

[1 seconds][Agent] : Welcome to One Choice. You're speaking with Zach. How are you going today? So sorry about that. I gave you a call and sorry, it looks like it went to voicemail, but that's OK, We're here now.

[6 seconds][Customer] : Oh good thank you this is the work I am just came from outside and missed the call.

[17 seconds][Agent] : No, no worries, no worries there at all. Sometimes when I, when we do call out, it does only take like it only dials out like 10 seconds and then it goes straight to voicemail. That's OK. Now just so I can assist you further with this one, can I get you just to confirm first name, last and date of birth for me, please?

[25 seconds][Customer] : Oh 24 Four Nought 10, The 6th of the Suit, 1969.

[36 seconds][Agent] : Thank you so much for four. Now, can I confirm that you are a female New Zealand resident currently residing in New Zealand And then I'll just let you know. All our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. Now in our last call, I delivered some indicative pricing for the quote of \$300,000. So the next thing that we did have to do is we do have to go through for the underwriting questions here. Now just to confirm, sorry, I know I asked you last time, but just to make sure it is correct, have you had a cigarette in the last 12 months? Perfect. Thank you so much. OK. So we had that pricing come back as \$65.27 per fortnight for the \$300,000. Now as I mentioned to you, the next step is to go through the health and the lifestyle questions.

[43 seconds][Customer] : Yes, Yeah, yeah, yeah, yeah, yeah.

[1 minutes 35 seconds][Agent] : That's because the final premium and terms of the policy, they are dependent on the outcome of your application. But we'll go through that now. So for for sometimes we do see the price change or the amount of cover that we can offer change based on these questions. If that does happen for you, no worries. We can certainly just that level of cover again to see your price range. OK now just a short pre underwriting disclosure just to run through before we do get to the underwriting questions. So for follow please be aware all calls are recorded for quality

and monitoring purposes.

[2 minutes 6 seconds][Customer] : Yeah.

[2 minutes 6 seconds][Agent] : 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 insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer and which reduces the risk. We insure you have this duty until the time we enter into the contract. If you fail to disclose a 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 avoid your policy entirely. Do you understand this for follow yes or no? Thank you. Now with these questions, most of them, they are yes or no questions. Now I will prompt you otherwise if I if I do need another answer, but I am required to read out the full question before I can accept an answer. So the first one's just in regards to your residency, is this just a yes or no? And I just state here, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[3 minutes 38 seconds][Customer] : I.

[3 minutes 40 seconds][Agent] : Thank you. Now, have you ever had symptoms of being 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 palpitations, heart murmur, heart attack and angina?

[3 minutes 58 seconds][Customer] : I do have a heart, but I don't know, it's just it's fast speeding up, but it it maintains the medication.

[4 minutes 10 seconds][Agent] : Mm, hmm. So it does say stroke or heart conditions such as but not limited to. So you do. So you mentioned you do have a heart condition. Is that correct?

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

[4 minutes 19 seconds][Agent] : Yeah. So we would put yes to that question.

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

[4 minutes 22 seconds][Agent] : Now, based on your response, please answer yes or no for each of the following Stroke yes or no? Heart condition, yes or no.

[4 minutes 29 seconds][Customer] : Yeah, yeah, yes.

[4 minutes 35 seconds][Agent] : Have you been admitted to hospital as an inpatient because of a heart attack or heart failure?

[4 minutes 47 seconds][Customer] : That'd be sorry.

[4 minutes 50 seconds][Agent] : So it's just a little bit hard to hear do am I on loudspeaker before?

[4 minutes 56 seconds][Customer] : Sorry. Yes.

[4 minutes 59 seconds][Agent] : Yeah. So it's a yes to have you been admitted to hospital as an inpatient because of a heart attack or heart failure? Sorry, I I, you broke up there a little bit. Was that just a clear yes or no? Please no. Perfect. Now is your condition limited to a heart murmur only? Is it pericarditis? Do you have any other heart conditions?

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

[5 minutes 38 seconds][Agent] : So you mentioned at the you mentioned at the spot that you do have a heart condition. Mm, hmm.

[5 minutes 43 seconds][Customer] : It's it's just a, it's called AAF atrial circulation, your heartbeat faster. It's controlled by by a tablet.

[5 minutes 54 seconds][Agent] : Mm, hmm, mm hmm. So this question does start, do you does state do you have any other heart conditions? So because you do have that heart condition, we would put down as a yes here. That's OK, no worries. Now is it a congenial heart condition, IE diagnosed at birth? Is it heart palpitations?

[6 minutes 3 seconds][Customer] : Oh OK, sorry no that be the same as fast beating her.

[6 minutes 28 seconds][Agent] : Yes, I'll give you a, I'll give you definition on palpitations. Just one moment here. So palpitations. Generally a feeling of the heart beating too hard or too fast, skipping a bait or fluttering. Heart palpitations may be noticed in the chest, throat or neck. Can be caused by

stress and anxiety. Too much caffeine, nicotine or alcohol. They can occur during pregnancy. In some cases, palpitations can be sign of a more serious heart condition. Is that a yes or no?

[7 minutes 4 seconds][Customer] : Probably.

[7 minutes 5 seconds][Agent] : Yeah, yeah. Now have you fully recovered from all your symptoms for at least 12 months?

[7 minutes 6 seconds][Customer] : Yeah, Yes. Yes.

[7 minutes 14 seconds][Agent] : Yeah, no worries. Were your were your palpitations due to a heart condition?

[7 minutes 15 seconds][Customer] : Yeah, no.

[7 minutes 26 seconds][Agent] : Yeah. So bear with me just one moment. Let me just pop you on just a very brief hold just so I can grab some information for follow. OK.

[7 minutes 32 seconds][Customer] : Yep.

[7 minutes 32 seconds][Agent] : And then we can continue forward. So please hold. Thank you so much for holding for follow. Now just in regards to that, that last question that were your palpitations due to a heart condition IS is a heart condition. So we would we would actually put down yes for that answer.

[9 minutes 47 seconds][Customer] : Yeah.

[9 minutes 51 seconds][Agent] : Bear with me just one moment here. OK, so now just on to that next question. So back, so back, sorry, back to the original question of have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following lung disorder excluding asthma, sleep apnea or pneumonia?

[10 minutes 14 seconds][Customer] : No, no. Oh, she said. Eczema.

[10 minutes 16 seconds][Agent] : Can S excluding asthma. So Yep. So I'll just read that full question. So it's a lung disorder excluding asthma, sleep apnea or pneumonia? Yep. 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.

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

[10 minutes 53 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? So you broke up there Just one more time for me please before.

[11 minutes 9 seconds][Customer] : Sorry. No.

[11 minutes 10 seconds][Agent] : Yep, no worries. OK. For follow up, so congratulations, your application has been approved. Now it is subject to the following terms and conditions.

[11 minutes 27 seconds][Customer] : Yep.

[11 minutes 26 seconds][Agent] : So we are able to offer you a benefit amount of between \$50,000 to \$100,000 with a policy term of 20 years. Now I'll deliver some pricing here. So for the benefit amount of \$100,000 of life insurance, you are looking at a fortnightly premium of \$62.09. Now that in a weekly amount that does come out to \$31.05. Now how does that sound in terms of suitability?

[11 minutes 59 seconds][Customer] : Yep, Yep, that's alright.

[12 minutes 1 seconds][Agent] : Yeah, perfect. Now I'll let you know. For the 1st 12 months, you will be covered for accidental death. Only After the first 12 months, you will be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. So we do cover suicide just after the 1st 15 months and then automatically included in this cover as well. For follow, there is a terminally ill advanced payout.

[12 minutes 27 seconds][Customer] : Yep.

[12 minutes 27 seconds][Agent] : Sorry, sorry, terminally ill advanced payments. Excuse me. As I mentioned, automatically included in the cover, you don't pay any extra for this. And what that means is after holding your policy for 12 months, if you were first diagnosed with 12 months or less to live by a medical practitioner, we would actually pay your claim out to you in full. OK? So if you did want to use that money for things like medical costs just to ensure you do receive the best possible care, you'd certainly can use that money for that.

[12 minutes 57 seconds][Customer] : No.

[12 minutes 56 seconds][Agent] : OK, Now I do want to let you know that please be aware that your premium is stepped, which means it will generally increase each year. Now, in addition, this policy

has automatic indexation, which means EG your benefit amount will increase by 2% with associated increases in premium. You can opt out of this indexation each year. So if you did not want the indexation, So if you did not want the insured amount, so the insured amounts in this case \$100,000. If you did not want that to increase by 2%, EG, you can simply call us each year and apply to get it cancelled.

[13 minutes 30 seconds][Customer] : Yeah.

[13 minutes 29 seconds][Agent] : OK, now can I confirm that the premium of \$62.09? Is that affordable for you for FAR?

[13 minutes 38 seconds][Customer] : Fort Fort Lightly.

[13 minutes 40 seconds][Agent] : Correct.

[13 minutes 41 seconds][Customer] : Yes.

[13 minutes 40 seconds][Agent] : So it's \$62.00 and yeah, perfect. But what I can do is I can get you immediately covered over the phone today and I will send you all policy documents for your reviewing. Now this policy does give you a 30 day cooling off. If you decide this policy is not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premiums unless a claim has been made. Does that sound like a good option for you for FAR?

[14 minutes 5 seconds][Customer] : Yes. Yep.

[14 minutes 7 seconds][Agent] : Perfect. Now the next thing that I'll grab is just your address.

[14 minutes 20 seconds][Customer] : Yep.

[14 minutes 12 seconds][Agent] : So bear with me one moment here just because what we do is we actually send out your your documents by post and by e-mail. So you'll get it, you'll get a hard copy and you'll also get a copy in your e-mail.

[14 minutes 24 seconds][Customer] : OK, sure. It's 9. Willow book. Willow in book.

[14 minutes 26 seconds][Agent] : Now, when you're ready, could I just grab your address please, Willowbrook?

[14 minutes 38 seconds][Customer] : Pokey Kelly PUKEKOHE.

[14 minutes 45 seconds][Agent] : So just to confirm, is Willowbrook one word?

[14 minutes 47 seconds][Customer] : Yeah, it's just one word. It's not the street or right. It's just the libock.

[14 minutes 51 seconds][Agent] : Yeah. So it's WI double, LOWBR double.

[14 minutes 56 seconds][Customer] : Yes, that's it.

[14 minutes 54 seconds][Agent] : OK, Yeah.

[14 minutes 59 seconds][Customer] : Yeah.

[14 minutes 59 seconds][Agent] : And then? And then. And how do I spell that?

[15 minutes][Customer] : Pokey, Kelly PUKE KOHE. Yeah Auckland, New Zealand. Post code is 2120.

[15 minutes 3 seconds][Agent] : Sorry, TUKE KOHE 2120 and that's Pukekohe as you mentioned. Yep.

[15 minutes 28 seconds][Customer] : Yeah, yeah. Auckland, New Zealand.

[15 minutes 34 seconds][Agent] : OK, so I've actually got it coming up here. So I've got the post code AS2120, the address as 9 Willowbrook, the suburb as Pukekohe. I've got the city coming back as Pukekohe as well. And that post code again, 2120. Is that correct? That, that is correct. No worries. Now does your postage get sent to that same address?

[15 minutes 49 seconds][Customer] : Yeah, yes, yeah, yes, yeah.

[15 minutes 59 seconds][Agent] : Yeah. Perfect. OK, Now the next thing that we do here is we choose a first collection date. We don't actually require any money upfront for follow up. So generally we do collect payment within the next 7 days. However, what day works best for you?

[16 minutes 17 seconds][Customer] : Wednesdays.

[16 minutes 18 seconds][Agent] : Wednesdays. Yeah.

[16 minutes 19 seconds][Customer] : Yeah, I get paid like in the afternoon.

[16 minutes 22 seconds][Agent] : Yeah. Perfect. So today's a Wednesday. Did you want to make it for today or did you want to make it for another Wednesday?

[16 minutes 28 seconds][Customer] : Next Wednesday, please. Next Wednesday.

[16 minutes 30 seconds][Agent] : Next Wednesday, of course.

[16 minutes 31 seconds][Customer] : I'll be back at work on Saturday.

[16 minutes 33 seconds][Agent] : Yeah. Perfect. No worries at all. So I've got the first collection date as next Wednesday, the 15th of the 1st 2025, and then it's every fortnight on Wednesday after that. OK, perfect. Now, uh, to get this policy sent, we will need to put down some payment details. Now the money won't come out until at least the 15th.

[16 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 53 seconds][Agent] : We do have two options for you. We can get this one set up using a direct debit from a bank account or we can use a debit Visa or MasterCard. What would you like?

[16 minutes 54 seconds][Customer] : Y you mean I'm paying OK, which which is easier? I I think I don't get that.

[17 minutes 9 seconds][Agent] : Direct debit from a bank account, Yeah, just before I grab the bank account off you, what I'll do is I'll just ask you a couple of questions just in regards to the direct debit request. So the first one says here for follow. Do you have authority to operate this bank account alone?

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

[17 minutes 25 seconds][Agent] : Do you need to jointly authorize debits?

[17 minutes 28 seconds][Customer] : No.

[17 minutes 29 seconds][Agent] : Have you cancelled a Direct Debit Authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? Are you happy to set up a Direct Debit Authority without signing a form now? For following, in order to proceed, I will need to read the following declaration and I will need your confirmation at the end. So this is just in regards to the bank account. You agree? This 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 with these terms and conditions, Yes or no? Yeah, perfect. And now when you're ready for file, we'll just grab your account number.

[17 minutes 39 seconds][Customer] : No, Yeah, yeah, yeah, sure.

[18 minutes 22 seconds][Agent] : No worries.

[18 minutes 20 seconds][Customer] : I've just got to go into my account.

[18 minutes 23 seconds][Agent] : Take your time. No worries. Yep. That's OK. Take your time. I stress you. Let me know when you're ready. Yep. Yep, Yep, Yep.

[18 minutes 41 seconds][Customer] : Account number is Sorry, that number is 123083 0167765 perfect 50, yes, yeah, Yep.

[19 minutes 19 seconds][Agent] : And that, sorry, the last two numbers was that five O So just to confirm that I've got it here, is 123083016776550 perfect? Perfect. And the account name, would that be your name for four? Yep, first and last name.

[19 minutes 35 seconds][Customer] : Yes, yes, yes. Thank you.

[19 minutes 40 seconds][Agent] : Perfect. Perfect. So it's account name for forward Nogo Teltama, is that correct? Perfect. No worries. So you broke up there. What was that?

[19 minutes 46 seconds][Customer] : Yep, that's it then AB, I'm sorry, it's ASB bank.

[19 minutes 54 seconds][Agent] : Yes. Yes. Correct. Correct. No worries at all. Thank you for letting me know. Now the last thing that I'll confirm here is just your e-mail address, just because I don't wanna send out your documents to anyone who is in you. So I've got your e-mail asfollower247@gmail.com.

[20 minutes 10 seconds][Customer] : Yes, that's it.

[20 minutes 11 seconds][Agent] : No worries. OK, now it this this next declaration is gonna be a little bit longer. It'll take about 6 minutes for me to read out in full. Now I'll have full yes or no questions throughout. And it is directly addressed to you. So it starts off by saying thank you for forward Novotalkama. It is important you understand the following information. I will ask for your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited and I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services New Zealand Limited, whom I will refer to as GFS to issue an arrange this insurance on its 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.

[21 minutes 15 seconds][Customer] : None.

[21 minutes 9 seconds][Agent] : When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services, have verified that you understand the cover and that you consider 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 to act. Sorry. 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 we provide. Can you please confirm that you understand and agree to this for follow yes or no? Your answer to the application questions and any related documents form the basis of your contract of 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 have answered all of that questions in accordance with your duty of disclosure, Yes or no?

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

[22 minutes 6 seconds][Agent] : We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to be contacted by us in relation to our products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following for Forward Nogo Tatama receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental deaths. Your cover ends on January 14th, 2045 at 12:00 AM. Your premium for the first year of cover is \$62.09 per fortnight.

[22 minutes 51 seconds][Customer] : None.

[22 minutes 51 seconds][Agent] : Your premium is stepped which means it will be calculated the each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this.

[23 minutes 4 seconds][Customer] : Yes.

[23 minutes 3 seconds][Agent] : Included in your premium is not payable to GFS of Between 12 and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and a triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to sure the product 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 have lodged a claim. Do you understand and agree with the declaration for follow yes or no?

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

[23 minutes 52 seconds][Agent] : Would you like any other information now or would you like me to read any part of the policy document to you?

[23 minutes 59 seconds][Customer] : No.

[24 minutes][Agent] : Perfect. So I'll get that one accepted on your behalf right now. So what's gonna happen now is those documents are gonna get emailed and posted out to you for follow. So included in those documents will be our number. First of all, if you do have any questions, concerns or anything like that, please give us a call. We'd be more than happy to help you out and included in your documents as well. So this is gonna be in the emailed and the mail version will be your beneficiary form. So you do have three options of sending that form back to us. You can either e-mail it, you can mail it, or when you are ready, you can give us a call and we can get that beneficiary added on for you as well. OK, no worries at all.

[24 minutes 43 seconds][Customer] : None.

[24 minutes 41 seconds][Agent] : Now for FAR, is there anything else I can help you with today? We do also offer a funeral insurance products. Would you be interested in a quote for that? Be more than happy to take you through. Yeah, perfect. So we'll go over to funeral now. OK. So just so I do have a good understanding for this quote as well for Fowler, are you new to funeral cover or do you currently have some kind of cover in place?

[24 minutes 51 seconds][Customer] : Yes, please no.

[25 minutes 10 seconds][Agent] : Yep. Well, what I'll do is I'll explain the main features and benefits of our policy. I'll run through some pricing with you. The other thing I'll be here to do is and any questions, OK. So if you do have any questions, please do not hesitate, be more than happy to answer them. So with our funeral cover, it provides a cash benefit of up to \$30,000. And really what it's designed to do for you for follow is provide you Peace of Mind that you would know in the event of you passing away, we would pay that money directly to your loved ones. Now that money can be used for not only for the funeral expenses but any other final expenses such as unpaid bills as well. OK.

[25 minutes 47 seconds][Customer] : None.

[25 minutes 47 seconds][Agent] : Now you mentioned on the first call that for the life insurance, your children's father would be the beneficiaries, is that correct?

[25 minutes 53 seconds][Customer] : Yes, Yep.

[25 minutes 54 seconds][Agent] : He also be the beneficiary for the for the funeral insurance?

[25 minutes 58 seconds][Customer] : Yes, Yep.

[25 minutes 59 seconds][Agent] : Yeah, Yeah. So as soon as one choice does send that money out for the funeral insurance, that's as far as we look into it. OK. So if your children's father did pay for the funeral and they did have any money leftover and certainly do with that what they please. Now without funeral insurance, you can nominate up to five beneficiaries to receive the benefit amount. So same like the life insurance, you do have the option of up to five. You don't have to use all 5, but you certainly have the option. And included in our funeral insurance, we do have an accidental death triple benefit. Now what that means here is if during the claims process that comes out that

unfortunately for fall, you passed away due to the direct result of an accident, what we do for you at that point is we actually triple your benefit amount. So let's just say for example, you went for \$20,000 worth of funeral cover. That \$20,000 would automatically become 60,000 and we still send directly to your chosen beneficiaries.

[26 minutes 56 seconds][Customer] : None.

[26 minutes 53 seconds][Agent] : We don't send out to any banks or any lawyers, nothing like that about now. In terms of the application process for the funeral, insurance is much simpler than the life insurance. There are no medical checks at all. We don't expect you to fill any forms in, go to any doctor's appointments, do any blood tests. There are actually no questions that I would need to take you through at all. It's because we actually guarantee acceptance based on a couple conditions. So you do have to be a New Zealand resident currently residing in New Zealand. You do have to be aged between 18 and 79. Now I'll let you know that the accidental death triple benefit, we also have an accidental series injury triple benefit as well.

[27 minutes 36 seconds][Customer] : None.

[27 minutes 34 seconds][Agent] : So if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia before the policy anniversary following your 75th birthday, then the benefit amount will also triple. So the accidental death triple benefit as well as the accidental serious injury triple benefits. So 2 separate scenarios in the policy where the benefit amount can triple. Now for the 1st 12 months you will be covered for accidental death and accidental serious injury. Only after the first 12 months you will be covered for death due to any cause.

[28 minutes 6 seconds][Customer] : None.

[28 minutes 5 seconds][Agent] : In addition, there is a terminal illness benefit which means after holding your policy for 12 months, if you were first diagnosed with the terminal illness for 12 months or less to lead by medical practitioner, we pay that the set amount to you in full. OK. So, so in terms of the pricing here, so you can choose between \$3000, sorry, not pricing in terms of the level of cover, you can choose between \$3000 up to 30,000. It does go up in denominations of \$1000 for four. So it goes 3004 thousand, 5006 thousand all the way up to 30,000.

[28 minutes 45 seconds][Customer] : What's the 20,000?

[28 minutes 41 seconds][Agent] : What benefit would you like a quote on 20,000? Yeah, no worries. So for the benefit amount of \$20,000 of funeral cover, you are looking at a fortnightly premium of \$45.37. How does that sound in terms of suitability?

[29 minutes 4 seconds][Customer] : Would you be able to just send me the quote with my papers and I'll just have a look at it if it's alright?

[29 minutes 7 seconds][Agent] : Yeah, yeah, of course, of course, absolutely.

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

[29 minutes 12 seconds][Agent] : Now, just before I do get that one sent off to you for follow up, I will let you know in terms of your premiums for the funeral insurance, your premiums are level. So they're actually designed to stay consistent year on year instead of increasing as you age. And then when you do reach the age of 85, so I can see here a long way off, still got plenty of birthdays to celebrate before you reach that milestone. But when you do reach that age of 85 for fall, the first thing that happens straight away is your premiums will cease. So we don't actually expect you to put a single cent more towards that policy when you reach the age of 85. And we still keep that policy in place for you, we'll actually add a 25% bonus cover automatically to that benefit amount. So if you did go for the \$20,000 worth of cover, when you do reach the age of 85, you stop paying for the policy at all. That \$20,000 becomes \$25,000 and that anytime after your 85th birthday you will have an early cash out option become available to you. Now what that means is you can choose to end your cover and we'll pay you 75% of the funeral insurance benefit.

[29 minutes 48 seconds][Customer] : Yep, Yep.

[30 minutes 18 seconds][Agent] : OK, now I'll get that one emailed out to you as well. But just before I do e-mail it out, I just want to make sure that this policy does sound good for you. So the benefit amount of \$20,000, would that be enough to cover your funeral?

[30 minutes 34 seconds][Customer] : I hope so.

[30 minutes 36 seconds][Agent] : MM Hmm. Are you happy with that amount? The 20,000?

[30 minutes 38 seconds][Customer] : Yeah, yes, yeah, that'll be more than enough.

[30 minutes 40 seconds][Agent] : Perfect, perfect, perfect. Now, the features and benefits that I mentioned to you is that, is that what you're looking for within a funeral insurance policy? How do the features and benefits sound?

[30 minutes 55 seconds][Customer] : Pretty good.

[30 minutes 56 seconds][Agent] : Perfect. No, of course, perfect. Perfect.

[30 minutes 55 seconds][Customer] : I just want to go through, I think you could give me the paper more just for the availability.

[31 minutes 3 seconds][Agent] : Yep. Now the last thing I just wanted to confirm before I get that emailed out to you, that fortnightly premium of \$45.37, would that be, would that be affordable for you as well for follow?

[31 minutes 7 seconds][Customer] : Yeah, that's why I just have to have a look, look at it. And then so then I'm fine with budgeting.

[31 minutes 16 seconds][Agent] : Of course, of course, of course, Absolutely. So I've got that one emailed out to you right now. No worries at all.

[31 minutes 28 seconds][Customer] : Oh, thank you very much.

[31 minutes 30 seconds][Agent] : No worries there. Now is there anything else I can assist you with today for follow? No, absolutely my pleasure and thank you so much for your call back as well. No worries.

[31 minutes 34 seconds][Customer] : No, this is an account, So what I could've said it, do something about it.

[31 minutes 47 seconds][Agent] : Mm, hmm, mm hmm. I completely understand. Well, what I'll do is as well I'll set you a call back just in regards to the funeral insurance.

[31 minutes 54 seconds][Customer] : Yep.

[31 minutes 53 seconds][Agent] : So I'll give you a couple of days just to have a look over that, think over everything, maybe discussed if you need to, and then we can touch base and see where to go from there. If you if you're still happy for it, I can get that one set up for you or I can get it closed off for you as well. Absolutely no worries. So how about I give you a call on Friday? I'll be working 9:00

to 5:00. How does 11:00 sound in the morning?

[32 minutes 10 seconds][Customer] : Yes, Yep. No worries.

[32 minutes 14 seconds][Agent] : Perfect.

[32 minutes 14 seconds][Customer] : I'll be home.

[32 minutes 15 seconds][Agent] : OK so far. Well, you take yourself a LOV, you take yourself, you have yourself a lovely rest of your day and you take good care is what I meant to say.

[32 minutes 22 seconds][Customer] : Thank you very much for your help.

[32 minutes 23 seconds][Agent] : No worries, No worries. Have a lovely day. Take care.

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

[32 minutes 26 seconds][Agent] : Bye, bye, bye.