

[0 seconds][Agent] : Nina, thank you so much for holding. I do have my colleague Joe on the line and he'll be able to assist you with those, uh, beneficiaries. Joe, umm, I'm part of the pilot team. All ID checks have been done with contact details. Go ahead there, please.

[12 seconds][Customer] : Yeah. Thank you.

[12 seconds][Agent] : Thank you for that good afternoon e-mail. Actually good morning on your side. I'm in Sydney. So just to confirm, I know she said all details, but I'll just rattle it through. She's confirmed your full name, date of birth, address, contact e-mail and the policy type which you just took out, which is the income protection. Beautiful. Just going in there. So I believe you wish to add beneficiaries on your on your income protection policy.

[32 seconds][Customer] : Yep, Yep.

[41 seconds][Agent] : So let me just go in and I'll run through the process with you might be long, alright. So certainly I can help you with it that with that today before we update your beneficiaries, I do need to make you aware that when you nominate a beneficiary, you as the policy owner are providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be processed in accordance with the conditions set out in your PDS. Can you please confirm that you understand and that the Informa you'll provide it's true and correct? Yes, yes or no? Thank you. Alright, I'm just going into adding beneficiaries income. OK, so I know you've already got listed, I believe for the life insurance your son and daughter, were they the ones you wanted to add on the income as well?

[1 minutes 17 seconds][Customer] : Yes, correct, Correct. Correct.

[1 minutes 35 seconds][Agent] : OK, so the son's name I'll just yeah, it would be spelled right. So it's it's your NIMLA car, your first name and rich. Rich wins.

[1 minutes 51 seconds][Customer] : Correct. Correct, Correct.

[1 minutes 53 seconds][Agent] : Date of birth? Yep.

[1 minutes 58 seconds][Customer] : Correct.

[1 minutes 54 seconds][Agent] : And the date of birth 7th of the 8th 2008 and same first name and methinker your daughter 21st of the 8th 2009. Alright, so he's a male Australian resident and she's a

female Australian resident. Yeah.

[2 minutes 9 seconds][Customer] : Yeah, that's fine. Yep.

[2 minutes 20 seconds][Agent] : Thank you. Let's have a look. OK. What's what's Mrs. Dated? Sorry. Address. Is it same as yours?

[2 minutes 38 seconds][Customer] : Yeah.

[2 minutes 41 seconds][Agent] : OK, Beautiful. OK, so I'll put the same address save and I'll just check your son's as well. Is is up to date. Oh, he's got a different address. It says he Unit 2 stroke 2 158th St. Mildura.

[2 minutes 38 seconds][Customer] : And 4:00, yeah, oh, that's a, it's gone long time back.

[3 minutes 3 seconds][Agent] : Yeah, that needs to be updated then. OK, updating it. Yeah, obviously that's, that's my next. When I read the next bit, you'll understand you, you really need to update these details whenever things change. So that's OK. I've I've changed it to 11.

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

[3 minutes 17 seconds][Agent] : All good and not a problem. What percentage do you wanna give each of them?

[3 minutes 25 seconds][Customer] : So say that again about sending it 50% each.

[3 minutes 26 seconds][Agent] : What 50 percentage? Thank you. I'm just adding them in there. Thank you. Let me just get it in there, 50.

[3 minutes 35 seconds][Customer] : But they'll still get this underage right benefits in case.

[3 minutes 43 seconds][Agent] : Look, they California, they have to be 18 or older. So it would be in a TR trust fund. They can't touch it immediately. If you're talking about funeral, they they can't, they can't access. It's the same with the life cover. But if they've got, if they've got anyone that that's their guardian, they may be able to circumvent through the guardian. I don't, I don't know. We don't deal with that. But children can't. They've got to be 18 or older. OK.

[4 minutes 7 seconds][Customer] : OK, OK, bye bye. For income protection usually is anything changed my situation? I can't drive it right.

[4 minutes 20 seconds][Agent] : Yeah. Yeah. Well, this is this is your income protection. The whole

idea is that you claim while you're alive because it's only covers you for injury and illness. That's what income protection does.

[4 minutes 26 seconds][Customer] : Oh, OK.

[4 minutes 29 seconds][Agent] : So, yes, of course. Anyway, let me let me just finalize this last bit. You know, I can confirm your beneficiaries have now been updated. We'll be sending you a policy schedule to reflect these changes. Please ensure you check the information is correct. It is also important to contact us should any of the details of your beneficiaries change so we can update our records to avoid any unnecessary delay during the claims process when they supply their proof of identity.

[5 minutes][Customer] : Yep.

[4 minutes 58 seconds][Agent] : That's what I wanted to read out to you, but I can confirm your son and daughter are your beneficiaries on your income protection.

[5 minutes 5 seconds][Customer] : Alright. Thank you so much.

[5 minutes 4 seconds][Agent] : OK, you're welcome. Anything else I can assist?

[5 minutes 9 seconds][Customer] : Oh, OK. Thank you. Thank you so much for your time.

[5 minutes 11 seconds][Agent] : Ha, you're welcome.

[5 minutes 12 seconds][Customer] : Happy New Year.

[5 minutes 12 seconds][Agent] : Have a good day. You're welcome.

[5 minutes 13 seconds][Customer] : Yeah, happy New Year to you. Bye. Bye.

[5 minutes 15 seconds][Agent] : You too as well. Bye. Bye. Bye.