

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hello there, my name is John, I'm calling from Australian Seniors. I'm giving you a call regarding an enquiry for life insurance. Can I confirm I'm speaking with Jehan at the moment. My name is John, I'm calling from Australian Sandy's Insurance Agency. So I've I'm calling because you did put in an enquiry online in regards to life insurance. Now I'm following up to take you through the main features and benefits, run through some pricing and answer any questions you might have had as well.

[14 seconds][Customer] : Yes, speaking, Yeah, sure.

[35 seconds][Agent] : Perfect. Now just so I can assist you further, I'm speaking with Jihon. Can I get you to confirm your last name and date of birth please?

[47 seconds][Customer] : Last name is Lee L EE and 14 August 74.

[49 seconds][Agent] : Yep, Yep, perfect. All right now, Jihon, I'll let you know that all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. OK, now can I confirm lastly that you are a female Australian resident please? Oh, you're a permanent resident? OK, no worries. I'll just need to pull up something here. So bear with me for one moment.

[1 minutes 11 seconds][Customer] : No, the permanent, yeah, you said, you said it's different.

[1 minutes 26 seconds][Agent] : I'll need to double check. OK, be bear with me for a moment. OK, So what I'll do, I'll read this out to you. In terms of what we mean by Australian residency. If this does apply to you, all I need is a yes. OK, So what we mean by Australian residency is a person who resides in Australia at the time of application and either holds an Australian or New Zealand citizenship or holds an Australian permanent residency visa or has been in Australia continuously for six months or more on a contemporary work visa. End result in Australia, does that umm more relate to your what your current circumstances are? Oh perfect, perfect. OK, so, so right now do you hold an Australian permanent residency visa or have perfect and you have been in Australia continuously for the last six months as well.

[2 minutes 11 seconds][Customer] : The lives for more than six months, like I've been living for more than 10 years now anyway, Yes, yes, yes, yes, yes.

[2 minutes 41 seconds][Agent] : Perfect. All right, So what I'll do, I'll answer yes for that. So can I just confirm you are a female Australian resident?

[2 minutes 49 seconds][Customer] : Sorry. See.

[2 minutes 50 seconds][Agent] : Can I?

[2 minutes 50 seconds][Customer] : Sorry.

[2 minutes 51 seconds][Agent] : So with that in mind, can I confirm that you are a female Australian resident? Perfect. All righty. And lastly, Jeon, can I confirm for your title, would you prefer Miss Mrs. or Miss?

[2 minutes 56 seconds][Customer] : Yes, Yeah, missus.

[3 minutes 8 seconds][Agent] : This is perfect. All right now, just so I can assist you better gain and gain a bit of an understanding of what your current circumstances are. Are you new to life insurance? Do you currently have some cover in place? That's OK.

[3 minutes 29 seconds][Customer] : I just what what people what people normally get a life insurance. I just to make sure for the if I passed away just making sure my kid is yeah things like this like a fire engine needs to just avoid them.

[3 minutes 54 seconds][Agent] : Yeah, Well, just confirm you're new just based off what you're saying, you're new to life insurance.

[4 minutes 1 seconds][Customer] : Yeah, just here. Yeah.

[4 minutes 2 seconds][Agent] : OK. Well, it depends on each scenario. Generally, some people want life insurance to, you know, cover a funeral, cover a mortgage, in some cases leave that money behind for someone such as their children. It does. It is a case by case. It changes between certain people.

[4 minutes 23 seconds][Customer] : Yes, so just cover if I am enough, enough monthly payment, pay more than then after that get the lump sum money that my kids get and more stable financially. That's what I'm name for main reason.

[4 minutes 51 seconds][Agent] : So you you were wanting to leave that money to financially protect your children?

[4 minutes 52 seconds][Customer] : Yeah yeah, sort of yeah.

[5 minutes 1 seconds][Agent] : Yeah, Sorry, no, it look, it can vary between different people.

[4 minutes 59 seconds][Customer] : Does that you said that you you said that something for that or just different you said, uh, keeper who wants to get the life insurance same reason or different reason, OK.

[5 minutes 19 seconds][Agent] : Like I said, some people use it to cover a funeral. Some people use it to, you know, financially protect their children for mortgage from a mortgage. Some people just want to leave it behind to their children to make sure you know when they do pass away or when the parents do pass away, that their children are financially protected. It's it's a case by case It it does. It does vary. Yeah. Well, well, so just confirming the you were MO planning to mainly financially protect your children, leave their money behind to them in the case that you do pass away.

[5 minutes 42 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 54 seconds][Agent] : I see. Well, Gion, at the end of the day, that's exactly what our product is designed to do. It's designed to, you know, financially protect your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. Now you can choose cover between \$10,000 up to \$200,000 and you can nominate up to five beneficiaries to receive their nominated benefit amount. Now, if death is due to an accident, your chosen benefit will triple. And we also an in we also include an advanced payment of 20% of the benefit amount. And that's to help with funeral costs or any other final expenses at the time. Are you following me so far?

[6 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 37 seconds][Agent] : Perfect.

[6 minutes 37 seconds][Customer] : You said just the maximum is 200. OK.

[6 minutes 41 seconds][Agent] : You wanted to get a quote for \$200,000?

[6 minutes 44 seconds][Customer] : No, no, no.

[6 minutes 47 seconds][Agent] : Yeah. Oh, the maximum, Yeah. So the maximum is \$200,000.

[6 minutes 45 seconds][Customer] : You said maximum is OK, OK, OK, OK. Yep.

[6 minutes 53 seconds][Agent] : OK, Look, hang on, please. If you do have any questions, feel free to stop me. I'll be more than happy to answer them for you.

[7 minutes 2 seconds][Customer] : Yes.

[7 minutes 1 seconds][Agent] : OK, perfect. Now I'll continue on from where we left off with us. We try to keep it easy, you know for you to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved. Now if you are accepted and once you commence the policy, you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to live by a special specialized medical practitioner, we can then pay out that benefit amount to help with things like medical costs to, you know, ensure you receive the best care possible as well. OK, any questions for me so far? No worries. Well, look, let's go through a quote together. As I have mentioned, the level of cover ranges from \$10,000 all the way up to \$200,000. OK. And we'll look at different amounts until you find the right level of cover.

[7 minutes 45 seconds][Customer] : Yep, no, Yep.

[8 minutes 3 seconds][Agent] : OK, just to begin with, have you had a cigarette in the last 12 months?

[8 minutes 8 seconds][Customer] : No, I I never smoke. I never ask anything.

[8 minutes 13 seconds][Agent] : Perfect. Very healthy choice. OK, so I'll get that up for you right now. What benefit amount would you like me to quote?

[8 minutes 24 seconds][Customer] : Sorry, what? Sorry. Say again, please. I just about the maximum, please.

[8 minutes 20 seconds][Agent] : You want to start off with what benefit amount would you like me to start off with, \$200,000?

[8 minutes 38 seconds][Customer] : Yes, yes.

[8 minutes 39 seconds][Agent] : OK, no worries. Let's start off with that then. OK. So Jihion, with that being said, if you were to go for the benefit amount of \$200,000, you are looking at a fortnightly premium of \$73.13 per fortnight, OK. How is that sounding there in terms of affordab, in terms of

affordability? Yeah. Let me give you a monthly premium then. Yeah, OK. So benefit amount \$200,000. Your monthly premium goes to \$158.44.

[9 minutes 1 seconds][Customer] : You said could you, could you work it out like monthly roughly roughly Yeah, OK. You said like from joined today, then every increase the money.

[9 minutes 28 seconds][Agent] : Yes. So that's what I was going to go into next. Actually, it's 2 steps ahead. So I'll just let you know. Your premium is that, which means it will increase each year. So I'll let you know what that is.

[9 minutes 41 seconds][Customer] : What? What are, what are what age until I have to pay? What age until pay like before I still pay or what age do you know? Yes, yes, I think yeah, yeah, yeah.

[9 minutes 39 seconds][Agent] : So as an indication, if you make no changes, sorry, are you talking about how long the policy lasts for or are you talking about oh, OK, so the policy ends on your 85th birthday. 85th birthday, that's when your policy ends.

[10 minutes 12 seconds][Customer] : 80S OK, OK, OK.

[10 minutes 18 seconds][Agent] : OK, so I'll, I'll repeat that again. So the cover is designed to financially protect your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[10 minutes 19 seconds][Customer] : Yeah, OK.

[10 minutes 33 seconds][Agent] : OK.

[10 minutes 34 seconds][Customer] : What I, I, I also what, what the rates increase per year.

[10 minutes 41 seconds][Agent] : Yes. So I'll let you know that now.

[10 minutes 44 seconds][Customer] : OK.

[10 minutes 43 seconds][Agent] : So I will go back to where I came from. So I'll remind you again the premium, your premium is steps, which means it will increase each year. So as an indication, if you make no changes to the policy, your premium next year will be \$169.53 per month.

[11 minutes 4 seconds][Customer] : So yeah, yeah, OK.

[11 minutes 10 seconds][Agent] : OK, everything making sense so far.

[11 minutes 12 seconds][Customer] : Yeah, yeah. So far, yeah.

[11 minutes 14 seconds][Agent] : OK, no worries. Now look, if you did want to find more information about our premium structure, you can also visit our website as well.

[11 minutes 24 seconds][Customer] : What's the US ah website?

[11 minutes 23 seconds][Agent] : OK, sorry.

[11 minutes 30 seconds][Customer] : What's the website?

[11 minutes 31 seconds][Agent] : So all you all you have to do is visit Australian scenes. I'll give you that website right now.

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

[11 minutes 37 seconds][Agent] : OK, bear with me for one moment. While I have this, do you have any other questions I can answer for you?

[11 minutes 44 seconds][Customer] : No, this, this pretty much, Yeah.

[11 minutes 48 seconds][Agent] : Yeah, OK, no worries. Well, look, in regards to our website, all it is is www.scenes.com.au. Oh, OK. Now while I have you over the phone, what I'll do next, what I'm going to do now is take you through the questions to see if you know whether we can offer you the cover because not everyone is approved. OK?

[11 minutes 58 seconds][Customer] : OK, Yes, yes, yes.

[12 minutes 15 seconds][Agent] : So like I said, eight health and lifestyle questions. I'll get that on there for you to see if you are approved. What I'll do right now is I'll double check everything for you. Just before I do that, bear with me for a moment. Can I just confirm your home address starting off with your post code, please? Your post code for 2154. And is that in Castle Hill?

[12 minutes 38 seconds][Customer] : You need #407 22154, yes, yes.

[12 minutes 52 seconds][Agent] : Perfect. Oh, we're not too far from you. We're actually down here in Bella Vista, just around the corner. Yeah.

[12 minutes 56 seconds][Customer] : Oh, right, yeah, yeah, yeah. Scrolls. Yeah, yeah.

[12 minutes 59 seconds][Agent] : Yeah. OK. And just the street address, please.

[13 minutes 4 seconds][Customer] : Uh, Middletown Ave.

[13 minutes 8 seconds][Agent] : Middleton Ave. Sorry, what's the number? 16 as in 1/6?

[13 minutes 11 seconds][Customer] : 16 yes. 16 Middletown Ave.

[13 minutes 19 seconds][Agent] : Perfect. So is this your home address?

[13 minutes 23 seconds][Customer] : Yes.

[13 minutes 24 seconds][Agent] : Perfect. So I have 16 Middleton Ave. Castle Hill, NSW 2154. Is that all correct?

[13 minutes 34 seconds][Customer] : Yes, yes, that's correct. But this is apartment.

[13 minutes 38 seconds][Agent] : It's an apartment.

[13 minutes 40 seconds][Customer] : Yeah, yeah, that's right. In the beginning 407.

[13 minutes 39 seconds][Agent] : OK, so I'll just need the unit number then 407.

[13 minutes 49 seconds][Customer] : Yes 407.

[13 minutes 52 seconds][Agent] : OK perfect. So I'll repeat that address again. OK, just to make sure I have the correct one. If it's not, please tell me. OK, so that's unit 4. O sorry, Unit 400 and 716 Middleton Ave. Castle Hill, NSW, 2154. Perfect. And is that your postal address as well?

[14 minutes 11 seconds][Customer] : Yep, Yes, yes.

[14 minutes 17 seconds][Agent] : Perfect. All right, I'll get this up for you right now. The next step is to take you through the underwriting questions. Now in regards to that, before I do that, actually I'll read your pre, uh, underwriting disclosure and I'll just, it just states a question after that. OK, so that just states, please be aware all calls are recorded for quality and monitoring purposes. We collect your.

[14 minutes 39 seconds][Customer] : You said I'm, I'm sorry, I'm I need to go. Could you send all the e-mail, all the info and then I can read it through then I can I know this number, I can call you back because I I need to go. Is that OK?

[14 minutes 58 seconds][Agent] : Oh yeah, yeah, that's OK. I can definitely give you a call back.

[15 minutes 5 seconds][Customer] : Yes, yes, Alright. Thank you so much.

[15 minutes 1 seconds][Agent] : However, I can be as quick as I can in regards to the questions you if you do need to go, feel free to stop me, OK? No, no, sorry.

[15 minutes 10 seconds][Customer] : Anyway, how did it go?

[15 minutes 11 seconds][Agent] : OK.

[15 minutes 12 seconds][Customer] : Thank you.

[15 minutes 12 seconds][Agent] : If you go, can you confirm your e-mail address for me please?

[15 minutes 15 seconds][Customer] : Yeah, W doubleo.ricky@yahoo.com dot AU.

[15 minutes 20 seconds][Agent] : Thewdoubleo.ricky@yahoo.com dot AU and Gee. And just lastly, what I'll do. I'll send you the general information with \$200,000 worth of cover. And then while while I'm doing that, I'll give you a call back tomorrow or this Friday. What? Is there a specific time I can give you a call just just so we can run through those questions?

[15 minutes 25 seconds][Customer] : Yes, and and and also when you send the maximum 200K or also 100K and 1:50 KS please.

[15 minutes 54 seconds][Agent] : So 150 and \$100,000, OK, I'll send you the, I'll send you the general information with regards to the quote now, just so I can give you a call back to see whether you are you are approved. Is there a better time I can go give you a call tomorrow or maybe on Friday.

[15 minutes 57 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah. No worries. Thank you so much.

[16 minutes 14 seconds][Agent] : So sorry, at what time would you want me to give you a call?

[16 minutes 18 seconds][Customer] : Anytime. Afternoon maybe this time.

[16 minutes 19 seconds][Agent] : OK, OK. I'll give you a call back 3:00 tomorrow afternoon.

[16 minutes 24 seconds][Customer] : Yeah. Thank you.

[16 minutes 23 seconds][Agent] : OK, perfect. Thanks, Gion. All the best.

[16 minutes 27 seconds][Customer] : Bye. Bye.

[16 minutes 27 seconds][Agent] : Bye. Bye.