

[19 seconds][Customer] : Hello.

[20 seconds][Agent] : Hi there, Alan, it's Karen calling from One Place Life Insurance, how are you?

[25 seconds][Customer] : Yeah, not too big.

[26 seconds][Agent] : That is great to hear. I'm calling to touch base with our conversation from last week with regards to the life insurance and to see how you've gone discussing that with wife, your wife, and see what she's found out for you.

[39 seconds][Customer] : Yeah, for me to pull you guys back, I'm here to spread tech. Did you talk about it?

[50 seconds][Agent] : Yep, right.

[51 seconds][Customer] : 500,000 probably address why I want to knowing going 200,008 for me Andrew.

[1 minutes 1 seconds][Agent] : Yep, sure.

[1 minutes 1 seconds][Customer] : So that'll probably be the same, but it'll be two of us instead of 1. I don't know.

[1 minutes 6 seconds][Agent] : OK, alright, so that I can give you that fresh pricing, can I get you to confirm your name and date of birth for me again please?

[1 minutes 6 seconds][Customer] : It's Callum Young to the 3rd 1976.

[1 minutes 18 seconds][Agent] : Beautiful and I'll remind you the call is recorded. Any advice I provide is limited to the proxy offer and assist you make a decision about whether they suitable for your needs or do not consider your personal circumstances.

[1 minutes 29 seconds][Customer] : Yep.

[1 minutes 29 seconds][Agent] : All right, so if we drop you down to you said 200,000 is it?

[1 minutes 33 seconds][Customer] : Yep. OK.

[1 minutes 33 seconds][Agent] : Yep. All right. So for 200,000 you come down to \$52.37 a fortnight.

[1 minutes 40 seconds][Customer] : Right. And so my master says yeah, she wants to claim as well. So since then you're younger than me.

[1 minutes 48 seconds][Agent] : OK, right. Yeah. And is she a smoker or a nonsmoker?

[1 minutes 57 seconds][Customer] : Like that.

[1 minutes 58 seconds][Agent] : And she's a smoker, alright. So being younger than yourself, she will actually be cheaper than that. Yeah. So we don't do a joint policy. We would need to speak to her directly to give her the pricing and go through the health of my store questions for her.

[1 minutes 58 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah. No, that's true enough.

[2 minutes 17 seconds][Agent] : OK, But yes, so she will actually be cheaper than yourself based on just age alone, let alone being female.

[2 minutes 24 seconds][Customer] : Yeah. No, no, that's so it is, right.

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

[2 minutes 28 seconds][Customer] : So yeah. So there was all this. I'll be here to give you a call to be here. Can you send me up the documents or whatever I need to do to start it?

[2 minutes 40 seconds][Agent] : We actually do it all over the phone for you there, Alan. So what I'll do is I'll take you through the health and livestock questions we mentioned last week. Umm, that way we can determine the final pricing and get that set up for you. And then I can actually give her a call and get her set up as well.

[2 minutes 54 seconds][Customer] : Yeah.

[2 minutes 54 seconds][Agent] : All right, OK. Now what I'll do to start off with is con read for a pre underwriting disclosure for you and that'll outline our responsibility to you in the collection and use of your personal information as well as your responsibility to us in providing access to our questions. And it says, 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 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.

[3 minutes 2 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[3 minutes 46 seconds][Agent] : 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, sorry, do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this, Judy, until the time we enter into the contract. If you start to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or wage your policy entirely.

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

[4 minutes 21 seconds][Agent] : Do you understand this? Yes or no?

[4 minutes 23 seconds][Customer] : Alright then.

[4 minutes 24 seconds][Agent] : Yep. Beautiful. All right, so let's bring those questions up now. They are mainly yes or no's or genetically yes, no response. And there is also one about height and weight. Let me get to that. I can accept your last na last known height and weight measurements. All right, so first one he asks, are you a citizen or permanent resident of New Zealand or Australia? Current residing New Zealand, yes or no? Yep, beautiful. All right. And so have you ever had symptoms of being diagnosed with or treated for and tend 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. Sorry that just dropped out of it there.

[4 minutes 54 seconds][Customer] : And yet, Nope. Nope. Nope.

[5 minutes 17 seconds][Agent] : No beautiful lung disorder, exclaim asthma, sleep apnea or pneumonia, cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[5 minutes 37 seconds][Customer] : No, Nope.

[5 minutes 45 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for AS Doctor advised to be tested for. Imagine you're on disease or any form of dementia, including Alzheimer's disease.

[5 minutes 55 seconds][Customer] : Nope.

[5 minutes 56 seconds][Agent] : Excellent. So the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to entry approximate figures, words or height and weight ranges. So what is your exact height there please? Excellent, And what is your exact weight? Thank you. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[6 minutes 16 seconds][Customer] : 170 Sixteen metres, 64 PO No.

[6 minutes 34 seconds][Agent] : Excellent to hear. So does your work require you to underground work at heights above 20 meters, dive steps 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 that is booked or will be booking travel within the next 12 months?

[6 minutes 58 seconds][Customer] : No, no, no, not last month.

[7 minutes 14 seconds][Agent] : OK, but nothing in the next 12 months.

[7 minutes 10 seconds][Customer] : I played in on guy Go to sleep at one stage and then it's up to you, no?

[7 minutes 18 seconds][Agent] : OK, Now the cover is actually worldwide 24/7. So even if you are travelling in the future, the cover will be in place for you there.

[7 minutes 26 seconds][Customer] : Alright, cool.

[7 minutes 27 seconds][Agent] : All right. And do you have existing life insurance policies with other life insurance companies with a combined total sum is short of more than \$5 million? Nope. Beautiful. All right, so bringing up the next lot of questions, it's some more medical history questions for us now there Alan, again, have you ever had symptoms of being diagnosed with or treated for and tend to seek medical advice for you?

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

[7 minutes 51 seconds][Agent] : The following diabetes rice blood sugar impaired glucose tolerance or impaired fasting glucose chest pain, high cholesterol or high blood pressure tumor, mole or cyst, including skin cancer, sunspots of Melanoma. Have you ever had an abnormal PSA test from large prostate, thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach valve or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

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

[8 minutes 35 seconds][Agent] : Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption, Bladder or urinary tract disorder and blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

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

[8 minutes 59 seconds][Agent] : Excellent. Now other than what you've 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 waiting the results of any medical tests or investigations, for example, undergone any surgery, had medical tests or investigations, for example X-rays scans, blood tests or biopsy or awaiting the results?

[9 minutes 22 seconds][Customer] : I had shoulder operation back in February.

[9 minutes 26 seconds][Agent] : Oh, OK, right. Umm, so was that to do with the shoulder joints?

[9 minutes 32 seconds][Customer] : I pulled a pulled a ligament on on on my shoulder.

[9 minutes 36 seconds][Agent] : Yep.

[9 minutes 37 seconds][Customer] : Yep that is the 22nd of February. I got my final signed off the decision tomorrow, on Tuesday actually.

[9 minutes 44 seconds][Agent] : Oh, OK, excellent. So I've got shoulder joint disorders, including surgery. OK, so you're happy to capture that under that one?

[9 minutes 52 seconds][Customer] : Yep.

[9 minutes 53 seconds][Agent] : Yep, no problems at all. All right, and look, that is on our pre approved list. So other than what you've already told me about, are you contemplating seeking

medical advice? Any symptoms you're currently experiencing within the next two weeks?

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

[10 minutes 9 seconds][Agent] : No problems. So I've got two family history questions now. These are with regards to your immediate biological family. So it's your parents and siblings only.

[10 minutes 8 seconds][Customer] : No, Yep.

[10 minutes 18 seconds][Agent] : So, 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 Adenomatous polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other registry disease prior to age 60?

[10 minutes 30 seconds][Customer] : No, no, no.

[10 minutes 42 seconds][Agent] : Excellent. Now the last question for you there, Allen is other than one off events, for example, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than there's a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

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

[11 minutes 9 seconds][Agent] : No problems. I wouldn't do any of them either myself. I am way not that adventurous. OK, All right, So Alan, that's all the questions. Congratulations. Your application has been fully approved with no additional exclusions or loadings. So for the \$200,000 of life cover and has remained at a fortnightly premium of \$52.37 a fortnight and our policy will cover you immediately for death due to any cause except suicide in the 1st 13 months. Now also included is a living benefit. Now there is a terminally ill advanced payment included as part of our cover. And while this is something we hope is never actually needed, it does mean that if you were diagnosed with 12 months or less to leave by a medical practitioner, we can actually pay that claim to you in full while you are still living. So that if something like that was to happen, you would have that financial support in place. But as I said, we hope it's not required. OK.

[12 minutes 22 seconds][Customer] : None.

[12 minutes 14 seconds][Agent] : Now it also does allow for your wife to request an advanced payout of \$10,000 to help with funeral expenses or other funeral expenses at that time. Umm, it can also help with regards to the mortgage. Umm, if something was to happen as well, it could be used, however it's actually needed. And please be aware that your premium is stepped, which means we generally increase each year.

[12 minutes 31 seconds][Customer] : Yep, Yep.

[12 minutes 40 seconds][Agent] : Now in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year and keep it at the level of cover you've chosen, but we do offer it to you on an annual basis. So you've got that control and flexibility in place over your cover.

[13 minutes 2 seconds][Customer] : Cool.

[13 minutes 2 seconds][Agent] : All right, all right, So what we'll do is get you covered immediately over the phone today. I'll send out all the policy documents for you to review via e-mail as well as via post, and the policy gives you a 30 day free look. So if you decide the policy is not suitable for you and choose to cancel within the 30 days, you'll receive a full refund of your premium unless the claim has been made. All right, now, Alan, we send the documents via post and e-mail. What's your address there, please?

[13 minutes 34 seconds][Customer] : 116 Creek Rd. 116116.

[13 minutes 37 seconds][Agent] : 160, Was it 0116? Yeah.

[13 minutes 44 seconds][Customer] : Great. Hello.

[13 minutes 47 seconds][Agent] : OK. Yep.

[13 minutes 44 seconds][Customer] : It is annoying.

[13 minutes 51 seconds][Agent] : Alright, it's 7700 for the postal code. And is that also your postal address?

[13 minutes 50 seconds][Customer] : From Ashburton it is.

[14 minutes 1 seconds][Agent] : Yeah, Excellent. Now we don't have to start any payments today.

We selected the preferred method of payment and you can pay with either a Visa, MasterCard or a bank account, whichever suits you best. What day is best for those payments to come out for you there, Alan?

[14 minutes 1 seconds][Customer] : Yeah, probably 2 days.

[14 minutes 21 seconds][Agent] : Alright, so I can do Tuesday tomorrow or Tuesday next week, which is the 30th. Which one works best for you?

[14 minutes 27 seconds][Customer] : 8 Either tomorrow would be fine.

[14 minutes 29 seconds][Agent] : Yeah, alright, so we'll have that first one come out tomorrow. So it generally comes out early hours of the morning from 2:00 AM. Alright, so just confirming Tuesday's good for you there. Yep. Excellent. So it's coming out Tuesday the 23rd being tomorrow, and each fortnight on the Tuesday after that.

[14 minutes 36 seconds][Customer] : Yep, Yep, Yep.

[14 minutes 46 seconds][Agent] : Would you like that coming out of a bank account or Visa MasterCard?

[14 minutes 51 seconds][Customer] : I mean, you give it. I think you give it.

[14 minutes 55 seconds][Agent] : Yeah, I can do the Visa debit. That's no problems at all. All right, So just Yep, Yep.

[15 minutes 1 seconds][Customer] : There's more fun that everything else might change in the near future because we're looking at buying a house and we're looking we're probably changing to another bank and then how much paper you guys when there happens and carry on.

[15 minutes 9 seconds][Agent] : OK, absolutely no problems at all. So once that does happen, just give us a call, speak to customer support, customer support, and I'll be able to update that for you. All right. OK, so for security purposes, we'll obtain your card details. The call recording will stop and reconnect after you've collected your details. The. So bear with me. Please be advised that call recordings now receive quality monitoring purposes. Now Alan may be a wrong number that's been captured there by myself or yourself. Let me just bring that screen up again and again for security purposes while obtaining your card details. The call recording will stop and reconnect after the



collection. The. Be registered and fully encrypted on our system and please be advised that the call recording is now resumed for quality monitoring purposes. All right, so the Allen that's now there in set up, it has been fully encrypted for your cyber security and not cashed on the call recording for extra layer of protection there. I will confirm you are authorized to debit from that card. Yep. I've got your e-mail as mrhappywithani76@gmail.com.

[18 minutes 8 seconds][Customer] : Yep, Yep, that's right.

[18 minutes 17 seconds][Agent] : Excellent. All right, now I'm going to read through a declaration. Once you accept that your card will be in place, I'll get some information with regards to your wife and we can get her. I'll give her a call to get herself as well. All right now the declaration reads, Thank you Alan Young, it is important you understand the following information. I'll ask for your agreements. These terms at the end and your policy will not be enforced unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advised service.

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

[19 minutes 7 seconds][Agent] : The advice we 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 the information you provided to us about your general circumstances. When providing this advice, we've not considered your specific financial needs or goals or considered any other insurance products or services. We have verified that you understand the cover and they considered 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 act on any advice provide. Can you please confirm you understand and agree to this yes or no? Excellent. Your answer to the application questions and any related documents form the basis of your contracted insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all

of our questions in accordance with your duty of disclosure? Yes or no?

[19 minutes 48 seconds][Customer] : Yes, yes.

[20 minutes 13 seconds][Agent] : Excellent. By agreeing to this declaration you can send to us. You can send to be contacted by us in relation to other products and services. You can opt out this at any time by contacting us. The accepted cover pays a lump sum benefit out of the following. Alan Young receives \$200,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy.

[20 minutes 45 seconds][Customer] : None.

[20 minutes 40 seconds][Agent] : Your total premium for the first year of covers \$52.37 per fortnight. Your premium is stepped, which means that we calculated each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. I'm sorry, and you can opt out of this. Included in your premium is an amount payable to GFS between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority provided to us. AM Best is rated Pinnacle with the B plus financial strength good and a triple B minus Issue a credit rating with an outlook stable. You can read more about these ratings on our website and in your policy documentation.

[21 minutes 31 seconds][Customer] : None.

[21 minutes 27 seconds][Agent] : The policy documentation and key fact sheet will be mailed to you and if you provided us with an e-mail address, will also be emailed to you today. If you carefully consider these documents to ensure the products meets your needs, you have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. Now just two final questions now Alan and that'll all be in place for yourself. Firstly, do you understand and agree with the declaration, yes or no?

[22 minutes][Customer] : None.

[22 minutes 1 seconds][Agent] : And would you like any other information now or would you like me to read any part of the policy document to you, yes or no? No, Beautiful. Congratulations and welcome to the One Choice family there, Alan, your cover is now in place. All right, So what I will do

is I'm just waiting for that to process through. Won't be 1 moment. All right. OK, so that is now in place. The documents are underway for you. Umm, I'll confirm your phone number 0273031077.

[22 minutes 40 seconds][Customer] : Yep.

[22 minutes 41 seconds][Agent] : Let me get some information from you for your wife. Umm, and that way I can give her a call and get her covered as well. All right, now, what is your wife's first name there, please? Sorry, uh, Victoria. Lovely name, that one is, And Victoria's last name.

[22 minutes 57 seconds][Customer] : Victoria Lima, Lima LLIMA Lima.

[23 minutes 11 seconds][Agent] : Sorry, are Lima Yep OK And her date of birth?

[23 minutes 22 seconds][Customer] : Was it the Speaking of September 8600?

[23 minutes 19 seconds][Agent] : I hope you're right there. Alright, so at the moment she's 37 years young.

[23 minutes 35 seconds][Customer] : Yep, Yep, Yep. Yeah.

[23 minutes 37 seconds][Agent] : Yep. And she is a female New Zealand resident currently residing in New Zealand. Sorry, is that right? Yep, beautiful. And what is the best contact number for Vic?

[23 minutes 55 seconds][Customer] : Can you give her a call tomorrow night? Yeah, they can be out tonight.

[24 minutes 1 seconds][Agent] : Oh, OK, umm, I am finishing at 5:00 tomorrow. I can give her a call, umm, around 5:00 if that's all right.

[24 minutes 10 seconds][Customer] : Yeah, no, that's curly to know. I know she's out tonight with the kid, so I don't see. He doesn't answer your phone if she's put it back.

[24 minutes 14 seconds][Agent] : Oh, OK, Yep, Yep.

[24 minutes 25 seconds][Customer] : So it's 027 3512905.

[24 minutes 34 seconds][Agent] : OK, alright, so I can actually give her a call this evening and see if she is available, if that's alright. And then if, if not, I'll make arrangements with her as to when will be best.

[24 minutes 45 seconds][Customer] : Colleague. Yep.

[24 minutes 46 seconds][Agent] : Yeah, OK, No problems at all. Now, just, uh, when I am speaking

to Victoria, if she does ask anything with regards to your application, is it all right to disclose any information there that she may ask?

[24 minutes 57 seconds][Customer] : No, that's fine.

[24 minutes 58 seconds][Agent] : Yeah, OK. No problems at all there, Alan. Well, yours is in place. We just need to get Victoria set up as well.

[25 minutes 6 seconds][Customer] : Yep.

[25 minutes 6 seconds][Agent] : All right, and congratulations on welcome again. And if you have any questions or anything like you want to update the account details when you do get your mortgage, give us a call and we can update that for you.

[25 minutes 20 seconds][Customer] : Good day. Thank you very much.

[25 minutes 18 seconds][Agent] : All right, all right, no problem. Thank you very much for your time there again now and and I hope you have a a great day. OK, All right, thanks very much. All right, bye.