

[1 seconds][Customer] : Hello, John. Speaking.

[3 seconds][Agent] : Hello. Hi there, John, it's Brad calling from Australian Seniors. I'm giving you a call as we have received your expression of interest online with regards to our life insurance. So I can assist.

[13 seconds][Customer] : Yeah, I was just looking for quite more than anything else. I've already got about the insurance. I just wanted to see that complaint.

[19 seconds][Agent] : Yeah, that's completely fine. Look, so I can assist you further, may I have your full name and your date of birth?

[26 seconds][Customer] : Yep, that's John.

[25 seconds][Agent] : Yep, Yep. Just your date of birth.

[28 seconds][Customer] : Philip Campbell, 18 of the 6th, 1953.

[35 seconds][Agent] : OK, perfect. Please note all our call, all our calls are recorded. Any advice of providers? General in nature and may not be suitable to your situation. John, can I confirm that you are a male Australian resident? OK, thanks for that John. So just to reiterate, you were just wanting to look at a quote, were you?

[47 seconds][Customer] : Yes, yeah, I was more interested in to see how it compared.

[58 seconds][Agent] : OK, that's completely fine. Umm, look what I can do. Umm, let me just load this one up. OK, uh, yes. OK, so whilst umm, this quote loads up, umm, what I can do is I'll, I'll briefly explain the main features and benefits, OK.

[1 minutes 20 seconds][Customer] : Yeah. I I just kind of speak around so I can hear you better. Thank you.

[1 minutes 19 seconds][Agent] : And then once this quote, uh, system loads up, yeah, that's, that's completely fine.

[1 minutes 34 seconds][Customer] : Yeah, that's right. Yeah.

[1 minutes 26 seconds][Agent] : OK, umm, but yeah, what's got you looking into life insurance if you've already, if you already have some cover in place, Yeah. What's, what's got you inquiring for another insurance policy?

[1 minutes 41 seconds][Customer] : Just just serious on on monthly cost.

[1 minutes 45 seconds][Agent] : Monthly pricing.

[1 minutes 46 seconds][Customer] : Yeah.

[1 minutes 47 seconds][Agent] : OK, so, umm, so just one thing to know here. OK John. So if you are replacing an existing policy, we recommend that you don't cancel that policy until your application has been approved, uh, and you have reviewed this policy as your new policy may not be identical to your existing cover. You should also consider the benefits that may not apply or waiting periods that may start again.

[2 minutes 6 seconds][Customer] : I guess.

[2 minutes 5 seconds][Agent] : OK, OK, so, umm, just regards, uh, to our main features and benefits. You're OK John. Umm, our senior's life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive their nominated benefit. Now, if death is due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[2 minutes 41 seconds][Customer] : There you go.

[2 minutes 39 seconds][Agent] : OK umm it is easy to apply but you just ask you a yes or no questions relating to your health over the phone to see if you are approved. If you are accepted and once you commence the policy, you will 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 specialized medical practitioner, we can't pay your benefit amount in full to help the medical cost to ensure you receive the best care possible occasion.

[3 minutes 12 seconds][Customer] : Yeah, I've got most of that. Yeah.

[3 minutes 13 seconds][Agent] : Yeah, perfect. Look, did you have any questions for me so far regarding any of those benefits or main features?

[3 minutes 20 seconds][Customer] : No, basically they're the same as what I've already got anyway.

[3 minutes 24 seconds][Agent] : OK, so let's go to that quote together. All right, so I just have a, a question just regarding your smoking status, John, have you had a cigarette in the last 12 months?

[3 minutes 24 seconds][Customer] : Yeah, not for the last 15 years.

[3 minutes 38 seconds][Agent] : Not for the last 15 years. So you're happy for me to, uh, say no to that question?

[3 minutes 44 seconds][Customer] : That's right. Yes.

[3 minutes 46 seconds][Agent] : OK, OK.

[3 minutes 54 seconds][Customer] : Yes.

[3 minutes 48 seconds][Agent] : So keep in mind the level of cover ranges from \$10,000 and up to \$200,000 and we can look at different amounts until you find the right level of cover. OK. So, umm, what benefit of amount would you like me to look at first?

[4 minutes 2 seconds][Customer] : CN¥50.

[4 minutes 4 seconds][Agent] : 50 grand?

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

[4 minutes 6 seconds][Agent] : Yep. OK. And you mentioned you wanted to look at it from a monthly payment frequency.

[4 minutes 15 seconds][Customer] : Yes. Thank you.

[4 minutes 16 seconds][Agent] : Yeah, no problem. OK. So John, for \$50,000 of cover, you are looking at a payment of \$237 per month. How is that sounding in terms of suitability for yourself?

[4 minutes 33 seconds][Customer] : It's just blew you out the court.

[4 minutes 36 seconds][Agent] : What was that again? Sorry.

[4 minutes 38 seconds][Customer] : You just got blown out the court. Yeah. No, no, I'm I'm buying 136, correct?

[4 minutes 41 seconds][Agent] : Oh, you're paying 136 OK. And umm, is that for the \$50,000 to cover?

[4 minutes 55 seconds][Customer] : That's correct.

[4 minutes 56 seconds][Agent] : OK umm, If you don't mind me asking, what type of umm, what were you looking to cover in the event of yourself passing away? Did you have mortgages or, or loans to sort of repay?

[5 minutes 10 seconds][Customer] : No, it's just laser pop with the with none.

[5 minutes 14 seconds][Agent] : Yeah, that's fine. That's fine. Look, I am more than happy to, umm, I'm more than happy to move the level of cover down if that's something that's suitable for yourself. We can also look at half of 50,000, which is 30,000 or 20,000.

[5 minutes 31 seconds][Customer] : I don't need to be very necessary because like I say, I'm already getting A6000 cover for 136 a month.

[5 minutes 39 seconds][Agent] : OK, That's, that's completely fine.

[5 minutes 41 seconds][Customer] : Yep.

[5 minutes 41 seconds][Agent] : Umm, so we so you weren't looking to look at any other levels of cover?

[5 minutes 47 seconds][Customer] : No, not really. I I, as I said in the beginning, I was basically going to compare the two companies. You see, I'll do it. You know, obviously I'm in a pretty good time here.

[5 minutes 54 seconds][Agent] : Yeah, yeah, yeah, that look, that's that's completely fine. Look, umm, if, if your situation does change and umm, you are looking to progress further, please feel free to give us a call back, umm, and we'll be able to help you out.

[6 minutes 4 seconds][Customer] : Alright, no worries.

[6 minutes 14 seconds][Agent] : OK, easy.

[6 minutes 16 seconds][Customer] : Thank you for your time.

[6 minutes 18 seconds][Agent] : No problem. Likewise. Thanks, John.

[6 minutes 20 seconds][Customer] : Bye, bye. Bye now.

[6 minutes 21 seconds][Agent] : Take care. Bye.