card details and you don't actually need to make any payments today. So as a business, we generally collect the payment within the next seven days. What day is suitable for you?

[21 minutes 26 seconds][Customer] : Yeah, a Tuesday night.

[21 minutes 56 seconds][Agent] : A Thursday night.

[21 minutes 58 seconds][Customer] : Tuesday night, Tue.

[21 minutes 57 seconds][Agent] : OK, so we can't Tuesday night. OK, so I can't select the time that the payment would be debited from your account.

[22 minutes 1 seconds][Customer] : Yeah, OK.

[22 minutes 8 seconds][Agent] : If you do get paid on a Tuesday night, then what I can do is select Wednesday. Generally the payment will be taken out of the account the first attempts at 2:00 AM in the morning.

[22 minutes 19 seconds][Customer] : OK, that, that sounds better. Yeah.

[22 minutes 21 seconds][Agent] : OK, so are you thinking about this Wednesday coming being the 4th or next Wednesday the 11th?

[22 minutes 30 seconds][Customer] : Next Wednesday the 11th.

[22 minutes 32 seconds][Agent] : OK, so, OK, great.

[22 minutes 32 seconds][Customer] : I'm sorry. Yeah, YY, your carry on.

[22 minutes 36 seconds][Agent] : So it'll be every fortnight, every every fortnight on Wednesday

starting with the 11th of October. So next week, what were you going to ask for now?

[22 minutes 48 seconds][Customer] : So can you repeat how much the fortnightly payments will be?

[22 minutes 52 seconds][Agent] : Of course. So \$1 million of cover is a fortnightly premium of \$38.36.

[23 minutes][Customer] : OK. And sorry, I'm not too good with math, but could you divide that in half? Just how much?

[23 minutes 5 seconds][Agent] : Yeah, of course to give you the weekly amount, Yep, I'm not going to either. I'm actually using a calculator right now. OK, so if we divide that by two for you, it is \$19.18 per week.

[23 minutes 8 seconds][Customer] : Yeah, just say sweet.

[23 minutes 25 seconds][Agent] : OK, So we it will be a fortnightly premium though that the the premiums debit out of your account each fortnight, every two weeks.

[23 minutes 26 seconds][Customer] : All good, OK.

[23 minutes 34 seconds][Agent] : OK. And what's your account name please? Yes.

[23 minutes 40 seconds][Customer] : OK, my account name, do you mean my bank account name or my bank?

[23 minutes 45 seconds][Agent] : Is that under your name?

[23 minutes 47 seconds][Customer] : Yes, Rawinia, RAWINIA and then Mary.

[23 minutes 53 seconds][Agent] : Yeah, yeah.

[23 minutes 55 seconds][Customer] : Mary and then my last name, TEWAO.

[24 minutes 5 seconds][Agent] : Thank you. I'll update your profile as well to include your middle name, Mary, OK. And your address as miss misses or Miss. Thank you. OK, great. And what's your account number, please, Ronia? OK. 3 8. Yep. Mm. Hmm. Yep. Mm. Hmm.

[24 minutes 19 seconds][Customer] : MISS OK, one second 38900 70733 814 00. Can you just repeat that, please?

[25 minutes 2 seconds][Agent] : Yep, of course. 389007073381400 Thank you.

[25 minutes 19 seconds][Customer] : Yeah, that's correct. Also like my account name because that's

my full name.

[25 minutes 34 seconds][Agent] : OK. I've just changed that for you. That's totally OK. I'll match it to what it says.

[25 minutes 25 seconds][Customer] : But for my actual bank account name, it's it's showing like capital R into R So do you need a does it matter how you put that name in or OK, space?

[25 minutes 42 seconds][Agent] : So RNTEWAO.

[25 minutes 47 seconds][Customer] : Yeah. So it's R space, capital N space TE space. WAO.

[25 minutes 48 seconds][Agent] : Yeah, thank you. I've fixed that up for you.

[25 minutes 57 seconds][Customer] : Thank you.

[25 minutes 57 seconds][Agent] : And do you have authority to operate this bank account alone?

[26 minutes 2 seconds][Customer] : Can you repeat that?

[26 minutes 3 seconds][Agent] : Yes. Do you have authority to operate this bank account alone?

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

[26 minutes 7 seconds][Agent] : So on your own, Thank you. And do you need to jointly authorise debits?

[26 minutes 14 seconds][Customer] : I have to call my bank to confirm. I think with a previous direct debit that wasn't going through, I had to. I had to confirm with my bank first because my bank was blocking the payment from going out.

[26 minutes 33 seconds][Agent] : I think that's fairly OK and you are welcome to let them know the payments not coming out until next week as well.

[26 minutes 37 seconds][Customer] : Yeah, OK.

[26 minutes 40 seconds][Agent] : Just in regards to this particular question, it's asking do you need to jointly authorize debit? So do you need permission to debit from this account with somebody else? Thank you. And have you canceled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you're providing?

[26 minutes 51 seconds][Customer] : No, no, I ha, no, I haven't had life insurance since.

[27 minutes 10 seconds][Agent] : Thank you, thank you. And are you happy to stop the Direct Debit

Authority without signing a form?

[27 minutes 20 seconds][Customer] : What if I said no? Yes. What if I said no? Sorry.

[27 minutes 25 seconds][Agent] : OK, so if you said no, umm, I would ask you for a bank card number instead. So we don't provide you with the form. What we do is we automatically debit the money from your account each fortnight. So we would do what you would do with the bank initially. Umm, we send over the details in relation to, uh, what we're discussing at the moment to having permission to be able to directly debit from the account, but we just don't provide the form for you to sign. So if you mentioned, if you said no, then I would ask you to be able to start the policy. I'd ask you then for a bank card or credit card number.

[27 minutes 53 seconds][Customer] : OK, OK, so can I change my answer to you?

[28 minutes 10 seconds][Agent] : OK, Yep. So I'll just confirm with you. Are you happy to start the direct debit? Sorry, without signing a form.

[28 minutes 16 seconds][Customer] : Yes.

[28 minutes 16 seconds][Agent] : Thank you. And in order to proceed I just need to read a small declaration. It reads your greatest authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice, to direct debit this account in accordance to these terms and conditions. Do you agree to this? OK and your e-mail address ihavehereisiniara.w@gmail.com.

[28 minutes 44 seconds][Customer] : Yes, yes.

[28 minutes 54 seconds][Agent] : OK, great. And I do have a declaration to read out to you before we get the policy in place and it does read. Thank you. Lorinia married Zorrel. It is important you understand the following information. I will ask for your agreement. These times 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 will refer to as Pinnacle. Pinnacle has an agreement.

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

[29 minutes 24 seconds][Agent] : Hello Clinical has an agreement with Greenstone financial services New Zealand limited him are referred to as GFS to issue and arrange this insurance on it's 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 provided to us about your general circumstances. When providing this advice you have not considered your specific financial names, all goals or consider any other insurers, products or services. We have verified that you understand the cover and that you can see that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to ask any advice to provide. Can you please confirm that you understand and agree to this? You'll answer the application questions and any related documents from the basis of your contract of insurance. Pinnacle relies upon the information you have provided by an assistant application. I need to remind you of the duty of disclosure that you operate to.

[30 minutes 22 seconds][Customer] : Yes, yes.

[30 minutes 37 seconds][Agent] : Can you please confirm you have answered all of that questions and according to the duty of disclosure, we may sometimes try and provide offers to you via the communication methods you have provided to us in relation to your other products and services by agreeing to this declaration. You can send to us to contact you for this purpose until you opt that you can opt out of this now by informing me or any time they're contacting us or by using an unsubscribe facility on communications we send you. You have a great stick out a single one choice life insurance policy with the following cover to well receives \$1 million in the event of life insurance for Romania married to Well Life Insurance. A 50% loading was applied during the application process. A benefit is not paid any event of suicide in the 1st 13 months the policy. Your total premium for the first year of cover is \$38.36 per fortnight. Your premium is accepted premium, which means it will be calculated each policy anniversary and will generally increases your age. Your sum and trade will also increase automatically by 5% each year and you can add this each year. Including your premium is the amount payable to GFS of up to 77% of each premium to cover the distribution costs

for this policy. Your premium will be deducted in accordance to the authority you have provided to us. I am Best is rated Pinnacle with the B plus financial strength good and a triple B minus is your credit rating with an Alka Stable. You can read more about these ratings on our website and your policy documentation. The policy documentation will be sent to you by mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today.

[32 minutes 26 seconds][Customer] : None.

[32 minutes 26 seconds][Agent] : Sorry, we will also be sending you a case actually which outlines key aspects of your cover in sign language. You should carefully consider these documents to ensure the product meets the name so you have a 30 day clean up. You may cancel your policy and any premium you 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 GSS on 0800005804. e-mail support@onechoice.co dot NZ now. 2 questions to ask. But then the declaration. Now do you understand and agreed with the declaration? I've just read you yes or no. 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? Yes or no?

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

[33 minutes 16 seconds][Agent] : OK. And what would you like me to read for you?

[33 minutes 23 seconds][Customer] : How do we go? I don't know. I'm not too sure.

[33 minutes 28 seconds][Agent] : That's OK.

[33 minutes 26 seconds][Customer] : I'm not familiar with this whole purchase, but when do I tell you guys about the beneficiaries?

[33 minutes 33 seconds][Agent] : Yes, OK. Yeah. So good question. With that form, the beneficiary form, we do include that in your policy documentation. We should be emailed to you and posted to you. So you'll get one digitally and then also as a hard copy as well. If you are welcome to either fill out that form and e-mail that back to us, you can post it to us, or you can call us to do the nomination over the phone.

[33 minutes 59 seconds][Customer] : OK, and just another question, do you share any like Li



anything in regards to my life insurance policy? Do you have to are you legally required to share any information to Co government bodies?

[34 minutes 15 seconds][Agent] : No, it's not in relation to the government. So it's in relation to the insurance providers to be able to process a claim that's not in relation to the government, OK.

[34 minutes 22 seconds][Customer] : OK, OK, OK. And can you just tell me like, so has there been any situations where a family member hasn't been able to claim on a FA, on someone's insurance, a life insurance? And what would what is like one of some of the common reasons why they aren't able to make a claim.

[34 minutes 53 seconds][Agent] : OK. So I wouldn't be too sure in relation to that because I don't work in the claims department in relation to processing a claim.

[35 minutes 7 seconds][Customer] : Yes. Will I get a copy?

[35 minutes][Agent] : So we ask you to help and ask our questions, OK, That we just went through together and before we went, yeah, you will get a copy of the health and master questions and also the policy documentation as well.

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

[35 minutes 17 seconds][Agent] : But before we went through those questions, I provided you with information regarding the the duty of disclosure where we asked you to be able to provide the correct answers in relation to your health and lifestyle.

[35 minutes 29 seconds][Customer] : Yes, yes.

[35 minutes 33 seconds][Agent] : So in relation to, I guess not processing a claim or denying a claim or having trouble during that process, if you have not provided correct answers during that process, and when it comes to processing a claim, the health and lifestyle history doesn't match, you haven't disclosed something that you should have, then there may be some certain problems when it does come to that point.

[36 minutes 1 seconds][Customer] : OK, what if something you don't know he has?

[36 minutes 2 seconds][Agent] : OK, that's OK. So in relation to that, I mean, we can't tell what the future is going to hold, right?

[36 minutes 12 seconds][Customer] : Yeah.

[36 minutes 12 seconds][Agent] : So I mean, you know that that's what the life insurance is all about, to be able to provide financial protection for your loved ones in case something does happen to you. So we're not to know in, in 10 years time, for example, that, you know, like I could have a heart attack in 10 years time, never had any issues with my heart whatsoever in my life. And then in 10 years time that happens to me and I pass away. We're not to know what the future holds, right?

[36 minutes 39 seconds][Customer] : Yeah, OK. Yeah, OK.

[36 minutes 39 seconds][Agent] : What I'm saying to you is if, you know, if I asked you in relation to the heart and you had an examination in your heart, you know, a few weeks ago and you didn't disclose that to me, you know, and there is a problem with your heart and we haven't, we haven't put that into the application for you and you haven't disclosed that, then there could be problems in relation to processing a claim, OK. Or where, you know, before that happened, there'd be like a further disclosure that needed to be put into the application that you haven't provided to us.

[37 minutes 3 seconds][Customer] : Yeah, OK.

[37 minutes 15 seconds][Agent] : OK. Is there anything during those helpful last questions that you may have felt we need to go back to or do you feel confident with those answers provided?

[37 minutes 26 seconds][Customer] : I think 90% of those like majority of those questions I felt comfortable answering.

[37 minutes 41 seconds][Agent] : OK, let me go back to those questions. That's OK.

[37 minutes 32 seconds][Customer] : It was just the ones in regards to family, They're like, what if I didn't know? Like I never grew up with my dad.

[37 minutes 45 seconds][Agent] : So in relation to family history question, umm, sorry, it is in relation to mother, father, brother and sister, yeah, that's OK. So if you force contact with your dad, your dad, we can actually put don't know here for you.

[38 minutes 7 seconds][Customer] : Yes, yeah.

[38 minutes 10 seconds][Agent] : OK, So let me go back to this question for you and make him change the answer. OK? So keeping in mind with those two questions in relation to family history, it

does actually ask to the best of your knowledge. OK, Yeah, so let me go back to it. And yeah, it does also state that if the client was adopted or lost contact with their immediate family, they can answer don't know. So with both of those questions are Rowenia, would you like me to put don't know here for you?

[38 minutes 18 seconds][Customer] : Oh, OK, yes, please.

[38 minutes 51 seconds][Agent] : OK, I'll do that now for both of them. Was there anything else during this helpful master questions that you're not sure about?

[39 minutes 2 seconds][Customer] : The, the only thing that I do want to say is like the only thing I've really been to the doctors about in terms of my house has just been a few years ago I went to them in regards to I had been missing my menstrual. But I don't know if that has anything that falls under any of the.

[39 minutes 24 seconds][Agent] : Ah, yes, it might all come back to normal.

[39 minutes 30 seconds][Customer] : But they just said it was just something to do with my weight and my hormones and that once, you know, I, I've lost a bit of weight and yeah, yeah, I don't.

[39 minutes 46 seconds][Agent] : Yeah, that's understandable. That's OK. And was that within the last three years that you went to the doctor for that? OK, that's all good. So let me just have a look for you.

[39 minutes 54 seconds][Customer] : I would say I have spoken to them, yeah, about it in the last three years, yeah, but I haven't, they haven't like diagnosed me with anything.

[40 minutes 13 seconds][Agent] : Yeah, no, that's OK. Sorry. I'm just having a look. I'm just having a look at the list here. I just so you know what I am doing, sorry.

[40 minutes 33 seconds][Customer] : Mm hmm.

[40 minutes 44 seconds][Agent] : So it's just like a missed.

[40 minutes 48 seconds][Customer] : Yeah, like just for a really long time, I, I wasn't getting my menstrual, but the returns right now I I get them regularly. Yeah, yeah, I think it's really just about my weight, to be honest. I think that's all that is, the changing factor and my body just being normal.

[40 minutes 58 seconds][Agent] : And sometimes we think yeah, and sometimes like no, umm, OK,

so I don't have yeah, I don't have the MIS instruments rules on here. Umm, no, I don't. That's fine. So what I'm going to do then? So that was within the last three years that you said the doctor for that. OK, that's all good. So I mean, I've got things like, umm, yeah, I've got things like. Pain, menstrual pain, those sorts of things, but not a miss. Sorry. What I'll do then is I'll just get some information relation to that. I'll ask a couple of questions for you. OK, So what condition required the medical examination or advice?

[41 minutes 34 seconds][Customer] : Yeah, yeah, must miss Michael for like multiple months.

[42 minutes 2 seconds][Agent] : So I'll put here Miss menstrual cycle and so multiple months, OK, that's fine. OK. And it says please describe the reason for the consultation including symptoms and diagnosis. And that's what I put down to miss menstrual cycle for multiple months. And when did it occur?

[42 minutes 52 seconds][Customer] : I don't remember. Yeah, I would. Last year.

[42 minutes 42 seconds][Agent] : Rowenia, do you remember was that last year or was that two years ago roughly that you saw the doctor last year 2022?

[43 minutes 1 seconds][Customer] : Last year, yeah, Yeah. Was the last time I called the doctor about it.

[43 minutes 9 seconds][Agent] : OK. And please provide details of medical tests, examination, X-ray scans, blood tests, all biopsy including dates and results.

[43 minutes 19 seconds][Customer] : I never got any blood test done.

[43 minutes 22 seconds][Agent] : No blood tests.

[43 minutes 24 seconds][Customer] : I never done any tests. Yeah, I've, I just had the consultation. They did like they did give me the, they did refer me to get some tests done because I asked for it, but I just never went. And so that was the end of that. Yeah, but that was because they told me that I was fine. But I I just wanted to be sure that I was fine.

[43 minutes 30 seconds][Agent] : So consultation with doctor, OK, so once the doctor referred her to get further tests done, but she never went and umm, her OK, so for the test, and I'll just put here because she insisted, umm, because she insisted after the, the doctor advised that she was fine,

uh, she never went to have further testing done and menstrual cycle returned to normal. And how long has it been normal for? Roughly how many months? OK.

[44 minutes 45 seconds][Customer] : Yeah, yes, I would say like nine months, yeah.

[45 minutes 4 seconds][Agent] : And has been regular for approximately the last the last nine months at the time the doctor advise actually I'll put in the next question so quick. Thank you. Is any further investigational treatment plan? If so, when so? No, but the doctor advised at the consultation that weight loss would assist with that. Is that right?

[45 minutes 29 seconds][Customer] : No, Yeah, yeah. So I was referred to, I was referred to a specialist. I don't know what is called. I think he he specializes in like a female hormones. I'm not too sure there's a flash name for it. I went to see him and then from him I was advised that regular exercise and changing my eating habits will bring my body back.

[46 minutes 16 seconds][Agent] : I say you did go to a specialist, OK?

[46 minutes 19 seconds][Customer] : Yeah, it refers me to somebody, but this was I, I think this was more than three years ago when they did that.

[46 minutes 29 seconds][Agent] : OK.

[46 minutes 35 seconds][Customer] : Because it's the.

[46 minutes 35 seconds][Agent] : I'll put that in the previous question. Previously, she has seen a specialist who advised that exercise, exercise and weight loss would assist with regular. Regular menstrual cycle.

[47 minutes 2 seconds][Customer] : Yeah, that's yeah.

[47 minutes 6 seconds][Agent] : OK, thank you. OK, right. And just with that question, I've just put the that you saw the specialist because that's part of I guess you know consultations and things like that. The next question is any further investigation or treatment plan, If so, when I just let he know, is that correct? OK. And please advise before recovery has been made.

[47 minutes 26 seconds][Customer] : Yes, Yes.

[47 minutes 36 seconds][Agent] : Thank you. Was there anything else that I need to put down for you in the last three years, Rowenia?

[47 minutes 42 seconds][Customer] : No.

[47 minutes 44 seconds][Agent] : OK. And in relation to a discussion that we were having about being a little bit unsure about the health and master questions and disclosing things, how are you feeling now? Do you feel like I need to go back to any further? Any other questions? Are you confident now that you provided me with everything you need to provide?

[48 minutes 6 seconds][Customer] : Yes, I'm I'm confident.

[48 minutes 8 seconds][Agent] : OK, It was just that was it about the menstrual cycle. OK, that's all good. Thank you for letting me know that.

[48 minutes 10 seconds][Customer] : Yep, that's alright.

[48 minutes 15 seconds][Agent] : So just in relation to providing that information to me, there is a little bit of a different outcome. Umm, so because missing the, the pre like the the menstrual cycle, that was not my list. We now need to refer the application to the insurer. OK, sorry, just to let you know with that answer you provide, the application is preferred to the underwriter for assessment. OK. So you should prove this policy will cover you for deaths due to any cause except suicide in the 1st 13 months. As I mentioned to you before as well, there is a terminate or advance payment included for you. So if you're diagnosed with 12 months or less today by a medical practitioner, we would then pay the benefit of it in full.

[49 minutes 11 seconds][Customer] : Right. But you just so just because of the me notifying you of the missed periods like you, it's not being approved today.

[49 minutes 6 seconds][Agent] : And I have already let you know about the price change as well now in relation to it may actually come back today. OK. So what actually happens is, is because what you disclosed to me about like going to see the doctor about miss periods, it's not actually on the list. We have like a drop down list. It wasn't there. So it just means that we then needed to get some information from you about it and just explain the consultation that everything's normal with those results as well. And then what happens now is that I'm going to send off the application to ensure and I'll have a look over it and I'll be back to us within generally within 24 to 40 hours of an outcome. OK.

[49 minutes 57 seconds][Customer] : None.

[49 minutes 58 seconds][Agent] : Yeah. So while your application is being assessed, you, you will be covered for accidental death which pays that adjusts you to a direct result of an accident cover under this last until the insurer makes the decision on the application on 30 days from today, whichever is earlier. So Rowena, the commencement of your cover will be subject to final assessment by the insurer. OK. So if if the insurer approves your cover without any changes, are you happy to record your acceptance of this policy now? And then I'll send out all your policy information to e-mail and postal address.

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

[50 minutes 33 seconds][Agent] : OK, that's fine. So I have already collected your banking details from you. OK, So that all remains the same and the e-mail address is iniara.w@gmail.com. I've got the payment date for Wednesday which is awkward as well.

[50 minutes 57 seconds][Customer] : Is that for the 11th?

[50 minutes 52 seconds][Agent] : OK, now with the declaration that, sorry, yes, it's for the 11th next Wednesday.

[51 minutes 2 seconds][Customer] : OK, Yeah.

[51 minutes 3 seconds][Agent] : OK, so I read out the declaration to you, umm, and I've just got to confirm with you the last couple of questions in that declaration. And then what I'll do is I'll send off your application and I'll have an answer back for you. If there's no changes then I will, I'm going to call you anyway. But if there's no changes to what we've discussed, I'll put the policy in place and have everything set. If there are any changes, I will wait till I speak to you to let you know what they are. OK.

[51 minutes 32 seconds][Customer] : Cool.

[51 minutes 32 seconds][Agent] : All right. So do you understand and agree with the declaration I just read you? Yes or no?

[51 minutes 39 seconds][Customer] : Yes.

[51 minutes 39 seconds][Agent] : Thank you. 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? Yes or no?

[51 minutes 50 seconds][Customer] : No.

[51 minutes 51 seconds][Agent] : Thank you. OK, great. So I'll accept the declaration on behalf, and once the insurance does get back to me, I'll attempt to give you a call. OK, I'll just confirm here as well. Just bear with me one moment while this gets sent off your phone number. I've got 0226968031.

[52 minutes 17 seconds][Customer] : Correct.

[52 minutes 17 seconds][Agent] : OK, Perfectly fine. I won't be too long. It's just loading. OK, there we go. Great. So that's been sent. OK, and I'll give you a call back once I hear back from the insurer.

[52 minutes 35 seconds][Customer] : OK, cool. And then as a once you hear back from them, then you'll send me a copy of the policy.

[52 minutes 34 seconds][Agent] : All right, That's right, yes. So if there's no changes and I don't speak to you, you don't answer the phone, then I'll put everything in place to you and have everything sent. I'll e-mail it and also have it sent by post.

[52 minutes 56 seconds][Customer] : Yeah.

[52 minutes 56 seconds][Agent] : If there are any changes to what we have discussed today, I'll wait until you answer the phone and I'll let you know what that those changes are.

[53 minutes 5 seconds][Customer] : OK, cool. Yeah, all done.

[53 minutes 6 seconds][Agent] : OK OK, so you won't have anything I'll send over an information part so you can have a look at that at the moment, but you won't have the post documentation sent just yet. OK.

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

[53 minutes 19 seconds][Agent] : All right, great. I appreciate your time and and also just providing with the additional information at the end of that, at least now you've got more Peace of Mind that it's all all there and disclosed.

[53 minutes 22 seconds][Customer] : Oh, oh, thank you.



[53 minutes 31 seconds][Agent] : OK, That's OK. Thank you so much for your time going through all of that. Have a good day.

[53 minutes 37 seconds][Customer] : What's the name again? Sorry.

[53 minutes 39 seconds][Agent] : My name is Christina.

[53 minutes 40 seconds][Customer] : OK, thanks, Christina.

[53 minutes 42 seconds][Agent] : That's OK. Bye.

[53 minutes 43 seconds][Customer] : Bye.