

[18 seconds][Customer] : Hello.

[19 seconds][Agent] : Hi Rakesh, it's Christina calling from One Choice Insurance. How are you?

[23 seconds][Customer] : Hi. I'm good. How are you?

[25 seconds][Agent] : I'm good, thank you. Thanks for asking. I was calling this morning in regards to an inquiry that you put through about life insurance and I was calling to go through that with you. Yes.

[33 seconds][Customer] : Yeah, OK.

[35 seconds][Agent] : And provide you with some information and also answer any questions that you may have. So I can do that. Can I confirm that your full name is Rakesh Padham, OK And your date of birth is the 22nd of December 1997.

[44 seconds][Customer] : Yeah, yeah. Correct.

[51 seconds][Agent] : Great. And can I confirm that your Mail New Zealand resident currently residing in New Zealand.

[57 seconds][Customer] : Yes.

[58 seconds][Agent] : Thank you. And please now all calls are recorded and the advice provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. So thank you, Rakesh, for going online to the inquiry with us this morning. If you don't mind me asking, what has made you decide to look into life insurance?

[1 minutes 20 seconds][Customer] : I like uh being having the incidents makes like you know, everything like smoked. So we don't know what happened next. So it's better to have insurance.

[1 minutes 32 seconds][Agent] : Yes. You're preparing for the future. Yeah. OK. And so do you have any kids or a partner?

[1 minutes 35 seconds][Customer] : Yeah, yeah, I have a partner, but but no, no kids.

[1 minutes 42 seconds][Agent] : You have a partner, OK, No kids? Not yet. Maybe in the future.

[1 minutes 47 seconds][Customer] : Yeah, yeah, maybe in the future. That's right. Right now.

[1 minutes 50 seconds][Agent] : Yeah, Yeah, it's a little while away for you yet. OK, great. And

request do you have any loans or debts like a mortgage or a personal loan?

[2 minutes][Customer] : MMM. I do like have like uh, some personal loan but not move it at the moment.

[2 minutes 5 seconds][Agent] : OK, great. So with the life insurance, it is designed to be able to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So with the benefit amount that you choose to be insured for, that money could be used to help pay off any loans or debts that you may have. Even if it is your personal loan that you've mentioned or even if you do decide to get a mortgage later on in the future, the benefit amount could be used to help pay off, you know, those sorts of debts. Also with the policy, you do get to nominate up to five beneficiaries to be able to receive the amount. So if you wanted to listen and your partner, you're more than welcome to do that. Or anyone else you are close to and care about, like parents or siblings. And if anything change in the future, Rick Cash and you do decide to have a family of your own, you are welcome to contact us to update your beneficiary nomination at any time. So your beneficiary is the people that you'd be leaving the money behind to. OK. Yeah.

[3 minutes 3 seconds][Customer] : MMM, yeah, that's it.

[3 minutes 5 seconds][Agent] : And your loved ones are able to request an advance payout of \$10,000 to help with funeral costs or any other final expenses that you might have. So sometimes it can be quite hard on the family to compare the lump sum to pay for a funeral, especially if death is sudden. It can be quite a hard time. With our policy, your loved ones are able to request that advance part and it is generally paid within 24 to 48 hours in advance of receiving irrelevant documentation. OK. And we do keep everything very simple for you. And what I mean by that is everything is done over the front. OK? So there's no forms for you to fill in or medical checks for you to complete with the doctor. What we simply do request is we go through some helpful last set questions with you on the phone and there's questions that we ask you. They'll confirm whether you can get cover with us. They'll also confirm the final price and the terms of the policy for you. So what we'll do together now is we'll go into some costs, we'll go into a quote. I do have a couple of quick questions to ask you to bring up a quote. The first one is asking, have you had a secret in the last 12

months?

[3 minutes 51 seconds][Customer] : OK, no, no, I don't.

[4 minutes 14 seconds][Agent] : OK, good. And you and you, is your current annual income \$50,000 or more?

[4 minutes 13 seconds][Customer] : I don't smoke, sorry.

[4 minutes 23 seconds][Agent] : Is your current annual income \$50,000 or more?

[4 minutes 22 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 28 seconds][Agent] : OK. And you do get to choose a benefit amount from \$100,000 all the way up to \$2,000,000. What amount would you like me to quote you on?

[4 minutes 38 seconds][Customer] : MMM.

[4 minutes 45 seconds][Agent] : OK.

[4 minutes 39 seconds][Customer] : Maybe the, uh, I'll just go with like different option, maybe the middle one handle the high one like 115 million and maybe like 2,000,001.

[4 minutes 48 seconds][Agent] : OK. So \$2,000,000 of cover is an indicative premium of \$81.35 per fortnight.

[4 minutes 58 seconds][Customer] : Yeah.

[4 minutes 55 seconds][Agent] : And you mentioned 1.5 million, that is an indicative premium of \$61.72 per fortnight.

[5 minutes 3 seconds][Customer] : OK. So it's like a \$20 difference like for fortnight.

[5 minutes 6 seconds][Agent] : Yeah, roughly, that's right, yeah. Was there another amount you'd like a quote on?

[5 minutes 13 seconds][Customer] : So the the highest is like 2 million, right.

[5 minutes 16 seconds][Agent] : The highest is 2 million.

[5 minutes 19 seconds][Customer] : OK. So can I get the premium for like let's go for one million? What's the 1st?

[5 minutes 17 seconds][Agent] : That's right, 1,000,000. Of course you can. So \$1 million will be an indicative premium of \$42.11 per fortnight. How does the \$1 million sound to you?

[5 minutes 35 seconds][Customer] : MMM, yes, it's good. I can I I need to like change with one to just like one or two. It's like 42.

[5 minutes 41 seconds][Agent] : Sorry, what was that, Rakesh?

[5 minutes 43 seconds][Customer] : Umm, I I need to like have some time to think like with one to just like 1,000,000 or 2 million.

[5 minutes 49 seconds][Agent] : Yeah, that's completely fine. That's completely fine.

[5 minutes 48 seconds][Customer] : So if I haven't, yeah, you haven't decided that one.

[5 minutes 52 seconds][Agent] : If you would have a yeah, that's, that's OK. If you want to have a think about the amount that you want, keeping in mind that with the benefit amount that you choose. So for example, if you choose like \$1 million or 1.5 million, you're welcome to contact us to a party. Increase your level of cover up until the age of 70, subject to eligibility at the time. And if you did choose something like \$2,000,000, for example, being the highest amount, you're actually welcome. I mean, any other amount lower than that you can do as well. But you're actually welcome to try to decrease your level of cover any time. Try the policy.

[6 minutes 13 seconds][Customer] : OK, OK.

[6 minutes 28 seconds][Agent] : OK, So do you want to keep it at a higher amount or do you want to keep it at 1,000,000? What amount if you would be most suitable for you currently?

[6 minutes 44 seconds][Customer] : MMM, maybe 2 minutes.

[6 minutes 46 seconds][Agent] : OK, let's leave it there for you. OK. We do also have two options that you can add to your policy, an additional premium. So there's two options, uh, serious illness cover title and permanent disability cover. So with the serious illness cover cash, it pays for lumps and benefit if you were to suffer an insured event covered under this policy. So with the benefit amount, uh, you could use that. So any rehabilitation costs you could even use as an income replacement while you are recovering. And the insured events that are covered under serious illness, a heart attack, cancer, stroke, or if you were under the coronary bypass surgery. Each of these events defined within the policy and each claim is assessed against these definitions. Did you want a quote on this option? Yep. So you can choose a benefit amount from 50,000 to 500,000 for

serious illness. What amount would you like going to quote you on? That's right. OK. So like 250 or 200?

[7 minutes 30 seconds][Customer] : OK, Yeah, maybe can I get the price like with uh, with the quoting, how much is gonna be added 50,000 to 500 thousand, 50,000 to 500,000, right, maybe like in the middle Yeah and 2:50.

[8 minutes 10 seconds][Agent] : OK, So \$250,000 a serious illness is \$13.27 per fortnight which will bring a total fortnightly premium to \$94.62. Now with serious illness, your cash, any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. For details of all exclusions I said in your policy document. Please also be aware that any payment made under serious illness cover reduces the available life insurance benefit amount and if you also purchase title and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim. So you happy to know add this optional coverage to your quote.

[8 minutes 57 seconds][Customer] : Yeah, I'm happy to that.

[8 minutes 59 seconds][Agent] : OK, great. The second option that I've got is total permanent disability cover. Do you work a minimum of 20 hours per week?

[9 minutes 9 seconds][Customer] : MMM I I I do like more than 20 hours probably.

[9 minutes 12 seconds][Agent] : OK, great. So that's a yes for that one. So with TPD it pays a lump sum benefit in the event you suffer the loss of limbs or site or unable to work for a period of six consecutive months and they're not able to return to work in any field which you're experienced, educated or trained or if you were to suffer loss of independent existence.

[9 minutes 44 seconds][Customer] : MMM, So what does it does that does the disability or something like that?

[9 minutes 34 seconds][Agent] : Now with this option, there is an exclusion under this any intentional self-inflicted injury, Sir, because do you want to quote on this option as well for TPD title and permanent disability? It pays a lump sum benefit in the event that you suffered a loss of limbs or sites or unable to work for a period of six consecutive months and you're not able to return to work in

any field which you're experienced, educated or trained or if you were to sell a loss of independent existence.

[10 minutes 12 seconds][Customer] : No, I was just passed that one.

[10 minutes 14 seconds][Agent] : Yeah, that's fine with UMM with that option, you're actually welcome to apply added to your policy up until the age of 59, subject to eligibility at the time. OK, So now that you mentioned before that you wanted to have a think about the benefit amount and then you decided that the \$2,000,000 was suitable. So you are more than welcome to have a think about the amount. The other option that you have are cash is that I can take you to your house from last questions. That way I can confirm whether you can get cover with us along with the final price and the terms of the policy for you. How does that sound? OK, so just before we go through those questions to get out, may I please have your address? Can I start by getting your post code first?

[10 minutes 50 seconds][Customer] : OK, it's like 2112.

[11 minutes 3 seconds][Agent] : OK, What suburb do you live in?

[11 minutes 6 seconds][Customer] : It's like Torna.

[11 minutes 7 seconds][Agent] : Yeah, got it. And what's your address, please?

[11 minutes 11 seconds][Customer] : It's like 22 Meadow Drive.

[11 minutes 17 seconds][Agent] : How do I spell a street name?

[11 minutes 19 seconds][Customer] : Uh, it's like Mellard MERLOD.

[11 minutes 21 seconds][Agent] : All right. Yep. So Miller Dr.

[11 minutes 25 seconds][Customer] : Yeah, right.

[11 minutes 26 seconds][Agent] : #22 is that is that the same as your postal address?

[11 minutes 28 seconds][Customer] : And yeah, it's my son.

[11 minutes 32 seconds][Agent] : OK, thank you. I do have a duty of disclosure to read out to you before we go through those questions. It's a couple of paragraphs it reads placed over. All calls are recorded for quality and monitoring purposes. 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 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 recently be expected to know, which may affect our decision to ensure you and on what terms you do not necessarily seems that we already know we should know as insurer of which reduces the risk we insurer you have the duty and the time we enter into the contract. If you fail to disclose the matter or or you make a full statement 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?

[12 minutes 45 seconds][Customer] : Yeah, I do.

[12 minutes 46 seconds][Agent] : Thank you. Most of the questions that I ask you will require just my answers from you. Are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand. Yes or no?

[12 minutes 58 seconds][Customer] : Yes.

[13 minutes][Agent] : Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as they're not limited to heart murmur, heart attack and angina.

[13 minutes 15 seconds][Customer] : No, no, no.

[13 minutes 16 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or the chemo excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Sorry.

[13 minutes 33 seconds][Customer] : That's not no.

[13 minutes 36 seconds][Agent] : OK. Have you been diagnosed with a terminal on asthma and urine disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption? Great. And the next section is in relation to your height and weight. Please be aware

that I'm required to obtain a confident 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 might ranges. So what is your exact height, please?

[13 minutes 49 seconds][Customer] : No, no, it's like 5-7.

[14 minutes 24 seconds][Agent] : Yes. So 5 feet 7 inches, is that correct?

[14 minutes 27 seconds][Customer] : Yeah.

[14 minutes 28 seconds][Agent] : OK. And what is your exact weight?

[14 minutes 33 seconds][Customer] : And umm, umm, it's 96.

[14 minutes 36 seconds][Agent] : OK, So just to confirm, you're confident with 96 and that's kilograms, is that right?

[14 minutes 41 seconds][Customer] : Yeah, 96.

[14 minutes 42 seconds][Agent] : OK. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? OK, and for cash? Does your work require you to go underground? Work at heights above 20 meters, dive depths below 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? Do you have definite plans to travel or is that outside of New Zealand, IE booked or we'll be booking travel within the next 12 months. Do you have existing life insurance policies of the life insurance companies with the combined total sum insured of more than \$5 million?

[14 minutes 51 seconds][Customer] : No, no, no, no, no.

[15 minutes 42 seconds][Agent] : Thank you. OK, we'll just go to the next page. Have you ever had symptoms of, been diagnosed with or treated full, or intend to seek medical advice for any of this following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cysts, including skin cancer, sunspots and Melanoma.

[16 minutes 1 seconds][Customer] : No, I know no.

[16 minutes 15 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate

Sorry condition and neurological symptoms such as dizziness or thinking disorder of the stomach, bowel or pancreas.

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

[16 minutes 34 seconds][Agent] : What was that? Sorry, Thank you. Hepatitis or any disorder of the liver.

[16 minutes 36 seconds][Customer] : I know, no.

[16 minutes 42 seconds][Agent] : Epilepsy, multiple sclerosis, muscle disrophy. Pile contains disease of paralysis, Bladder or urinary tract disorder, kidney disorder, bladder disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

[16 minutes 46 seconds][Customer] : No, no, no, no, no, no.

[17 minutes 7 seconds][Agent] : Great we're almost at the end now is very cash other than what you have already told me about. In the past three years have you sought medical advice or treatment by medical practitioner or specialist or are you awaiting the results of any medical tests, investigations, example and to call any surgery had medical tests or investigation for example, X-rays, scans, blood tests or biopsy are awaiting the results Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? OK, to the best of your knowledge, have any of your immediate family leaving or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familiar at the monitors Poly process? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other heritage disease prior age 60?

[17 minutes 34 seconds][Customer] : No, no, no, no.

[18 minutes 17 seconds][Agent] : OK, I'm up to the last question now. So other than one of events give certificate of vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering as sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Great. OK, so at the end of those questions now, thank you so much for going through them with me. It's great to see you are in good health as well. Rakesh, good on you.

[18 minutes 42 seconds][Customer] : No, yes, yeah, yeah.

[18 minutes 54 seconds][Agent] : It's yeah, That's good. It's nice to be able to answer no to most of those questions, isn't it? You didn't realize what how many conditions are out there and there only just some of them.

[18 minutes 55 seconds][Customer] : And yeah, yeah.

[19 minutes 6 seconds][Agent] : There's a lot.

[19 minutes 6 seconds][Customer] : It's like.

[19 minutes 6 seconds][Agent] : There's a lot out there. What's that?

[19 minutes 7 seconds][Customer] : It's like if, if, if, if, if.

[19 minutes 13 seconds][Agent] : Yeah, I know there's lots. There's very, there's lots, lots out there.

OK, so that does bring us to the end of those questions now. So thank you for going through them.

Like I mentioned, umm, no surprises with regards to the application. You have been fully approved.

[19 minutes 30 seconds][Customer] : And then?

[19 minutes 27 seconds][Agent] : So congratulations to you and can as that's OK. There's also no changes to that premium, which is also good news. So that does remain the same. Now with our life insurance policy or cash, we will be covering you immediately to get you to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included for you in case if you were diagnosed 12 months or less to leave by a medical practitioner. We're then going to pay your claim that in full. So that's the \$2,000,000. I'd be paid that to you and you could use that to put towards your medical costs or treatment. It's really up to you how you'd like to use it, but it is there to be able to just make sure that you do receive the best care possible when you need it. Your loved ones are able to request an advanced pad of \$10,000 to be able to help you funeral costs or any other immediate expenses that you may have. You have also added on the serious illness cover as well and please do where your premium is steps, which means it will generally increase each year. In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5%. We just say that it increases your premium. You cannot out of this indexation each year by contacting us. Now you did mention to me earlier, Rakesh in the call that the reason for you

looking into life insurance was that you know, you're preparing for the future in case something happens. You never know what's going to happen.

[20 minutes 57 seconds][Customer] : Yeah, yeah, I got 1.

[20 minutes 57 seconds][Agent] : And, and you mentioned to me that you've got your partner and I, I personally, yeah. So with the, uh, the application helps last 10 questions that you have answered because you have been fully approved for cash. What I'll do for you today is I'll get the policy put in place for you over the phone. I'll be able to have all your policy documentation sent over to you for you to review and our policy does provide you with a 30 day clean off. So if you do decide the process is not suitable for you and then you decide to cancel it within 30 days, then you will receive a full refund of your premium unless the claim has been made. And what I'll do now is then enter your preferred method of payment. So you can pay either through a credit card or through a bank account, no upfront payments that you made today. So we are happy to look at a payment that is your choice that suits you. Whether it's a day that maybe you get paid from your employer, we can have a look at that. Yeah. So as a business, we do demo click payment within the next seven days. What day would you like that first payment to come out?

[21 minutes 49 seconds][Customer] : Oh yeah, I think I didn't get like until next two weeks maybe. So you don't you just have like 7 days.

[22 minutes 13 seconds][Agent] : That's OK, Sir. I mean, I can do seven days or if there was a date that you mentioned before, did you say 2 weeks?

[22 minutes 20 seconds][Customer] : Yeah, two weeks.

[22 minutes 21 seconds][Agent] : Yeah. When? When do you want me to note that down for you? Do you know when you get paid? Is that easier for you? Yeah.

[22 minutes 26 seconds][Customer] : And that's the MMM, it's like, umm, I like the end, end of this month, yeah.

[22 minutes 40 seconds][Agent] : So two weeks away from today, today's the 16th, 2 weeks is the 30th, and then you've got the 31st, which is Wednesday, 31st, Wednesday. OK, that's not a problem. So I'll be able to note down the 31st for you of January.

[22 minutes 53 seconds][Customer] : And maybe you can put 31st Wednesday, yeah.

[23 minutes 2 seconds][Agent] : OK, Now on your policy documentation is going to say this day, yes, because on my system that's the furthest I can select. But after we get off the phone call, I'll be able to update that in the system for you with our support team and change that to the 31st, which is Wednesday, meaning that the first, the first payment will be deducted on the Wednesday, the 31st. And then we'll send you an update of that payment schedule. OK, All right. And you're paying through a bank account or through a credit card.

[23 minutes 30 seconds][Customer] : OK, umm bank account.

[23 minutes 37 seconds][Agent] : OK, What's the account name please? Yep, that is the account name under your name.

[23 minutes 36 seconds][Customer] : MMM, it's ended the bank so you nice is the bank account. It's like Mr.

[23 minutes 49 seconds][Agent] : OK, what's the name on the account, Mr. RN?

[23 minutes 54 seconds][Customer] : R and NS and Mrs.

[24 minutes 2 seconds][Agent] : Yep.

[24 minutes 3 seconds][Customer] : NS brother.

[24 minutes 6 seconds][Agent] : OK. Oh, so you're married? OK, You have a wife, not a partner. OK, thank you. Umm, so just confirm your, umm, wife, umm, initial. So it's N for November and S for Sam.

[24 minutes 10 seconds][Customer] : Yeah, yeah, yeah, yeah.

[24 minutes 25 seconds][Agent] : OK, thank you. And what's your account number please?

[24 minutes 30 seconds][Customer] : It's like 006.

[24 minutes 33 seconds][Agent] : Yep. OK. Yeah, yeah. Hmm. Mm. Yeah, yeah. Was that 123, 0163? My apologies. Yeah, OK. I'm just going to read out that number to you again, Rakesh, uh, 060433058516300. OK. And a couple of questions for the bank account details. Do you have authority to operate this bank account alone?

[24 minutes 36 seconds][Customer] : Just give me a 2nd 06/04, 33, 05 yeah, 85, yeah, 163 now 163

and 00 yeah yeah.

[25 minutes 45 seconds][Agent] : Yeah, alone. Yeah. OK. Thank you. Yeah, that's good.

[25 minutes 41 seconds][Customer] : We do what they have other yeah, I can uh upgrade alarm and see like kind of so we can we both can both have the author to do.

[25 minutes 54 seconds][Agent] : Thank you. And do you need to jointly authorize debits?

[26 minutes][Customer] : I don't think so.

[26 minutes 2 seconds][Agent] : Yeah. So you can do it yourself, is that correct?

[26 minutes 1 seconds][Customer] : I can, yeah.

[26 minutes 6 seconds][Agent] : Yeah. And have you canceled a direct debit authority for one choice, your pinnacle last as the initiator in the last nine months on the account you are providing? Yes. So have you canceled direct debit authority for one choice? We Pinnacle last as the initiator in the last nine months on the account you are providing. Thank you. And are you happy to serve a direct debit authority without signing a form?

[26 minutes 21 seconds][Customer] : You asked me if I have cancelled any direct debits on this account or No, No, no, Yeah, I do.

[26 minutes 46 seconds][Agent] : Thank you. I have a small paragraph to read it raised. Your greatest authority is subject to 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 clinical life. Here is the initiative for one choice to direct debit this account in accordance with these terms and conditions. Do you agree to this?

[27 minutes 11 seconds][Customer] : Yeah, I do.

[27 minutes 12 seconds][Agent] : Thank you. And I have your e-mail here as rakesh.pradhan10gmail.com is that right?

[27 minutes 19 seconds][Customer] : Yeah, it's correct.

[27 minutes 20 seconds][Agent] : OK, thank you. I do have a declaration to read out to you Rakesh and then we'll be able to get the policy started for you and all your documentation sent. It does. Thank you Rakesh Pradhan. It is important you understand the following information. I will ask for

your agreement a few times at the end and your policy will not be enforced unless you created these chance in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services New Zealand Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Microsft Authority to provide a financial advanced 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 names on the basis of the information you provided to us about your general circumstances. When providing this advice, you have not considered your specific financial needs or goals or considered any other insurance products or services. We have verified the understand the cover and that you can see that the premiums are affordable. We will send you a copy of our financial advice disclosure statement which has that more information which can assist you to decide whether to act on any advice to provide. Can you please confirm that you understand and agree to this yes or no?

[28 minutes 47 seconds][Customer] : Yes, I do.

[28 minutes 48 seconds][Agent] : Thank you. You asked the application questions in any related documents from the basis of your question of insurance. I'm penny core last point information you have provided with assisting 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 our questions in accordance to the duty of disclosure, yes or no?

[28 minutes 48 seconds][Customer] : I do this, yes.

[29 minutes 11 seconds][Agent] : We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services by agreeing to this declaration. You can send to us to contact you for this purpose and to update. You can add this now by informing me or any time they're contacting us or by using any unsubscribe facility on communications we send you. You have a great take out a single one choice life insurance policy with the following cover. Rakesh Perthar receives \$2,000,000 in the event of life insurance for cash. Perthar receives \$250,000 in the event of serious illness. A benefit is not paid in

the event of suicide. In the 1st 13 months of the policy. Your total premium for the first year of cover is \$94.62 per fortnight. Your premium is a set premium which means it will be calculated each policy anniversary and what generally increases your age. Your sum much would will also increase automatically by 5% share and you can also add each year including your premium is the map payables GSS of up to 77% of each premium to cover the distribution costs for this policy, your premium will be deducted in accordance to the authority you have provided to us. AM Best is rated Pinnacle with the B plus financial strength good and a triple B minus issue. A credit rating with an outlook is stable. You can read more about these ratings on our website and your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, this documentation will also be mailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your cover in plain language. You should carefully consider these documents to ensure the correct maintenance. You have a 30 day clean up. In which may cancel your policy and any premium have paid will be refunded in full unless you're obliged to claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GSS on 08 00005804. e-mail support@onechoice.co dot NZ. Now ma'am, I am at the end of the declaration request. I've got 2 questions to ask here. Do you understand and agree with the declaration? I've just read you yes or no?

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

[31 minutes 24 seconds][Agent] : OK, and would you like any other information about insurance now? Or would you like me to read any part of the policy document to you, Yes or no?

[31 minutes 33 seconds][Customer] : Can I do something?

[31 minutes 34 seconds][Agent] : Yep.

[31 minutes 36 seconds][Customer] : What about the the health insurance for my partner?

[31 minutes 44 seconds][Agent] : So we don't provide health insurance. Do you mean life insurance?

[31 minutes 40 seconds][Customer] : So can this be included on this one or yeah. So can it be like a joint or like health insurance to be one of those?

[31 minutes 56 seconds][Agent] : OK. So we don't provide joint policies for our customers. We do single policies. OK. So what I can actually do is I can organize to speak to your partner, your wife, and go through the same process with her. But we provide single policies only. And that's for the Yeah, that's for life insurance. We actually do not have a health insurance. OK.

[32 minutes 2 seconds][Customer] : OK, OK, OK.

[32 minutes 21 seconds][Agent] : So do you want me to organize a phone call for your wife to go through everything with her? Yeah, do you want me to call her or is she available? Oh, she's there at the moment.

[32 minutes 20 seconds][Customer] : Oh, for the life insurance, Yeah, yes, yes, it's yes, it's right by my side.

[32 minutes 41 seconds][Agent] : Oh, good. OK, perfect. Well, I'll be able to go through everything with her. Umm, and then I can go through and I'll go through the health of myself questions. And, uh, we can, you know, check her eligibility and do the same thing for her. That's not a problem.

[33 minutes 1 seconds][Customer] : Yeah, I I give for a SEC.

[32 minutes 56 seconds][Agent] : Umm, can I just confirm with you do provide permission for me to discuss your life insurance visa, OK, Perfectly fine. That's fine. And so with this last question or cash, I would you like any other information about the insurance now or would you like me to read any part of the policy document to you? Is that yes or no?

[33 minutes 17 seconds][Customer] : No, that is fine. I understand that.

[33 minutes 18 seconds][Agent] : OK, OK, great. So it's at this declaration your behalf and I'll put this policy in place for you. And once that's done, I'll be able to let you know, OK. And the payment that changed with the 31st Umm, just bear with me one moment. I'm just going to update your your payment and then I'll be able to have a chat to your wife. 8641 OK, OK, that's fine. That's been sent off to our policy admin to have your payment date change. OK. All right, that's fine. What's your umm, what's your wife's first name?

[34 minutes 27 seconds][Customer] : It's nista.

[34 minutes 33 seconds][Agent] : NISTHA and Padhan.

[34 minutes 28 seconds][Customer] : It's umm NISTH A yeah, and it's like sista S for like it's SSRESTSA program, Mr.

[34 minutes 49 seconds][Agent] : Sorry, so the middle name is starting with S.

[34 minutes 45 seconds][Customer] : sista program Umm yeah, sista.

[34 minutes 57 seconds][Agent] : OK that's OK, I just need the first name and last name.

[35 minutes 1 seconds][Customer] : Yeah, I see. You can just like that. You can just ask like Mr. Program.

[35 minutes 1 seconds][Agent] : So umm OK that's fine, I'll be able to have a chat to her. I do need her to confirm her details. Anyway, I just wanted to be able to address her correctly. Umm, so your policy is now put in place for your cash.

[35 minutes 18 seconds][Customer] : OK.

[35 minutes 18 seconds][Agent] : The documentation will be emailed to it's also going to be posted to you keeping in mind it is going to save the 30th for the payment date. Then that will be updated and resent to your stating the 31st. OK. And then including the documentation for you will be your beneficiary form. So I do ask you get back that, get that back to us. You can either e-mail it, you can post it, or if you want to do the nomination over the phone, you can by giving us a call.

[35 minutes 32 seconds][Customer] : OK, OK.

[35 minutes 50 seconds][Agent] : OK. But if you have any questions about your policy, you're more than welcome to give us a call. And what I'll do now is I'll have a chat to your wife and I'll go through everything with her.

[36 minutes][Customer] : OK. Do you want me to pass the phone to him?

[36 minutes 2 seconds][Agent] : Yes, please, unless you want me to call her on her phone number.

[36 minutes 6 seconds][Customer] : No. You can talk on this phone. This phone?

[36 minutes 8 seconds][Agent] : OK, thanks for cash. Have a good day.

[36 minutes 12 seconds][Customer] : Yeah. How about that? Hello.

[36 minutes 17 seconds][Agent] : Hi, Misa, it's Christina from One Choice Insurance. How are you?

[36 minutes 22 seconds][Customer] : Hello.

[36 minutes 23 seconds][Agent] : That's good to hear. I'm good. Thank you. So as you know, I was speaking to Rakesh about life insurance. He's asked me to go through some information with you. I know you probably heard part of the conversation, but I am going to take you through the information again and some pricing and then some help from last questions as well. OK. So I will, I will first of all just let you know that all calls are recorded. Any advice you provide is limited to the products you offer and assisting you to make a decision about whether that's suitable for your needs which not consider your personal circumstances. May I please get you to confirm your full name?

[37 minutes 1 seconds][Customer] : Yeah. It's a tax registered product.

[37 minutes 4 seconds][Agent] : OK, thank you. And it's NISTHA, is that correct? OK. And then the surname, is it Pradhan? OK, thank you. And you have a middle name, is right?

[37 minutes 9 seconds][Customer] : Yep, yeah, shrestha yeah, SHRESTH A yeah.

[37 minutes 20 seconds][Agent] : How do I spell that SHIESTHA? OK, thank you. And what's your date of birth please?

[37 minutes 36 seconds][Customer] : It's, uh, 9th September 1997.

[37 minutes 42 seconds][Agent] : Thank you. And can I confirm that you're a female New Zealand resident currently residing in New Zealand? Thank you. OK, just bear with me one moment while I just put in some details for you. And what's your e-mail address? Sorry, NA, yeah. Mm hmm yeah mm hmm.

[37 minutes 49 seconds][Customer] : Yeah, it's umm, NEESTHA double ESTH A dot uh shrespa SHRUSTHA 28@gmail.com.

[38 minutes 35 seconds][Agent] : At gmail.com.

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

[38 minutes 38 seconds][Agent] : Thank you. I'll just confirm your e-mail, but differently to your actual first name, Right.

[38 minutes 44 seconds][Customer] : Uh yeah.

[38 minutes 45 seconds][Agent] : OK. Just making sure, what's your phone number as well? Your phone number?

[38 minutes 50 seconds][Customer] : Uh, for now, Yeah.

[38 minutes 58 seconds][Agent] : Yep, Yep. Mm.

[38 minutes 56 seconds][Customer] : It's uh, 0223262 184.

[39 minutes 3 seconds][Agent] : Hmm, OK, great. So O 223262184, perfectly fine. Thank you. So as you know, I was speaking to Rakesh before I had mentioned that you're both looking into life insurance because you're preparing for the future, is that right?

[39 minutes 11 seconds][Customer] : Yeah, yeah, yeah.

[39 minutes 26 seconds][Agent] : Yep. So with the life insurance, it is designed to be able to provide financial protection for your loved ones to your lump sum payment if you were to pass away. So you get to choose the benefit amount to be insured for. And that amount could be used to help house any bonds or debts that you may have. And if you are looking at leaving the money behind for your husband or any of your loved ones, it's an opportunity for you to do that. OK? And your loved ones are able to contact us to request an advance payout of \$10,000 to help with funeral costs or any other final expenses that you might have at the time as you had before. We do keep everything very simple for you. So everything is done over the phone. We take you through some hold from last questions. Nice questions. We'll confirm the final price and also the terms of the policy for you. OK, So what what we'll do together now is we're going to record. I do have a couple of quick questions to ask. Have you had a cigarette in the last 12 months? And is your current annual income \$50,000 or more? Yes, your income.

[40 minutes 26 seconds][Customer] : No, I'm recently not working right now, but I'm it's adding our jobs.

[40 minutes 44 seconds][Agent] : OK. That's OK. So is that a no for that question? OK. So you are welcome to choose a benefit amount from \$100,000 to \$1 million.

[40 minutes 48 seconds][Customer] : Yeah, yeah.

[40 minutes 57 seconds][Agent] : What amount would you like me to quote you on?

[41 minutes][Customer] : Hold a moment. One minute.

[41 minutes 7 seconds][Agent] : Yeah. So \$1 million of cover will be an indicative premium of \$25.57

per fortnight. OK. And, uh, we do have two options that you can add to your policy, add an additional premium. I did speak to Rakesh about the serious illness cover, uh, entitlement, permanent disability cover. He did mention to he, so we added on a serious illness. Do you want me to also explain this to you? I'll leave it off.

[41 minutes 49 seconds][Customer] : Yeah, I'll add it later. Right now it's not necessary.

[41 minutes 53 seconds][Agent] : OK, that's not a problem. So you can apply to add the options to your policy up until age of 59, subject to eligibility at the time. OK. OK, great. And what I'll do now for you is I'll go through the house and ask our questions. OK, Thank you. All right. So just before we go through those questions, I will just confirm with you as well that umm your like your postcard, is it the same as Rakesh's?

[42 minutes 3 seconds][Customer] : Yeah, yeah.

[42 minutes 28 seconds][Agent] : OK, All right. So then I have got 3112 and can I get you to confirm your address? Thank you. That's Tranga.

[42 minutes 45 seconds][Customer] : Yeah, sorry.

[42 minutes 51 seconds][Agent] : That's Tranga the the city. Thank you. OK. And uh, the suburb is Pas Pas Tranga that's coming up as yeah, thank you. Is that address the same as your postal address? OK, thank you. And I know that I was on loudspeaker before and you're right next to Rick Cash when I went through life insurance with him. I will confirm. You were aware that, umm, he was looking at life insurance for you.

[42 minutes 54 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yes.

[43 minutes 24 seconds][Agent] : Yeah. OK, so I do have a duty of disclosure to reach you before we get into this questions, it reads. Please beware. All calls are recorded for quality and monitoring purposes. 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 a policy or handling claims. A privacy policy Tulsi Mall, including how to access and correct 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 link which you need to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to sell things that we already know or should know as insurer or which reduces the risk to ensure you have this duty until the time we enter into the contract. If you fail to disclose matter or you make a false statement 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? OK, thank you. And with the questions that I do ask you, I do need the answers to come from you, OK? So if there is a question that you're not sure about, please ask me to repeat it and I will. OK. Are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand, Yes or no? OK sorry. Have you been continuously residing in New Zealand for six months or more on a temporary work visa? OK, thank you for letting me know. And the next question is asking do you hold a current visa that entitles you to reside in New Zealand?

[44 minutes 45 seconds][Customer] : Yes, Yeah, Yeah, no, yeah, yeah.

[45 minutes 35 seconds][Agent] : OK and it is hereby understood and agreed that cover will cease under this policy if the licensure ceases to reside in New Zealand. OK. The next part of the application Have you ever had symptoms of been diagnosed with a treated fall or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Yes or no Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatment, or any other mental health disorder? Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

[46 minutes 9 seconds][Customer] : No, no, no, no, no, no, no.

[47 minutes 3 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue

with the application. This system does not allow me to enter any approximate figures, words or height or weight ranges. So what is your exact height, please?

[47 minutes 27 seconds][Customer] : Oh, exact height.

[47 minutes 29 seconds][Agent] : Yes, please.

[47 minutes 30 seconds][Customer] : It's it's like 5/2.

[47 minutes 32 seconds][Agent] : Yeah. 5 feet 2 inches. Is that right? OK, thank you. We're almost to the same height. I'm 5 feet 3. And what is what is your exact weight?

[47 minutes 36 seconds][Customer] : Yeah, oh, it's like 72.

[47 minutes 49 seconds][Agent] : Yeah. So just to confirm you're confident with 72?

[47 minutes 48 seconds][Customer] : Umm, I'm sorry.

[47 minutes 56 seconds][Agent] : So I just confirm when you say it's like 72, I just want to confirm you are confident that it is 72.

[48 minutes 4 seconds][Customer] : Yeah, it's 72.

[48 minutes 5 seconds][Agent] : Thank you. And that's kilograms. Is that right? Thank you. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[48 minutes 8 seconds][Customer] : Yeah, no.

[48 minutes 20 seconds][Agent] : OK, And we'll just go into the next page together. Does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil 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? Do you have definite plans to travel or reside outside of New Zealand, IE booked or we'll be working travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5 million? OK Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure, Tumor, mole or cysts including skin cancer, sunspots, Melanoma. Have you ever had an abnormal part or cervical smear?

[48 minutes 42 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[49 minutes 57 seconds][Agent] : Thyroid condition and neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, pancreas, hepatitis, or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, bladder disorder or disease.

[50 minutes 3 seconds][Customer] : No, no, no, no, no, no, no, no.

[50 minutes 35 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma.

[50 minutes 40 seconds][Customer] : No, yeah.

[50 minutes 41 seconds][Agent] : OK, other than what you have 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 awaiting the results of any medical tests or investigations? Example undergoing any surgery had medical tests or investigation? For example, X-rays, scans, blood tests or biopsy or are awaiting the results OK And what condition required the medical examination or advice?

[51 minutes 16 seconds][Customer] : Yeah, yeah, it was like for the IT has the face texture and face to the scan.

[51 minutes 30 seconds][Agent] : So it was an X-ray and a CT scan. OK What?

[51 minutes 32 seconds][Customer] : Yeah, for the past, past, uh, tubular system.

[51 minutes 40 seconds][Agent] : What kind of history? Sorry.

[51 minutes 43 seconds][Customer] : It's TV history.

[51 minutes 48 seconds][Agent] : Sorry, I'm not following What? What history? Oh, tuber closes. OK, I'm with you. Thank you.

[51 minutes 51 seconds][Customer] : That two workforce, yeah, yeah.

[51 minutes 58 seconds][Agent] : OK.

[52 minutes 1 seconds][Customer] : No, no, no. It was like past past 13 years back.

[51 minutes 59 seconds][Agent] : Were you diagnosed with that OK setting? So 13 years ago, did you have the tuber closes?

[52 minutes 8 seconds][Customer] : So just to be concerned, yeah, Yep.

[52 minutes 16 seconds][Agent] : OK. And then do you have like checkups for it to make sure that it's OK? OK, thank you. And then you have had a check out for it in the past three years?

[52 minutes 21 seconds][Customer] : Yeah, yes, yeah. It's that what you got done recently within one year.

[52 minutes 35 seconds][Agent] : OK, Thank you. So we'll need to get some information regarding that for you. OK. So it's TUBERCULOSIS, is that right?

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

[52 minutes 53 seconds][Agent] : OK, thank you. And please describe the reason for the consultation, including symptoms and diagnosis. So I just put here the tuberculosis, OK. When did it occur? You mentioned that it occurred 13 years ago. Is that right?

[53 minutes 5 seconds][Customer] : Yeah, yeah, it was like around 2013. Yeah.

[53 minutes 15 seconds][Agent] : Diagnosed around 2013, OK.

[53 minutes 27 seconds][Customer] : Oh, I was treated back then.

[53 minutes 21 seconds][Agent] : And did it go away or is it something that you live with and was treated back then? And then has it gone away?

[53 minutes 38 seconds][Customer] : Yeah, it was gone away and the yes, uh, for the immigration purpose, uh, they said I need to do the test and see the scan, so I have done it here.

[53 minutes 59 seconds][Agent] : Am I on that speaker at the moment? Do you have me on speaker?

[54 minutes 7 seconds][Customer] : I don't know.

[54 minutes 8 seconds][Agent] : OK, that's OK. Are you able to repeat what you just said to me? So you mentioned that you have the X-ray scan, CT scans and something happened a year ago.

[54 minutes 17 seconds][Customer] : Yeah, no.

[54 minutes 18 seconds][Agent] : Did it come back OK? So diagnosed around 2013 and was treated back then and it went away OK? Umm, is that right? OK and then the next question is asking. Please provide details of medical tests, examination, X-rays, scans, blood tests or biopsy including dates and results. So do you have follow up examinations?

[54 minutes 30 seconds][Customer] : Yeah, yeah, yeah, I did.

[55 minutes 3 seconds][Agent] : How often do you have follow up examinations?

[55 minutes 8 seconds][Customer] : In the past. I was like doing follow up in every one to two months now like I haven't done.

[55 minutes 20 seconds][Agent] : OK. So follow up examinations were one to two months when she was first diagnosed in 2013. And then what happened?

[55 minutes 27 seconds][Customer] : Yeah, yeah, yeah. That it was treated. I, I was under the medication and it was cured then that I was fine.

[55 minutes 44 seconds][Agent] : Yeah, yeah, yeah.

[55 minutes 56 seconds][Customer] : And now after I came here in New Zealand, I need to take all the tests to be concerned that I, I'm not infected with your closest now. Uh, yeah. Do you need a visa process?

[56 minutes 11 seconds][Agent] : OK, so after 18 years you said, ah, OK, So then OK, so during the visa process she had to undergo that makes sense now. OK. So during the visa process she hadn't had to undergo X-rays scans and CT scans and a CT scan to confirm that she was cured, is that right? OK. And results came back negative, is that correct? OK, thank you. Which was last year you mentioned, so 2023.

[56 minutes 28 seconds][Customer] : Yep, Yep, Yep, Yep, Yep. 2023. Yeah, it's on 2023, like December.

[57 minutes 25 seconds][Agent] : OK, so, so the visa, visa process is completed. Was it 2022 or 2023?

[57 minutes 30 seconds][Customer] : Yeah, yeah, it's going to a week ago.

[57 minutes 45 seconds][Agent] : OK. Umm, so January 2024 then, is that right? OK, so then I'll confirm with you as well. You mentioned that you had been continuously residing in New Zealand for six months or more on the temporary work pleaser, is that correct? OK, but then they make you do further tests. Do they make you do further tests today?

[58 minutes 9 seconds][Customer] : Yeah, yeah, yeah, I was on. Yeah.

[58 minutes 24 seconds][Agent] : OK, so the, the visa process is completed later then you actually being here, right?

[58 minutes 30 seconds][Customer] : Yeah, yeah.

[58 minutes 34 seconds][Agent] : OK, that's fine. So visa process is completed January 2024. Uh, and that's fine. All right, so I've got here. Follow up examinations are one to two months apart. When she was first diagnosed in 2013, then after treatment and medication it was cured. During the visa process she had to undergo X-ray scans and a CT scan to confirm that she was cured and results came back negative. Visa processes completed January 2024.

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

[59 minutes 9 seconds][Agent] : OK has confirmed that she has been continuously residing in residing in New Zealand for six months or more on a temporary work visa.

[59 minutes 37 seconds][Customer] : I, I was like on a visual visa.

[59 minutes 42 seconds][Agent] : You're on a visitor visa. One week ago.

[59 minutes 45 seconds][Customer] : Yeah, I was in visual visa and I was exactly like one week back, Yeah.

[59 minutes 56 seconds][Agent] : OK. Umm so with the visitor visa, does it allow you to work in New Zealand?

[1 hours 5 seconds][Customer] : Hello.

[1 hours 6 seconds][Agent] : No. OK. So with regards to our life insurance, Nita, we do require you to be continuously residing in New Zealand for six months or more on a temporary work visa or a visa that does allow you to work in New Zealand.

[1 hours 23 seconds][Customer] : Yeah.

[1 hours 24 seconds][Agent] : OK. So with a visitor visa, it doesn't actually allow you to work in New Zealand. So we actually can't continue with the application at this stage.

[1 hours 34 seconds][Customer] : OK.

[1 hours 35 seconds][Agent] : OK, So you mentioned that it only happened a week ago that you got the work visa. So then in six months time we'll be able to go through this process.

[1 hours 41 seconds][Customer] : Yeah, yeah, yeah.

[1 hours 49 seconds][Agent] : OK. I do apologize, but that's why I confirmed with you at the start as well. I asked, but you mentioned you said yes and I asked about work visa.

[1 hours 1 minutes 2 seconds][Customer] : Yeah, I'm really sensing on the work is out.

[1 hours 1 minutes 5 seconds][Agent] : Yeah, but that's only been one week. So we need that for six months. OK. So I do apologize that we actually won't be able to continue with life insurance today. So you are welcome to give us a call back, you know, around sort of July, August and it's been 6 months, OK. And then we can go through the application process again with you. OK? Umm, are you happy for, for you to let Rakesh know that? Just in case he's wondering why we're not continuing.

[1 hours 1 minutes 4 seconds][Customer] : So yeah, yeah, yeah, yeah, yeah, sure.

[1 hours 1 minutes 41 seconds][Agent] : OK. All right. I do apologize. I'll, umm, I will close this off. I can't schedule a call for you for that far in advance. But please give us a call back when that time does come and we can go through this process with you.

[1 hours 1 minutes 54 seconds][Customer] : Yeah, Yeah, sure.

[1 hours 1 minutes 57 seconds][Agent] : OK. All right, I appreciate your time and let Rakesh know I said thank you as well. And hopefully we'll hear back from you in six months.

[1 hours 2 minutes 5 seconds][Customer] : Yeah, sure.

[1 hours 2 minutes 6 seconds][Agent] : OK. Thank you so much.

[1 hours 2 minutes 8 seconds][Customer] : Yeah. Thank you. Bye.

[1 hours 2 minutes 9 seconds][Agent] : All right, thank you. Bye.