

[10 seconds][Agent] : Hello. Welcome to Really Insurance. You're speaking with Kayla. How can I help you today?

[15 seconds][Customer] : Kayla, uh, I just want to take some life insurance, but it's not sure what kind of life insurance. I see you have term life and life insurance. What exactly the difference between term term life and life insurance?

[26 seconds][Agent] : Yeah, yeah.

[33 seconds][Customer] : Right.

[31 seconds][Agent] : I'll go through both for you and then there and we'll see how we go.

[36 seconds][Customer] : OK.

[35 seconds][Agent] : I'll just get you to confirm your full name and your date of birth there, please.

[40 seconds][Customer] : Uh, my full name is Steve Jacob and date of birth is 12/06/1967.

[47 seconds][Agent] : Thanks Steve. Can I also confirm your gender?

[52 seconds][Customer] : Yeah, male and Australian resident.

[49 seconds][Agent] : You're male and Australian residents Beautiful.

[57 seconds][Customer] : That's right.

[55 seconds][Agent] : I see you've got funeral insurance with us already, so thanks for being a valued customer with us there.

[1 minutes 1 seconds][Customer] : That's it.

[1 minutes][Agent] : That's really good to hear.

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

[1 minutes 2 seconds][Agent] : I'm going to bring up the, our, our life, but rather than the term life insurance because term life insurance is designed for, for, umm, that can't get full life insurance.

[1 minutes 15 seconds][Customer] : OK, bye.

[1 minutes 14 seconds][Agent] : So what I'll do, the payout is different with, uh, our what real life insurance where it's from, uh, \$100,000 all the way up to \$750,000 cover.

[1 minutes 26 seconds][Customer] : Go ahead.

[1 minutes 27 seconds][Agent] : Whereas with term life insurance is from \$10,000 up to \$100,000

cover. So it's a bit of a difference there.

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

[1 minutes 35 seconds][Agent] : Yeah. So it's pretty much designed term life insurance got a higher acceptance from designed for people that can't get out ordinary life insurance.

[1 minutes 48 seconds][Customer] : Yeah.

[1 minutes 43 seconds][Agent] : So I'll just go through the real life cover, see how we go, umm, and then, umm, if we need to, we can go on to term life insurance if we need to as well. But umm, just to get a better understanding from you what? What's prompted you to start looking at some life insurance first and foremost for yourself?

[1 minutes 55 seconds][Customer] : Yeah, yes. For myself, uh, getting older, I want to make some arrangements for the family just in case, you know, something unexpected happened.

[2 minutes 14 seconds][Agent] : Yeah. What's it here?

[2 minutes 13 seconds][Customer] : So that's the main reason behind that.

[2 minutes 18 seconds][Agent] : Understanding Your what? Family. So it's nice to hear that. So do you have children, A partner or wife? Yeah.

[2 minutes 23 seconds][Customer] : Yes, Yeah, I have, uh, children and a wife.

[2 minutes 27 seconds][Agent] : How many children do you have? Sisters.

[2 minutes 30 seconds][Customer] : 22 boys.

[2 minutes 29 seconds][Agent] : For most, two boys are good. Oh, good, good stuff. And with life insurance, what it's all about, it's designed to provide that financial security for through a lump sum payment when you pass away. So, you know, when they TR retrieve the funds from the life insurance, they they can use those funds to maintain their lifestyle, you know, pay any, umm, outstanding debt.

[2 minutes 55 seconds][Customer] : Mm Hmm. Not yet. Not yet.

[2 minutes 52 seconds][Agent] : Are your grandfather yet safe actually in the future?

[2 minutes 56 seconds][Customer] : I'm hoping in a few years. OK.

[3 minutes][Agent] : That'd be nice, yeah. Let's say if you ever become a grandfather in the future,

you know, and they decide to have children, they can use those funds also to their families as well.

[3 minutes 12 seconds][Customer] : Right.

[3 minutes 12 seconds][Agent] : So it just basically gives you that Peace of Mind if something was to happen to you, the family would have that financial security. I'll explain what's all automatically included in your life insurance as well.

[3 minutes 19 seconds][Customer] : OK, All right.

[3 minutes 24 seconds][Agent] : I know you've got funeral cover already.

[3 minutes 26 seconds][Customer] : Yeah.

[3 minutes 26 seconds][Agent] : Life insurance can be there to help cover those costs.

[3 minutes 35 seconds][Customer] : Uh huh. Uh huh.

[3 minutes 29 seconds][Agent] : The reason I say that we include an advance payment of 20% of the benefit amount, that's to a maximum of \$20,000 to help with funeral costs or any other immediate expenses that might.

[3 minutes 41 seconds][Customer] : Uh huh.

[3 minutes 41 seconds][Agent] : In addition, there is a terminally ill advanced payment included in the cover. So this is a living benefit which I'll go over that benefit once we umm, discover what type of life insurance we're able to offer you today.

[3 minutes 55 seconds][Customer] : Right, that's one question.

[3 minutes 53 seconds][Agent] : Also what I mean yeah.

[3 minutes 57 seconds][Customer] : Does it cover like critical illness when you let's say it's just, uh, in case or something happens like I get something, it's it's common this case cancer, right. So does it cover life insurance? Yeah, OK. That's that. That's what I wanted to know that that's it.

[3 minutes 58 seconds][Agent] : Oh yeah, cancers you yeah, no, of course. So we offer like a range of optional benefits. Included in that is serious illness cover.

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

[4 minutes 22 seconds][Agent] : It isn't at an additional cost for that one. Umm, they're the serious illness cover.

[4 minutes 32 seconds][Customer] : Mm. Hmm. MMM. Right.

[4 minutes 28 seconds][Agent] : Umm, otherwise the terminal illness benefit that I was talking to about if you're prefer a full life cover, umm, they with that one.

[4 minutes 44 seconds][Customer] : Yeah. Right. OK.

[4 minutes 36 seconds][Agent] : If you were diagnosed with 24 months or less to leave by, uh, by a medical practitioner, let's say it's cancer, you can also claim on your life insurance there, but I can explain, umm, serious illness cover for you as well.

[4 minutes 52 seconds][Customer] : Right. Right.

[4 minutes 52 seconds][Agent] : That, that, that terminally ill advanced payment, it's automatically included in your life insurance at no additional cost to you.

[5 minutes][Customer] : OK. Mm. Hmm.

[4 minutes 59 seconds][Agent] : But serious illness cover, umm, there is an additional cost to that.

[5 minutes 4 seconds][Customer] : OK.

[5 minutes 5 seconds][Agent] : Yeah. What I mean by as well, discovering what type of life insurance are for you, we take you through health and lifestyle questions over the phone to see if you are approved for the cover. So that's how we determine in, uh, what type of life insurance we can offer as well.

[5 minutes 21 seconds][Customer] : Right.

[5 minutes 21 seconds][Agent] : Did you have any other questions though, Steve?

[5 minutes 24 seconds][Customer] : I guess. I guess I'll listen to you first and then we'll take it. Take it. Bye.

[5 minutes 27 seconds][Agent] : No, that's OK, You're fine.

[5 minutes 31 seconds][Customer] : Bye.

[5 minutes 31 seconds][Agent] : We'll see. Anything comes up throughout the way.

[5 minutes 33 seconds][Customer] : Yes, Yes, yeah.

[5 minutes 33 seconds][Agent] : Just you know, let me know Anyway, I've just got a question regards to your smoking status. First and foremost, that requires just to clean from you. Have you

had a cigarette in the last 12 months?

[5 minutes 42 seconds][Customer] : Yeah, no, I have been smoke free for I think three years. Three to four years.

[5 minutes 48 seconds][Agent] : Well done to you. That's what we want to hear. Good jobs because that's going to keep the price down low being a non-smoker and it's so much better for your health as well. So good job. Now secondly, with the level of cover, it ranges from \$100,000 up to \$750,000 for the life insurance. How much coverage bill that you need or where do you want me to start with some pricing for you?

[6 minutes 14 seconds][Customer] : Hmm. Mm. And we start from the top. How much would it be weekly at first? Because I get paid weekly.

[6 minutes 20 seconds][Agent] : Sure. Yeah, I'll have a look for you. Umm, so 750. So per fortnight, 233 and \$0.26.

[6 minutes 30 seconds][Customer] : OK, uh huh.

[6 minutes 30 seconds][Agent] : So per week it's \$116.63 if you start at the top at \$750,000. Does that sound suitable or do you want me to quite lower than that for you? Yeah, yeah, of course.

[6 minutes 39 seconds][Customer] : OK, OK, a little lower, a little lower maybe 500,000 yes 500,000 should be I don't need the lock with them.

[6 minutes 51 seconds][Agent] : No, that's fine. We'll find something that's comfortable for you.

[6 minutes 51 seconds][Customer] : I would be fit in my pocket, yes.

[6 minutes 54 seconds][Agent] : Yeah, yeah, of course. So if you start with \$500,000, umm, so fortnightly it's \$155.50. So per week is \$77.75 per week. Is that most doable there for you?

[7 minutes 5 seconds][Customer] : That's OK, That's more doable. That is definitely more doable.

[7 minutes 15 seconds][Agent] : Yeah, that's good. I'm glad to hear that.

[7 minutes 19 seconds][Customer] : Mm hmm.

[7 minutes 18 seconds][Agent] : As mentioned, serious illness, it's an additional cost. Did you still want me to run through the terms and conditions on that one for you as well?

[7 minutes 25 seconds][Customer] : Yes, please. Yes.

[7 minutes 26 seconds][Agent] : Yeah, sure. I'll explain what that one includes and just let me know if this is something that you want to add on.

[7 minutes 33 seconds][Customer] : Yes.

[7 minutes 32 seconds][Agent] : So serious illness cover, it pays a lump sum benefit if you were to suffer an insured event covered under this policy. So this one can be used in any way you see fit to assist in any rehabilitation costs or as an income replacement as you're recovering.

[7 minutes 49 seconds][Customer] : Yeah. Mm, Hmm. Uh huh. OK. Mm, hmm.

[7 minutes 48 seconds][Agent] : So the insured events include a heart attack, cancer, stroke or if you were to undergo heart bypasses surgery as assessed against the definition the PDF.

[8 minutes][Customer] : Hmm. Mm. Right, Right.

[8 minutes][Agent] : So with this cover, you can choose to be covered from a minimum \$50,000 up to \$250,000.

[8 minutes 9 seconds][Customer] : Uh huh.

[8 minutes 9 seconds][Agent] : This cover has an expiry as well. So just make you aware that the option will cover you until the policy anniversary following your 65th birthday. Once that expires, 60 yeah, fo policy anniversary following your 65th birthday. Once that expires, Steve, you'll just be paying the premiums based on the life insurance and we'll remove that serious illness cover ups as well.

[8 minutes 34 seconds][Customer] : Hmm. Mm. Good, good.

[8 minutes 34 seconds][Agent] : And with this one I do. Oh, yeah, sorry. Go ahead, Steve.

[8 minutes 37 seconds][Customer] : I yeah. No, no, no, no. You explain more further details before I ask the question.

[8 minutes 46 seconds][Agent] : That's all right.

[8 minutes 56 seconds][Customer] : Right, right.

[8 minutes 47 seconds][Agent] : Now I also just need to let you know that there is an exclusion for any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. So meaning that there's a three month waiting period

before you're able to make a claim.

[8 minutes 58 seconds][Customer] : The waiting period like if I have a 2:00 contact tomorrow, you won't you won't detail that came for example.

[9 minutes 6 seconds][Agent] : So for that serious illness, cover me.

[9 minutes 10 seconds][Customer] : Yes, Yeah.

[9 minutes 10 seconds][Agent] : But if you were to pass away due to it, you'd be covered immediately for it.

[9 minutes 15 seconds][Customer] : OK. That would be oh, how do you mean?

[9 minutes 17 seconds][Agent] : Now, if you were to pass away due to it and you're approved for a full life cover, you'd be covered immediately for that.

[9 minutes 19 seconds][Customer] : Even if within the three month period, for example, full, oh, full life insurance. That's right. OK, Right. Right. Right. Right. Uh huh. Mm. Hmm.

[9 minutes 30 seconds][Agent] : If if you're claiming on the serious illness cover for medical expenses, we've got that three month waiting period before you're able to make a claim on serious illness there. Please also be aware that any payment made under serious illness cover, uh, reduces the available life insurance benefit amount. If you also purchase total and permanent disability cover, which is another optional UMM that you can add on to the life insurance. The total and permanent disability benefit amount will also reduce when you have a successful serious illness claim. In saying that, where do you want me to start? Umm, this force of this illness from \$50,000 up to \$250,000.

[10 minutes 6 seconds][Customer] : OK mm hmm.

[10 minutes 18 seconds][Agent] : Yeah, of course. So additionally you're looking at is \$54.78 a fortnight.

[10 minutes 16 seconds][Customer] : Umm \$50,000 that that's the amount, umm.

[10 minutes 27 seconds][Agent] : So I'll have a look all together for you would work out to be so \$210.28 a fortnight. So it's \$105.14 a week for life insurance, \$500,000 and then, uh, serious illness cover at 50, uh, at \$50,000. Now do you want to add that? So it's yeah, \$210.28 a fortnight, \$105.14

per week for life in serious illness cover. Sure. Yeah, of course you can.

[10 minutes 48 seconds][Customer] : So give me that figure again, 210 and uh, umm, the weekly one will be, uh, that I got to give a serious thought about because I could wait on that, maybe add that on later, maybe six months. Yeah, that's, that's it.

[11 minutes 15 seconds][Agent] : If you want to light you, you can like if you want to start with the life insurance because that's comfortable and in the future you want to apply to add it on, just give us a call back. And we say subject to your legibility too.

[11 minutes 24 seconds][Customer] : Yeah, Right, right, right.

[11 minutes 27 seconds][Agent] : Sorry, at this point in time you're not wanting to add it on the quote, you just leave it off for now.

[11 minutes 33 seconds][Customer] : Yes, I'll leave it off for now. OK, that's right.

[11 minutes 32 seconds][Agent] : In that case, sure, no worries.

[11 minutes 37 seconds][Customer] : Time's a tough right now.

[11 minutes 39 seconds][Agent] : Oh no, it will do. Oh my goodness, the cost of living and everything. I completely get it. Yep.

[11 minutes 40 seconds][Customer] : So the cost that's true.

[11 minutes 47 seconds][Agent] : So that's fine.

[11 minutes 47 seconds][Customer] : So I'll, I'll go with the life insurance right now. And that is a true life insurance doesn't have a expiry. No, no term like this other one after 64, No, the life.

[11 minutes 59 seconds][Agent] : So life insurance does have an expiry on it where the policy would cover you. Oh, this one, the so the full life one, if you're approved for a full life cover, you're covered a license.

[12 minutes 5 seconds][Customer] : Yeah, right.

[12 minutes 11 seconds][Agent] : It doesn't have an expiry on it.

[12 minutes 14 seconds][Customer] : OK, OK. So what else? Yeah.

[12 minutes 16 seconds][Agent] : So we'll, we'll have a look at your eligibility to say and see exactly what type of life insurance we are able to offer you there.

[12 minutes 23 seconds][Customer] : Mm, hmm.

[12 minutes 23 seconds][Agent] : And then I'll go through some options and see what you'd like to do.

[12 minutes 28 seconds][Customer] : OK.

[12 minutes 27 seconds][Agent] : Now you're entitled to the real reward. I'm not sure if you received that with your funeral insurance, but when you take out a new life insurance with us, you are.

[12 minutes 37 seconds][Customer] : Uh huh.

[12 minutes 37 seconds][Agent] : So what that means is following your first policy anniversary date, what we do is we go ahead and refund 10% of your premiums back to you.

[12 minutes 46 seconds][Customer] : Alright, Alright. Mm hmm.

[12 minutes 46 seconds][Agent] : So next year we refund \$404.31 so it gets deposited back into your account and we send a free will kit, so free online legal will. So if you haven't organized the will yet, then we're going to send that through for you as well.

[12 minutes 58 seconds][Customer] : Yeah, yeah, OK. That'd be great.

[13 minutes 3 seconds][Agent] : Now I just confirming as well your home and your postal address. Are you still living at 2 Taplow Dr. Epping Vic 3076?

[13 minutes 11 seconds][Customer] : OK, that's right.

[13 minutes 14 seconds][Agent] : Yeah. And is that your postal address as well?

[13 minutes 17 seconds][Customer] : The same postal address.

[13 minutes 19 seconds][Agent] : Fine, beautiful. Your landline's still active at SO 0394084958.

[13 minutes 24 seconds][Customer] : No, no, no, no, no, that's not active anymore.

[13 minutes 27 seconds][Agent] : No, Yep. SO 04, Yep, Yep, Yep.

[13 minutes 28 seconds][Customer] : It's just the mobile number 04 11110 85146.

[13 minutes 42 seconds][Agent] : Beautiful. That's what we've got here. And then e-mail is steve.jacob50@yahoo.com.

[13 minutes 49 seconds][Customer] : That's right.

[13 minutes 50 seconds][Agent] : Thank you for that. So I'm just going to read a small paragraph off

to you now. So it's called a pre underwriting disclosure. So it simply outlines how to answer our health and lifestyle questions and also explains our privacy principles regards to the insurance.

[13 minutes 49 seconds][Customer] : That's right.

[14 minutes 3 seconds][Agent] : So it just states, please be aware all calls are recorded for quality and monitoring purposes.

[14 minutes 9 seconds][Customer] : Uh huh. Uh huh.

[14 minutes 9 seconds][Agent] : We collect your personal information to provide insurance quotes issue covered other related services.

[14 minutes 15 seconds][Customer] : Hmm. Mm.

[14 minutes 14 seconds][Agent] : We'll share this with your insurer and I share with other Australian service providers for the purpose of administering your policy or handling claims.

[14 minutes 22 seconds][Customer] : Right.

[14 minutes 22 seconds][Agent] : Our privacy policy tells you more, including how to access and correct information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations.

[14 minutes 35 seconds][Customer] : Right, right. Mm, Hmm.

[14 minutes 38 seconds][Agent] : This things that you need to ensure the understanding each question I asked you and that you provide honest, accurate, complete answers.

[14 minutes 45 seconds][Customer] : Mm. Hmm.

[14 minutes 44 seconds][Agent] : You need to answer each question in full, even if you have provided some information to US and earlier discussions, uh, you have had, and if you do not take reasonable care, you might be, uh, you may breach your duty. And if this happens, your insurer might be entitled to cancel your policy, decline a claim or make adjustments to the terms conditions of your policy.

[15 minutes 4 seconds][Customer] : Right.

[15 minutes 3 seconds][Agent] : The question that we ask you that requires just a clear yes or no is

do you understand and agree to your duty that I've just read out? Thank you for that. So these questions are very straightforward. They're clear yeses or no. It's just, besides your height and weight, just, uh, questions are just in relation to COVID-19.

[15 minutes 11 seconds][Customer] : Yes, OK, right.

[15 minutes 23 seconds][Agent] : Have you been hospitalized for COVID-19 in the last six months?

[15 minutes 27 seconds][Customer] : No, never been asked.

[15 minutes 28 seconds][Agent] : Good, nice, That's good to hear. Or have you been, uh, diagnosed with COVID-19 in the last seven days? Very good. Are you a citizen or I'm not resident of Australia or a citizen of New Zealand? Currently residing in Australia.

[15 minutes 36 seconds][Customer] : No, I'm a citizen of Australia, not uh, nothing. No affiliation with New Zealand.

[15 minutes 51 seconds][Agent] : OK, so you're an Australian citizen and living here in Australia.

[15 minutes 55 seconds][Customer] : Yep, Yep.

[15 minutes 57 seconds][Agent] : Thank you. And have you ever had symptoms of being diagnosed with or treated for or tend to seek medical advice for any of the following? So we have stroke or heart conditions such as but not limited to plantations, heart murmur, heart attack and angina.

[16 minutes 15 seconds][Customer] : No, no, none of the above.

[16 minutes 17 seconds][Agent] : Good lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukemia or Melanoma, excluding other skin cancer, kidney disorder, hepatitis, or any disorder of the liver. Very good. And then anxiety, depression or stress requiring medical treatment or any other mental health disorder. Good to hear.

[16 minutes 23 seconds][Customer] : No, no, no, no, no, not so far.

[16 minutes 48 seconds][Agent] : Not so far. I'm glad.

[16 minutes 52 seconds][Customer] : That's it. Yeah. Perfect. Yeah.

[16 minutes 49 seconds][Agent] : Touchwood, good to hear this, Steve.

[16 minutes 58 seconds][Customer] : Mm. Hmm.

[16 minutes 58 seconds][Agent] : And have you been diagnosed?

[16 minutes 59 seconds][Customer] : You have to keep the code.

[17 minutes][Agent] : What was that?

[17 minutes 1 seconds][Customer] : Sorry.

[17 minutes 1 seconds][Agent] : Sorry.

[17 minutes 1 seconds][Customer] : Yeah, probably it's a little bit light time. You're only asking this question.

[17 minutes 6 seconds][Agent] : Yeah, 100%. I agree.

[17 minutes 7 seconds][Customer] : Yeah, Yeah, that's right.

[17 minutes 9 seconds][Agent] : Because they can be quite sensitive, especially with something like mental health and these conditions that you do.

[17 minutes 19 seconds][Customer] : Exactly.

[17 minutes 15 seconds][Agent] : Yeah, got to be quite soft with with people, of course. And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for murder, neuron disease or any forms of dementia, including Alzheimer's disease? Very good. The next section is in relation to your height and weight. So please be aware that I'm required to obtain an incident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So we're gonna start with what is your exact height in either feet in inches or centimeters, 160 centimeters. Thank you. Save. What's your exact weight there, please?

[17 minutes 33 seconds][Customer] : No, Yeah, at 160 centimeters, 160, OK, 28 plus.

[18 minutes 6 seconds][Agent] : Yeah, thank you. Have you experienced the unexplained weight loss of more than 5 kilograms in the last 12 months? And the next question is work. So does your work required to go underground? Work at heights about 20 meters. After that, explode 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?

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

[18 minutes 40 seconds][Agent] : Definite plans to travel or reside outside of Australia, IE booked or will be booking travel within the next 12 months.

[18 minutes 48 seconds][Customer] : Yes.

[18 minutes 52 seconds][Agent] : Oh, that's exciting.

[18 minutes 49 seconds][Customer] : I've been probably making a trip to India somewhere in September, was it?

[18 minutes 54 seconds][Agent] : Yeah.

[18 minutes 54 seconds][Customer] : Yeah, I do. I do a pilgrimage kind of thing. Yeah. And, uh, meet, meet up with family.

[18 minutes 56 seconds][Agent] : Yeah, beautiful.

[19 minutes][Customer] : That's all I go for every year, Yeah.

[19 minutes 3 seconds][Agent] : Oh, that's awesome to you. So we do ask which countries do you intend to travel to reside in? So I assume it's just going to be travel, you're not to be living there.

[19 minutes 12 seconds][Customer] : No, no, no. Just for travels spend like close to a month. How much?

[19 minutes 16 seconds][Agent] : Oh, OK. Well, that's good. You've answered the next question, which asked will you be overseas for longer than three consecutive months?

[19 minutes 23 seconds][Customer] : No, it'll be around a month. Yeah.

[19 minutes 24 seconds][Agent] : No worries, OK, beautiful and do you have existing life insurance policies with other life insurance companies with combined total sum is short of more than \$5 million And the next set of questions is overall medical history questions. So it asks have you ever had symptoms of being diagnosed with or traded for or intended to seek medical advice? Any of the following So we have diabetes, raised blood sugar intake, glucose tolerance, impaired fasting glucose.

[19 minutes 37 seconds][Customer] : No, uh, did you mention cholesterol? No. Oh, OK, no problem that no.

[20 minutes 1 seconds][Agent] : So our cholesterol is the next question actually, but specifically with

these ones, none of these ones. That's good. So no diabetes, no raised blood sugar. Sorry, raised blood sugar and no impaired glucose tolerance or impaired fasting glucose. Do any of those apply? That's good to hear. Chest pain, high cholesterol or high blood pressure?

[20 minutes 19 seconds][Customer] : No, I take medication not for it's borderline cholesterol.

[20 minutes 28 seconds][Agent] : Yeah, Yep, sure.

[20 minutes 30 seconds][Customer] : I take that that's 5 not even for 2.5 MGA. I think it's, uh, Lipitor, they call it something else.

[20 minutes 40 seconds][Agent] : Right. OK yeah, that's it.

[20 minutes 40 seconds][Customer] : And then that borderline cholesterol one time now I'm doing a more balanced diet diet and trying to avoid eating too many fatty food to give it up.

[20 minutes 53 seconds][Agent] : That's what raises the cholesterol, unfortunately.

[20 minutes 56 seconds][Customer] : That's right.

[20 minutes 55 seconds][Agent] : So good stuff. No worries.

[20 minutes 57 seconds][Customer] : So incor incorporate a lot of salads, stuff like that.

[20 minutes 58 seconds][Agent] : I'll Yep, smart idea. That's good. OK, I'll dispose the umm, cholesterol. So based on your response, borderline. No worries.

[21 minutes 3 seconds][Customer] : Yeah, bottle like yeah.

[21 minutes 11 seconds][Agent] : I'm just gonna ask one follow up question for the cholesterol, just based on your response. Just please enter yes or no for each of the following. So the first one is chest pain. Now with your cholesterol, have you ever had a have you ever had a cholesterol blood test with the result greater than or equal to 7.0 millimoles per liter has ever reached that high before? That's good. And then high blood pressure, no worries. And then moving on to the next set of conditions which are tumor, mol or cyst, including skin cancer or sunspots. Have you ever had an abnormal PSA test or an enlarged prostate?

[21 minutes 21 seconds][Customer] : No, no, no, no, no, no.

[21 minutes 59 seconds][Agent] : Good to hear. Ah thyroid condition or neurological symptoms such as dizziness or fainting? No problem. And then ah, thyroid condition.

[22 minutes 8 seconds][Customer] : No, no dizziness are fainting, thyroid is good.

[22 minutes 15 seconds][Agent] : Thyroid good. Beautiful. So I'll put down no and neurological symptoms. OK, good to hear. And then disorder of the stomach, bowel, gallbladder or pancreas.

[22 minutes 20 seconds][Customer] : Yeah, no, no, uh, uh, only had, uh, what do you call it? Colonoscopy.

[22 minutes 29 seconds][Agent] : Good colonoscopy. Yeah.

[22 minutes 33 seconds][Customer] : But it it called, they had I irritable bowel syndrome that they they carry it.

[22 minutes 38 seconds][Agent] : OK, I'll put that in.

[22 minutes 42 seconds][Customer] : It's not Yeah, yeah.

[22 minutes 43 seconds][Agent] : So you had a colonoscopy for irritable bowel syndrome, did you?

[22 minutes 46 seconds][Customer] : MMM.

[22 minutes 47 seconds][Agent] : Yeah. All right, so I'll put that in there and I'm just gonna ask some further questions on that. So based on your response, please answer yes or no for the for each of the following. Any issues with your stomach? That's good. I'll just put down bowel disorder. First question we ask is, is it Crohn's disease or ulcerative colitis? Have you ever been diagnosed with conditions? Good. Is it a bowel polyp? Ever had a bowel polyp?

[23 minutes][Customer] : No, no bad quality. Yes.

[23 minutes 18 seconds][Agent] : Yeah. Now is it familial adenomatous polyposis?

[23 minutes 24 seconds][Customer] : No, it it cleared up because I went back and the doctor said it's all good.

[23 minutes 29 seconds][Agent] : So good. OK, Beautiful. And then gallbladder or pancreas? Any issues there with the gallbladder or pancreas? OK. And then epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, any illegal drug use, abuse or prescription medication or received medical advice or counselling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[23 minutes 36 seconds][Customer] : No, no, no, no, no, no, no.

[24 minutes 8 seconds][Agent] : No worries. I'm just going to say one second. Yeah, it's not letting me disclose. No, it's OK. It's not letting me disclose irritable bowel syndrome, but it doesn't form and come under bowel polyp.

[24 minutes 22 seconds][Customer] : Because it, you know, like this, it's like a one off thing when the, where you get, like you, you start going to, uh, try frequently. And then when they check it out, they say that's some pollen money, do a colonoscopy and some of that it vanishes.

[24 minutes 34 seconds][Agent] : Yeah, which it vanishes. No, that's good.

[24 minutes 42 seconds][Customer] : So at that point, it's, it's civil boss enrollment, uh, like it's not a disease, it's something which is early stages.

[24 minutes 51 seconds][Agent] : Yeah. Gotcha. OK, beautiful. I'm just going to when, when do you, when did you suffer with irritable bowel syndrome as well or two years ago? OK, no worries. I'm just going to.

[24 minutes 49 seconds][Customer] : It does it, it, it can't, uh, make it vanish with the medication about two years ago, maybe two years, 2-3 years ago now, I suppose they cared every morning they cared. So.

[25 minutes 13 seconds][Agent] : Oh, that's good. OK. What I'm going to do, I'm just going to ask my manager something that do I disclose? Do I need to disclose it separately because it's not letting me.

[25 minutes 22 seconds][Customer] : If you need to, I'll be honest. I'll be honest, but if you don't need to, it's up to you. I'll leave that.

[25 minutes 24 seconds][Agent] : Yeah, No, no, thank. Thank you for being honest. I really appreciate that. I just want to ask my manager, do I do I disclose it because it's not letting me disclose it under the bell section. So I just want to see if I just disclose it separately so I won't moment.

[27 minutes 28 seconds][Customer] : Yes, ma'am.

[27 minutes 26 seconds][Agent] : Thanks for holding this state and being patient, umm, there and umm, what my manager said, there's a different section that I'll put it down, but it's best to just

disclose it, umm, anyway and put it within the health and lifestyle questions to just to make sure that there's no government for your family in terms of claims and making sure we do the right thing, of course, by you as well. Umm, there. So what I'm going to do, I'll, umm, I'll come back to that as well. And I'm just going to ask some follow up questions in relation to it.

[27 minutes 39 seconds][Customer] : Yes, that's it.

[27 minutes 54 seconds][Agent] : So the next question asked about your medical history, this is in the past three years. So 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 results for any medical test investigations, uh, such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? No worries. So I'll just put down just the, umm, irritable balance syndrome here. OK, one second, just give me one minute.

[28 minutes 19 seconds][Customer] : No, mm, hmm.

[28 minutes 31 seconds][Agent] : They state I'm just going to write some notes in our, in our system here just to find the reason that I'm just, umm, putting it here. Thank you.

[28 minutes 39 seconds][Customer] : Yes, you can do that colonoscopy about three to four years. I'm not sure how long.

[28 minutes 42 seconds][Agent] : So the reason I am disclosing, I'm disclosing here customer about pull up it should do you do you recall like how long ago that was he I put down between two to three years ago when that was found.

[29 minutes][Customer] : It's just yeah, yeah, It's more than three, but I'm not sure how long.

[29 minutes 9 seconds][Agent] : Does that sound to you between two to three years ago OK, Oh, is it OK?

[29 minutes 17 seconds][Customer] : Yeah.

[29 minutes 17 seconds][Agent] : Alright. So the customer's about which was already disclosed in the G5 question just so I wasn't able so I wasn't able able to put the irritable bowel syndrome in the same section. And just with the what what type of symptoms did you experience as part of irritable bowel syndrome? Yes, let's see experience. Oh no, you're poor thing.

[29 minutes 51 seconds][Customer] : Uh, Just, uh, frequent, uh, getting the, uh, like stomach flu, diarrhea, uh, and then you as soon as you eat, you go to the toilet like, and, and that and that, but not thank you. Thank God. Yeah. Oh yes. Not long.

[30 minutes 4 seconds][Agent] : That's horrible stomach flu and I is it a lot better now like or are you still suffering with it?

[30 minutes 16 seconds][Customer] : No, no, no, no, not That's it.

[30 minutes 18 seconds][Agent] : No, that's good. And so are you saying that it was over three years ago when you were diagnosed with it or discovered? This condition is discovered discovered by and this was discovered by a colonoscopy. Is that correct?

[30 minutes 27 seconds][Customer] : Yeah, yeah, yeah. This. Yeah. This covered my doctor's name, though. A colonoscopy, then they discovered it, then after that the little bit of medication and disappeared.

[30 minutes 41 seconds][Agent] : OK, good. All right. That's awesome. OK. So I could not recall record the exact date this was discovered. Please provide details of medical tests or customer underwent underwent a a colonoscopy at that time at that time and that's where it was found he had irritable bowel syndrome. Is there any further investigational treatment plans if I wouldn't? No, no further investigation or treatment plans or treatment plans. Please advise before recovery has been made.

[31 minutes 38 seconds][Customer] : No, Yes.

[31 minutes 54 seconds][Agent] : Yes, a full recovery has been made. Recovery has been made. Umm I made a customer was put on medication. Medication. Are you still on that medication?

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

[32 minutes 9 seconds][Agent] : OK, put on the patient previously and the symptoms went away. Symptoms have gone away and and is now no longer taking medication for IBS.

[32 minutes 25 seconds][Customer] : OK.

[32 minutes 25 seconds][Agent] : All right, beautiful. Now, next question asked, other than what you've already told me about, are you contemplating seeking medical advice for any symptoms

you're currently experiencing within the next two weeks? OK, beautiful. And now if next two questions ask about immediate family. So when we talk about your immediate family, we're simply just talking about your mom, dad, brothers or sisters only.

[32 minutes 37 seconds][Customer] : No, yeah.

[32 minutes 50 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, living or deceased, Sir, ever being diagnosed with polycystic kidney disease, Huntington's disease, also familiar at the modest Poly process? Very good. Now, to the best of your knowledge, have any of your amazing family suffered from cancer, heart condition, stroke, or other hereditary disease prior to the age of 60?

[33 minutes 4 seconds][Customer] : No, my mom died of cancer, but she was over 60.

[33 minutes 21 seconds][Agent] : Oh, I'm really sorry to hear that though. That's horrible to hear.

[33 minutes 22 seconds][Customer] : She had over in cancer. Yeah. Over over 60.

[33 minutes 26 seconds][Agent] : Oh my God, that's a terrible one too. Ovarian cancer.

[33 minutes 30 seconds][Customer] : Yeah. Dad died of heart, heart, heart attack. So he was over. He was close to 70.

[33 minutes 36 seconds][Agent] : Oh, I've got you.

[33 minutes 37 seconds][Customer] : Yeah, yeah, yeah. That's.

[33 minutes 37 seconds][Agent] : I'm sorry to hear that you've lost both your parents to never. Nice to hear. So with cancer, heart condition, stroke or other hereditary disease, was anyone before 60 diagnosed with any of those conditions?

[33 minutes 50 seconds][Customer] : No, no, ma'am.

[33 minutes 51 seconds][Agent] : OK, no worries. And I've got one more question to go. So save other than one off events, do you engage in? No intent to engage in any of the following. So we have aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering up sailing, scuba diving, deeper woody meters, cable wreck diving or any other hazardous activity.

[34 minutes 15 seconds][Customer] : No.

[34 minutes 16 seconds][Agent] : All right, beautiful. Thank you so much for going through that. I really appreciate that.

[34 minutes 24 seconds][Customer] : Yeah.

[34 minutes 20 seconds][Agent] : Look, you're doing very well with your health and you're very healthy, umm, there, which is really good to hear. We just have to refer your application just for one thing, umm, the irritable bowel syndrome.

[34 minutes 31 seconds][Customer] : Mm, hmm.

[34 minutes 30 seconds][Agent] : The only reason we have to refer is because it doesn't fit in within our health and lifestyle questions. There was no way I could possibly disclose it, umm, in the application.

[34 minutes 39 seconds][Customer] : Mm, hmm.

[34 minutes 39 seconds][Agent] : So I'm going to refer off to you and I'll explain exactly what that means when it comes to referring application there. So I'll explain the terms and conditions. I'm going to refer on a full life insurance policy. So meaning that with that cover, once you're approved, there's no expiry age, umm, that you can have the policy for however long or short you need it for.

[35 minutes 2 seconds][Customer] : Mm. Hmm. Right, right, right. Mm Hmm.

[35 minutes 1 seconds][Agent] : And we're referring on the terms and conditions of \$500,000 at \$155.50 a fortnight now for approved.

[35 minutes 17 seconds][Customer] : Mm, hmm.

[35 minutes 11 seconds][Agent] : This policy will cover you for death due to any cause except for suicide in the 1st 30 ten months and there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 24 months or less to leave by medical practitioner, we will pay your claim in full.

[35 minutes 28 seconds][Customer] : Mm hmm.

[35 minutes 29 seconds][Agent] : Now also, just so you know, we've got a benefit called an automatic indexation that comes with this life insurance. So meaning keeping up with the cost of living going up. This also takes into account, so I'll let you know that your premium is stepped, which

means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in premium until you reach the maximum benefit amount or until the policy anniversary following your 75th birthday.

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

[36 minutes 3 seconds][Agent] : And you can also opt out of this indexation each year.

[36 minutes 6 seconds][Customer] : Mm hmm.

[36 minutes 6 seconds][Agent] : I'm going to give you an indication of what that means for you.

[36 minutes 10 seconds][Customer] : Mm hmm.

[36 minutes 10 seconds][Agent] : You make no changes to the policy. Your premium next year will be \$185.71 a fortnight and the cover goes to \$525,000.

[36 minutes 12 seconds][Customer] : That's 500,000. Mm hmm.

[36 minutes 21 seconds][Agent] : Now, if you don't want that indexation, let's say for example you're just happy to remain the cover at 500,000, you just simply just give us a ring back can O apply to opt out of it every year.

[36 minutes 28 seconds][Customer] : Mm hmm, mm hmm.

[36 minutes 32 seconds][Agent] : And you can also find information about our premium structure and that's on our website too.

[36 minutes 37 seconds][Customer] : OK, I'll have to call you when it's coming up for renewal.

[36 minutes 40 seconds][Agent] : Yeah.

[36 minutes 40 seconds][Customer] : That credit. Uh, yeah. Mm hmm.

[36 minutes 40 seconds][Agent] : If you don't want that, if you just want to keep the cover at \$500,000, you don't want that indexation, you just give us a call or send us an e-mail, just update just prior to your renewal time and then you just and then we'll stop that for you from happening.

[36 minutes 55 seconds][Customer] : Right, right, right. Mm hmm. Hmm. Mm.

[36 minutes 57 seconds][Agent] : Yeah, beautiful. Good question. Now also, while your application is being assessed as well there, Steve, we're going to, umm, have some temporary cover in the meantime while they're assessing it. They'll come back to me today, umm, most likely. They are

quite fast. So you will be covered for accidental death, which pays out if death was due to a direct resolve, an accident cover under this loss until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

[37 minutes 24 seconds][Customer] : OK.

[37 minutes 24 seconds][Agent] : Now while it's being referred off to the underwriter for assessment, we can refer with payments it for you. So when the underwriters come back and they fully approve you and they make no changes to the terms and conditions on what we've agreed on, you're covered immediately on that day.

[37 minutes 38 seconds][Customer] : Good.

[37 minutes 39 seconds][Agent] : Now if you wanted to along with your funeral insurance, happy to do that for you as well because your next registered payment for your funeral insurance cover, it comes out on the 30th of January. But I don't know is it set up, How is that set up? How does it get debited?

[37 minutes 55 seconds][Customer] : It's it's a character, but it's going up from my bank account.

[37 minutes 59 seconds][Agent] : Is it like is it monthly or is it fortnightly?

[37 minutes 59 seconds][Customer] : So you have both my that's monthly.

[38 minutes 2 seconds][Agent] : How do you want to do the same thing with the life insurance?

[38 minutes 3 seconds][Customer] : That's monthly, yes.

[38 minutes 6 seconds][Agent] : Do you want to align to come out monthly on the same day as your funeral cover or do you?

[38 minutes 11 seconds][Customer] : Yeah, that will be fine. That that will be fine. So it will be.

[38 minutes 12 seconds][Agent] : Yeah, yeah, it'll be. Let me have a look for you.

[38 minutes 20 seconds][Customer] : Yeah, that's fine.

[38 minutes 17 seconds][Agent] : It's \$336.93 a month for \$500,000. Yep.

[38 minutes 23 seconds][Customer] : Yeah, that'd be fine.

[38 minutes 25 seconds][Agent] : In terms of payment as well. Steve, I don't have access to your banking information because things like that is kept confidential.

[38 minutes 34 seconds][Customer] : Mm Hmm.

[38 minutes 31 seconds][Agent] : So if you want to debit through the same account, are you able to provide those details for me?

[38 minutes 37 seconds][Customer] : Yeah. One second.

[38 minutes 38 seconds][Agent] : Yep, no worries.

[38 minutes 40 seconds][Customer] : Yes. Hold on. I'll hear that.

[38 minutes 41 seconds][Agent] : Yep. All good.

[38 minutes 42 seconds][Customer] : Already to the BSP and the account number, right?

[38 minutes 45 seconds][Agent] : Yep, Yep. That's, yeah. If you want to use just straight from the bank, then just the base name, the account number.

[38 minutes 49 seconds][Customer] : Yeah, yeah, one second. I'll get you.

[38 minutes 52 seconds][Agent] : Yeah, that's OK. Yep. Thank you so much. That that comes up with ANZ Bank.

[39 minutes 11 seconds][Customer] : Hello, ESP is 013347, that's right.

[39 minutes 24 seconds][Agent] : Beautiful.

[39 minutes 23 seconds][Customer] : And the account number, I'll give it one second.

[39 minutes 26 seconds][Agent] : Yeah, Take your time. No worries. Beautiful. That's it. OK. Thank you. Thank you. And it's under Steve Jacob. Is this account?

[39 minutes 32 seconds][Customer] : 425513 797-9242 551-3792 That's right. Yes.

[39 minutes 51 seconds][Agent] : Yeah. And is that an everyday savings or check accounts?

[39 minutes 56 seconds][Customer] : Hmm. UH-777MM.

[39 minutes 57 seconds][Agent] : Yeah, beautiful. Thanks for that. Now, because the commencement of your cover will be subject to a final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now and all your policy information to e-mail and postal address?

[40 minutes 15 seconds][Customer] : Yes, it can record the accepted is there. Could you send me any e-mail or something with the accepted sweater?

[40 minutes 23 seconds][Agent] : Of course, of course I will. I want to send out an e-mail to you anyway while it's being referred off to the underwriters. You see, you've got something there. Umm, and then once if they make no changes to what we've agreed on, I'll just accept it for you and distribute all the policy documents via post and send out an e-mail. But if they change any of the terms and conditions in terms of what we've agreed on, they change the price in any anyway. Hopefully they don't do that. Umm, there because the conditions no longer there anymore.

[40 minutes 56 seconds][Customer] : Mm, hmm. Right.

[40 minutes 50 seconds][Agent] : Umm, there, then I won't accept it on your behalf or make actually, I'll actually give you a call and let you know if they make any changes, But if they don't, I'll just accept it and e-mail and post out all the policy documents for you.

[41 minutes 1 seconds][Customer] : OK, OK. What number would you call me on from?

[41 minutes 3 seconds][Agent] : Us umm, where we call from Sydney, So we it'll most likely be a Sydney number. I don't because we call from a call center there.

[41 minutes 19 seconds][Customer] : Because at work I cannot hear the phone, so I moved to the table because it just leave a message and I called back. Yes, please.

[41 minutes 15 seconds][Agent] : I don't know what what number I'd actually be calling you from, but it's Sydney says Oh yes, yeah, yeah. I'll put a note to leave a message if yeah, if I missed your call that oh, sorry if you if you missed me. So that's fine. Cool.

[41 minutes 29 seconds][Customer] : Right, right.

[41 minutes 34 seconds][Agent] : I've got one more step to go. We're done and I'll let you go.

[41 minutes 37 seconds][Customer] : Yes, yeah.

[41 minutes 37 seconds][Agent] : I just got to read out your terms and conditions services. I'm just going to ask you 3 questions along the way and we're all done and I'll let you go.

[41 minutes 45 seconds][Customer] : Mm hmm.

[41 minutes 46 seconds][Agent] : All right, so it says thank you Steve Jacob, it is important you understand the following information. I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real life insurance is issued by

Hanover Life free of Australasia Limited. He will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services. He may refer to as GFS trading as really insurance issue and arrange this insurance on its behalf. Hanover allows upon the the accuracy of the information you provided when assessing the application and that includes the information we initially collected from you. To provide a quote, head over to a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. 1st question we ask you. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[42 minutes 46 seconds][Customer] : Yes.

[42 minutes 47 seconds][Agent] : Thank you. Now, we may from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out and you can opt out of this at any time by contacting us, except to cover Pays a lump sum benefit amount of Steve Jacob receives \$500,000 in the event of life insurance.

[43 minutes 12 seconds][Customer] : Mm hmm.

[43 minutes 12 seconds][Agent] : It benefits not paid in the event of suicide in the 1st 13 months of the policy. See. Your premium for your first year of cover is \$336.93 per month.

[43 minutes 24 seconds][Customer] : Mm hmm.

[43 minutes 23 seconds][Agent] : Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year until you reach the maximum benefit amount or until policy anniversary following your 75th.

[43 minutes 43 seconds][Customer] : Mm, hmm.

[43 minutes 40 seconds][Agent] : And it's not out of this, you understand that the premium projection provided is indicative only and does not take into account any existing policies you may have with us. And included in your premium is an amount payable to GSS of between 41% and 55% to cover

costs. Your premium will be debited from your nominated bank account in the name of Steve Jacob, which you authorized debit from and are provided to us.

[44 minutes 5 seconds][Customer] : Mm hmm.

[44 minutes 6 seconds][Agent] : UMM and just says the policy documentation PDS necessary will be mailed to you if you have provided us with an e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may can't see your policy and any premium you may have paid will be refunded the floor unless you've lodged a claim.

[44 minutes 18 seconds][Customer] : Mm, hmm, OK.

[44 minutes 29 seconds][Agent] : They're risks associated with replacing policies as your new policy may not be identical to your existing cover and we recommend that you do not cancel to any existing policy until you have received and reviewed our policy before. We have a complaints process that you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Thank you for holding and being so patient with me. I really appreciate that and your time as well.

[44 minutes 55 seconds][Customer] : Mm hmm.

[44 minutes 54 seconds][Agent] : I've got two final questions for you and we're all done. So the second question that we ask you is do you understand and agree with the declaration? I've just read you yes or no? And the very last question asked, would you like any other information about the engine now or would you like me to read any part of the product disclosure statement to you?

[45 minutes 5 seconds][Customer] : Yes, uh, no, that doesn't be in the mail, right?

[45 minutes 20 seconds][Agent] : Of course it will. Yep. So once you're approved and accepted for the insurance, we're going to post out all the policy documents to you and send out an e-mail.

[45 minutes 19 seconds][Customer] : Or and the e-mail, right, Right.

[45 minutes 29 seconds][Agent] : And I'll just send out an e-mail as re reference for the phone calls today as well. So you've got something there. No worries. Yeah, go ahead, Steve.

[45 minutes 35 seconds][Customer] : OK, just one quick, one quick question.

[45 minutes 39 seconds][Agent] : Yep. Uh, beneficiary. Yep, yes, 100%. Of course. So what we do is we'll get you to fill that form out, sign it and then send that back through so we know exactly who your beneficiaries are going to be.

[45 minutes 40 seconds][Customer] : Uh, I think that that would be what I just, uh, let, uh, you, you know how you normally get all of the sudden on behalf to collect like what, what's it called beneficiary that will be in the, in the, in the documentation, right, right, right, right.

[46 minutes 6 seconds][Agent] : So it'll be like the same very similar process to if you've organized your beneficiaries for the funeral insurance, it'll be a very similar process for life insurance as well.

[46 minutes 13 seconds][Customer] : Yeah, right. Right.

[46 minutes 17 seconds][Agent] : Good question.

[46 minutes 17 seconds][Customer] : Thank you so much.

[46 minutes 19 seconds][Agent] : No, you're welcome. No, well done there, Steve. Thanks for your time all this morning.

[46 minutes 18 seconds][Customer] : I guess any reference for the call or just you send the e-mail? That's right.

[46 minutes 27 seconds][Agent] : Yeah, I'm going to send an e-mail as reference for the phone call.

[46 minutes 30 seconds][Customer] : That's it.

[46 minutes 29 seconds][Agent] : And then I'm you're also going to receive another, umm, well, if there's no changes there, you'll just receive another e-mail that it's all been fully approved and like you'll get a congratulations letter as well.

[46 minutes 41 seconds][Customer] : Right, right.

[46 minutes 42 seconds][Agent] : Umm, if there is any changes, then you'll expect a phone call from me.

[46 minutes 46 seconds][Customer] : Alright. Thank you so much, Kayla. You have a good day. Bye.

[46 minutes 48 seconds][Agent] : You're welcome. You too. Thank you, Steve. Bye.