

[1 seconds][Customer] : Hello.

[5 seconds][Agent] : Good afternoon. My name is Gaz. I'm calling from one choice. The reason for my phone call today, we did receive an expression of interest. They did pop in there for a quote request. So I was just calling just to touch base with you on that one there. Now because there is a new phone call, I do just need to confirm your full name. Sorry if I mispronounced it. The first name is Rachel, last surname is also who is that correct?

[18 seconds][Customer] : Yep, Yep, that's correct.

[29 seconds][Agent] : Yep, wonderful. And then your date of birth was the 12th of November 1999, is that correct there as well?

[36 seconds][Customer] : Yep. Correct.

[38 seconds][Agent] : Yeah, wonderful. And we do also confirm that you are a female New Zealand resident currently residing in New Zealand.

[45 seconds][Customer] : Yep. Yeah. Make sure he's a citizen now.

[46 seconds][Agent] : Yes, a New Zealand citizen now. Beautiful. Congratulations and then I will let you know as well that calls are recorded. Any advice I 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. OK, so let's have a look here for you. And just so I can have a bit more of a better understanding as well, is this kind of one of your first times looking into life insurance or do you currently have some cover in place?

[1 minutes 17 seconds][Customer] : Yep. It's actually my first time.

[1 minutes 20 seconds][Agent] : First time? No worries.

[1 minutes 21 seconds][Customer] : Yep.

[1 minutes 21 seconds][Agent] : So what I will do for you is I'll go through those main features and benefits that we can provide there for yourself.

[1 minutes 29 seconds][Customer] : Yep.

[1 minutes 28 seconds][Agent] : And then I'll run through some pricing with you as well. Now, if you do you have any questions along the way, please do just let me know and I can definitely help you

out with those.

[1 minutes 37 seconds][Customer] : OK. Thank you.

[1 minutes 35 seconds][Agent] : OK, no worries. So just a quick overview, our life insurance, what it's designed to do is quite simply provide financial protection for your loved ones through a lump sum payment if you were to pass away. So this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage slash loans or and any other costs involved in raising a family. So basically it's there to just give you that Peace of Mind that if something happened to you, your family would have that financial security.

[1 minutes 49 seconds][Customer] : Yeah, OK.

[2 minutes 6 seconds][Agent] : So with us here, you can choose up to five beneficiaries there to receive this benefit amount. So, yeah. And they can also request an advanced payout of \$10,000 to help with funeral costs or any other final expenses at the time of death as well. Now with our cover, there is a terminally ill advanced payer included as well.

[2 minutes 14 seconds][Customer] : Yeah, Alright, OK, alright. Yep.

[2 minutes 34 seconds][Agent] : OK, yeah. Now in terms of applying the Rachel, we like to keep everything nice and simple to minimize the back and forth.

[2 minutes 45 seconds][Customer] : Mm, hmm.

[2 minutes 44 seconds][Agent] : So everything is done over the phone.

[2 minutes 51 seconds][Customer] : OK.

[2 minutes 47 seconds][Agent] : There's no forms to fill in, no medical checks or blood tests to complete. We simply take you through our health and last of questions as this will determine the pricing and the terms of the policy there for you.

[3 minutes 1 seconds][Customer] : OK.

[3 minutes][Agent] : OK, alrighty, let's go through a quote together now. So to begin with, just a clear yes or no, please. Have you had a cigarette in the last 12 months? No, Beautiful. OK, wonderful. And now keeping in mind, oh, sorry, give me one second. Alright, And then is your current annual income \$50,000 or more, more? So just to confirm, your current annual income is more than 50,000,

correct?

[3 minutes 13 seconds][Customer] : No, I think more, yeah.

[3 minutes 43 seconds][Agent] : Yeah, yeah. So I'll put in 50,000 and over there. Alrighty. So keeping in mind that you can choose cover between 10 \$100,000 and \$2,000,000 there with us. So what benefit amount would you like me to quote you one first there?

[4 minutes 2 seconds][Customer] : OK Oh sorry, what was that again between 100,000?

[4 minutes 9 seconds][Agent] : OK, so you could choose between 100,000 and 2 million 100,000, no worries. So let's have a look at 100,000 there for you. OK? So for \$100,000 of cover, you would be looking at a fortnightly premium of \$3.20 per fortnight there. So that's once again \$3 dot 2 zero, \$3.20 per fortnight. OK.

[4 minutes 37 seconds][Customer] : OK, \$0.20.

[4 minutes 43 seconds][Agent] : So how's that sounding there?

[4 minutes 43 seconds][Customer] : OK, Yep, that's alright.

[4 minutes 46 seconds][Agent] : Yeah. Now we do also have extra benefits as well if you are looking to get extra coverage. So we have serious illness cover. So once again, serious illness cover and total and permanent disability.

[5 minutes 5 seconds][Customer] : Uh, uh, what's the various on this cover?

[5 minutes 1 seconds][Agent] : So would you like to hear about any of those serious illness? Of course, our serious illness cover pays a lump sum Ben benefit. So if you were to suffer an insured event covered under this policy, the funds can be used in any way you see fit to assist in rehabilitation costs or as income replacement as you are recovering the. The insured events under the policy are heart attack, cancer, stroke or if you were to undergo coronary bypass surgery. Each of the these events are defined within the policy and each claim is assessed against these definitions. So how it works, you can apply for coverage anywhere from 50,000 up to the lesser or of 500,000 or 50% of your chosen life insurance benefit. So in your case, if you've chose \$100,000, you can apply for anywhere from 50,000 up to lesser of \$5000 or 50% of your chosen life insurance benefit there. OK, So to give you an idea, let's just say would you like to look at \$50,000 of serious

illness?

[5 minutes 19 seconds][Customer] : OK, Yep, Yep.

[6 minutes 19 seconds][Agent] : That's only up to yeah. OK. So to give you 90 four \$50,000 of cover, you will be paying in additional \$2.54 per fortnight on top of your life insurance premium. So your total premium would come out to be \$5.74 per fortnight there.

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

[6 minutes 39 seconds][Agent] : So how's that standing there for yourself?

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

[6 minutes 42 seconds][Agent] : Yep.

[6 minutes 41 seconds][Customer] : Yep, that's good.

[6 minutes 42 seconds][Agent] : OK, wonderful. So and just to let you know as well that any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. OK.

[6 minutes 51 seconds][Customer] : OK, Yep. OK.

[6 minutes 56 seconds][Agent] : So full details of all exclusions are set out in your policy document now please. ALS. Yeah. Now please also be aware that any payment made under serious illness cover reduces the available life insurance benefit amount. So if you also purchase just total and permanent disability cover, the PPD benefit amount will also reduce when you have a successful serious illness claim.

[7 minutes 22 seconds][Customer] : OK.

[7 minutes 21 seconds][Agent] : OK, alright, so just to confirm with you, are you happy for me to add this optional quote? Sorry, optional cover to your quote as well?

[7 minutes 22 seconds][Customer] : Yeah, yeah, OK.

[7 minutes 30 seconds][Agent] : Yep, no worries at all. OK, so now the next step is to go through the health and lifestyle questions. So this does take, oh, it depends on the question. So we'll have a go through those and then keeping in mind the final premium in terms of the policy are dependent on the outcome of your application, which we'll go through now.

[7 minutes 53 seconds][Customer] : OK.

[7 minutes 52 seconds][Agent] : OK, no worries. So let me just load that up. So first it'll spit out a pre underwriting disclosure. I'll read this out to you and I will require just a clear yes or no answer from you. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance costs, issue cover and other related services. We will share this with your insurer and make sure it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this duty until the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this? Yes or no?

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

[9 minutes 14 seconds][Agent] : Yes. Wonderful. OK, so we'll start off with the first page here. Now keep in mind there are 6 pages to go through. So all of these questions, the first part, sorry, is just a clear yes or no answer. So the first one reads, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes.

[9 minutes 40 seconds][Customer] : Yeah, yes.

[9 minutes 41 seconds][Agent] : Wonderful. Yeah. And I know we did already confirm that, but you just need to ask it again. Yeah alrighty now this is our pre qualifying medical history. So, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack, and angina? No lung disorder excluding asthma, sleep apnea or pneumonia. No cancer or leukemia, excluding skin cancer. No 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 include sorry, including Alzheimer's disease? Sorry, any form of dementia, including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy?

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

[11 minutes 1 seconds][Agent] : No. In the last 10 years, have you used illegal drugs, abused prescription medication, or received treatment or counseling for drug or alcohol consumption?

[11 minutes 14 seconds][Customer] : No.

[11 minutes 14 seconds][Agent] : No. Alrighty, so the next step here is your height and your weight. So the next session in relation to your height and weight. Please be aware that I am 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 and weight ranges. So what is your exact height? Sorry, your exact height. So is that 36? What was that?

[11 minutes 45 seconds][Customer] : 36, 20 centimetre, 36 centimetre. I think I'm not too sure.

[11 minutes 57 seconds][Agent] : Sorry, your, your ex, your exact height. So look, I believe it may potentially not be able to be 36 centimeters because that comes out to be 1 foot and one inch.

[12 minutes 14 seconds][Customer] : I won't. Yeah.

[12 minutes 13 seconds][Agent] : So, yeah, so in, in, in feet and inches, would you happen to know your height?

[12 minutes 20 seconds][Customer] : No, I don't really. No, no, I don't really know my height.

[12 minutes 23 seconds][Agent] : OK, so when would D did you check in the past at any time or do you remember the last figure that was given to you?

[12 minutes 35 seconds][Customer] : I think I'm, I'm not really sure because I don't want to give up. Yeah.

[12 minutes 38 seconds][Agent] : OK, no worries at all.

[12 minutes 40 seconds][Customer] : No, no.

[12 minutes 40 seconds][Agent] : So what we can do as well, if you have a minute, of course I can

hold for you can just quickly go and measure your height as well. It takes about a minute. That way we can just go through this and not have any complications later for you as well.

[12 minutes 51 seconds][Customer] : OK.

[12 minutes 52 seconds][Agent] : Yep.

[12 minutes 53 seconds][Customer] : Yeah. Alright.

[12 minutes 53 seconds][Agent] : OK, no worries at all.

[12 minutes 54 seconds][Customer] : Yeah. Yeah.

[12 minutes 54 seconds][Agent] : So I'll hold my I'll keep myself on mute and just keep in mind you could either check in centimeters or feet in inches, whichever suits you.

[13 minutes 2 seconds][Customer] : OK. Yeah.

[13 minutes 3 seconds][Agent] : OK, no worries.

[13 minutes 3 seconds][Customer] : Alright then.

[13 minutes 4 seconds][Agent] : I'll let me know when you're back, OK?

[13 minutes 6 seconds][Customer] : Yeah. Thank you.

[15 minutes][Agent] : Hello. Hello. No, you're right. You're right. I thought you were.

[15 minutes 1 seconds][Customer] : Sorry, I'm just gonna try to, yeah.

[15 minutes 14 seconds][Agent] : I thought you were saying that. No. Take your time. You are looking at a payment of \$158 and but I remember when you mentioned your old one. So what I can let you know is oh wow. Well, what I can let you know subject to eligibility, sorry if you were to like as an invitation if you would keep the amount of cover the same and don't make any other. None.

[17 minutes 4 seconds][Customer] : Yep, Maybe.

[17 minutes 6 seconds][Agent] : Yep, Yep, still here.

[17 minutes 8 seconds][Customer] : Yep. So I'm 5 foot, I'm 4.

[17 minutes 12 seconds][Agent] : 5 foot 4. Beautiful. Thank you for that.

[17 minutes 14 seconds][Customer] : What engine?

[17 minutes 14 seconds][Agent] : Yeah, yeah. Now there is the next question as well, so hopefully you'll know this one, but what is your exact weight? 98, Beautiful.

[17 minutes 15 seconds][Customer] : Yeah, 989098 now.

[17 minutes 28 seconds][Agent] : So did you say 98?

[17 minutes 30 seconds][Customer] : Yep, 98.

[17 minutes 32 seconds][Agent] : And that's 98 KGS, correct?

[17 minutes 34 seconds][Customer] : Yep.

[17 minutes 35 seconds][Agent] : Yep. Beautiful. Thank you. OK, wonderful. Alrighty, So we and next question here is have you experienced any unexplained weight loss of more than 7 KG in the last 12 months?

[17 minutes 55 seconds][Customer] : No.

[17 minutes 56 seconds][Agent] : No. Beautiful. Thank you. Alrighty, so we'll go to the next step here. Alright, so your occupation now, 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 unrest, or work offshore? No. Beautiful, 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 31 seconds][Customer] : No, no, no.

[18 minutes 47 seconds][Agent] : No Beautiful. Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months? No Beautiful and then do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than 5 million? No Beautiful go to next step here, which is your medical history. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabete? Sorry. Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose? No chest pain, high cholesterol or high blood pressure?

[19 minutes 1 seconds][Customer] : No, no, no, no, not at all.

[19 minutes 54 seconds][Agent] : No, sorry. Do you say no?

[19 minutes 57 seconds][Customer] : Yeah.

[19 minutes 58 seconds][Agent] : Yep. OK. Beautiful tumor, mole or cyst including skin cancer. So

sunspots or Melanoma? No. Have you ever had an abnormal pap or cervical smear? No thyroid condition or neurological symptoms such as dizziness or fainting? No disorder of the stomach, bowel or gallbladder or pancreas. No hepatitis or any disorder of the liver. No epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. No bladder or urinary tract disorder.

[19 minutes 57 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[20 minutes 51 seconds][Agent] : No. Kidney disorder? OK. Blood disorder or disease? No.

[20 minutes 55 seconds][Customer] : No, no, no.

[21 minutes 1 seconds][Agent] : And the last one, Sleep apnea or asthma, excluding childhood asthma, No. Beautiful. OK, Next step here is medical history once again, 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 results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? No. OK 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? No. OK the next step here. Now this is in regards to your family history.

[21 minutes 42 seconds][Customer] : No, no, OK.

[22 minutes 12 seconds][Agent] : So to the best of your knowledge, have any of your immediate family, so that's your mom, dad, brother or sister living or deceased ever been diagnosed with polycystic kidney disease, Huntington, Huntington's disease, or familial anomalous polyposis?

[22 minutes 36 seconds][Customer] : I haven't maybe my mum, because she was. It didn't.

[22 minutes 44 seconds][Agent] : What was that?

[22 minutes 45 seconds][Customer] : Yeah.

[22 minutes 45 seconds][Agent] : Sorry.

[22 minutes 45 seconds][Customer] : She was admitted to us. It was only my mum.

[22 minutes 49 seconds][Agent] : OK.

[22 minutes 49 seconds][Customer] : So she was at.

[22 minutes 49 seconds][Agent] : And you admitted to hospital?

[22 minutes 50 seconds][Customer] : Yeah, Yeah.

[22 minutes 54 seconds][Agent] : Yep.

[22 minutes 53 seconds][Customer] : And then the results came out with kidney failure and so. Yeah.

[22 minutes 57 seconds][Agent] : OK, so it came up. Give me one second.

[23 minutes 43 seconds][Customer] : None. Yep.

[24 minutes][Agent] : OK, Rachel, so just in regards to that, what I'm going to do is I'm just going to read out the definition of polycystic kidney disease and then you just let me know if what happened with your mum falls within that definition, OK, Because it is quite broad. So you did say it was kidney failure, but it may potentially not fall under this. So I'll just read it out to you. So polycystic kidney disease, genetic disorder characterized by the growth of numerous cysts filled with fluids in the kidneys. So would her kidney failure, would that fall within that?

[24 minutes 38 seconds][Customer] : No, no, no, no.

[24 minutes 40 seconds][Agent] : No, it doesn't fall.

[24 minutes 40 seconds][Customer] : It's not because she's diabetic.

[24 minutes 42 seconds][Agent] : OK, so it doesn't fall within that, Correct.

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

[24 minutes 45 seconds][Agent] : OK, OK, no worries.

[24 minutes 45 seconds][Customer] : There's a full 1 within that.

[24 minutes 47 seconds][Agent] : So just to in that case and then there was anything, so any other family member, were they affected by Huntington's disease or familial and the modest polyposis? No. OK. So just to confirm with you, your immediate family living or deceased have never been diagnosed with polycystic kidney disease, Huntington's disease or familial and the modest polyposis, Correct. OK, sorry, you may have misheard the question there. So I'm just going to read the question once again properly. So to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familiar at the modest polyposis, yes or no?

[25 minutes 39 seconds][Customer] : No.

[25 minutes 40 seconds][Agent] : Beautiful. Thank you. And then we will go to the next question there.

[26 minutes 3 seconds][Customer] : OK, so that's including only my mum's sister and brother, not anyone stumped up.

[25 minutes 46 seconds][Agent] : To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60 and that yeah, yeah.

[26 minutes 9 seconds][Customer] : OK, Yeah. No, no, no. None.

[26 minutes 9 seconds][Agent] : So mom, dad, brother, sister, no.

[26 minutes 13 seconds][Customer] : None. Yep. No.

[26 minutes 14 seconds][Agent] : So to end that in that was a no. OK, no worries.

[26 minutes 16 seconds][Customer] : Yep.

[26 minutes 17 seconds][Agent] : Alrighty, beautiful. And then we'll go to the next step there. Other than one off events gift certificate slash vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, Mountaineer AB sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazardous activity? No. OK, beautiful. Alright, so that's completed this. Are you satisfied with the answers providing accepting them now will lock the application. Yep, beautiful. Alright, wonderful. Just give that a second while that one loads up for you. Alright, beautiful Rachel. Well look congratulations, your application has been approved and this policy, it will cover you for death due to any cause except suicide in the 1st 13 months.

[26 minutes 53 seconds][Customer] : No, yeah, I'm satisfied, OK.

[27 minutes 33 seconds][Agent] : And then in addition to this as well, there is a terminally ill advanced payment included in the cover, which I did mention earlier. So if you were diagnosed with 12 months or less delivered by a medical practitioner, we will pay your payment in full. And with that, the money could be used for medical costs to ensure you receive the best care possible.

[27 minutes 42 seconds][Customer] : Yep, OK, Yep. Alright then.

[27 minutes 55 seconds][Agent] : OK, now please be aware 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 benefit amount will increase by 5% with associated increases in premium. Now you can opt out of this indexation each year. OK, alrighty. Now I will need to let you know that I need to advise that the premium has risen and due to be my so give me one second there, I'll give you the updated premium. So I need to advise you that the premium has risen to \$9.88 per fortnight due to being my reasons in the underwriting application.

[28 minutes 17 seconds][Customer] : OK, Yeah, alright.

[28 minutes 45 seconds][Agent] : OK, alrighty, beautiful. So can I and then with the premium that I just quoted, \$9.88, can I confirm you are happy with that and that's affordable for you?

[28 minutes 57 seconds][Customer] : Yeah, I'm happy with that.

[28 minutes 58 seconds][Agent] : Yep, beautiful. So what we'll do now there is we'll get you immediately covered over the phone today and I will send you out all the tailored policy documents for you to review. Make sure you have a good read over everything and make sure you're happy with everything as well. And then for your Peace of Mind, we do also offer you a 30 day cooling off.

[29 minutes 25 seconds][Customer] : Yep.

[29 minutes 18 seconds][Agent] : So if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium premiums unless a claim has been made. OK alrighty. So I'll grab a few details off you to build up your profile to confirm your e-mail address is give me one Second is rachelpapaliwithtwois99@yahoo.com. Yeah, beautiful.

[29 minutes 31 seconds][Customer] : OK, Yep, that's right, 2023.

[29 minutes 54 seconds][Agent] : And then I will grab your address starting off with your post code 2023. OK, So is that Clover Park Flatbush or Otara?

[30 minutes 8 seconds][Customer] : I'm sorry.

[30 minutes 9 seconds][Agent] : Otara, Beautiful. And that's Otara is the suburb city is Auckland, correct? Yep. And then there is the address line. Could I grab that?

[30 minutes 14 seconds][Customer] : Yep, correct 69.

[30 minutes 23 seconds][Agent] : So did you say 69 Hamill?

[30 minutes 26 seconds][Customer] : Yeah, Hammerwork AML.

[30 minutes 25 seconds][Agent] : So that's Hamill, correct? Yeah.

[30 minutes 30 seconds][Customer] : Yeah, correct.

[30 minutes 31 seconds][Agent] : Beautiful. So that is 69 Hamill Road or Tara, Auckland 2023. And is your postal address the same as your home address?

[30 minutes 41 seconds][Customer] : Yeah, the same.

[30 minutes 42 seconds][Agent] : OK, Beautiful. So what we do for you is we'll send out your policy document out to your e-mail as a soft copy, and we'll also send out a hard copy to your address as well for you to have something in hand.

[30 minutes 54 seconds][Customer] : OK. Yeah, alright.

[30 minutes 54 seconds][Agent] : OK, alrighty, no worries. Alright, And then the next step here is to grab your details, your payment details. But with us here, I'll let you know, Rachel, you're not actually required to make a payment today. So the process we follow is we get you to choose a day which is best suited to yourself to line up your payments with. That way it might potentially make it easier for you to line it up with like a pay cycle or something along those lines. So what day would you want to line it up with that?

[31 minutes 24 seconds][Customer] : Yeah, Thursday.

[31 minutes 30 seconds][Agent] : Thursday, of course.

[31 minutes 36 seconds][Customer] : Next week Thursday.

[31 minutes 31 seconds][Agent] : And when you say Thursday, you're saying this Thursday, next week Thursday. OK, so I'll pop in your first billing cycle as the 19th of December 2024, which is next Thursday and then it will be every Fort not on Thursday from then on.

[31 minutes 50 seconds][Customer] : Yeah, OK.

[31 minutes 49 seconds][Agent] : OK, beautiful. And next last step here is to grab your preferred payment method to attach to this policy. The first option is direct debit, so that's through your bank

account. And then the second option is through a Visa slash MasterCard. So what was your preference there?

[32 minutes 11 seconds][Customer] : Direct.

[32 minutes 12 seconds][Agent] : Direct debit like through your bank account, easy. And then your account name, just to confirm, is that the same as your full name there?

[32 minutes 14 seconds][Customer] : Yep, Yep, Yep.

[32 minutes 21 seconds][Agent] : Rachel Oisahu, right.

[32 minutes 24 seconds][Customer] : That's right.

[32 minutes 24 seconds][Agent] : Yep. Beautiful. And if you don't mind me asking, how do I pronounce your surname and your middle name?

[32 minutes 29 seconds][Customer] : So Lisa Harrow.

[32 minutes 32 seconds][Agent] : Harold. OK, we we saw Harold. OK, beautiful. And so the account name is just Rachel or Lisa, Harold, correct?

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

[32 minutes 39 seconds][Agent] : Yep.

[32 minutes 39 seconds][Customer] : Correct.

[32 minutes 39 seconds][Agent] : Beautiful. And then whenever you're ready, I'll grab that account number off you. And then straight after that, I will have to go to a direct debit authority with you as well. OK, just a few questions. So yeah, whenever you're ready, I've got that account number.

[32 minutes 51 seconds][Customer] : Yeah, OK, Yeah, alright.

[32 minutes 58 seconds][Agent] : Oh, good. Take your time.

[32 minutes 57 seconds][Customer] : 1 moment, OK. OK. It's 3/8 9023 00263 8600, that's correct.

[33 minutes 46 seconds][Agent] : 3/8 9023 00263 8600 So just to confirm, that's 389023002638600 beautiful and that's Kiwi Bank. Now the questions I have for you in regards to your direct debit request, all of these questions just require a clear yes or no answer from you. The first question is do you have authority to operate this bank account alone?

[34 minutes 36 seconds][Customer] : What was that? Sorry.

[34 minutes 37 seconds][Agent] : So do you have authority to operate this bank account alone? Yep. Do you need to jointly authorize debits? OK, So just to confirm there with your bank account, do you need to jointly authorize debits or are you the sole authorization?

[34 minutes 42 seconds][Customer] : Yeah, yes, no, I am. I am just so.

[35 minutes 3 seconds][Agent] : You say you're the sole authorization. So just to confirm, do you need to jointly authorize debits? No. OK, beautiful. Have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing?

[35 minutes 10 seconds][Customer] : Oh, no, no, no.

[35 minutes 25 seconds][Agent] : Wonderful. And then, of course, are you happy to set up a direct debit authority without signing a form?

[35 minutes 35 seconds][Customer] : Oh, can you repeat that again? Sorry.

[35 minutes 36 seconds][Agent] : Of course, of course.

[35 minutes 43 seconds][Customer] : OK.

[35 minutes 37 seconds][Agent] : So like I said earlier, this is just in regards to how I mentioned earlier that we do everything over the phone, so there's no forms to fill in and all that. So this is just asking, are you happy to set up a direct debit authority without signing a form?

[35 minutes 45 seconds][Customer] : Yep, Yep.

[35 minutes 52 seconds][Agent] : Yep.

[35 minutes 52 seconds][Customer] : Yes.

[35 minutes 52 seconds][Agent] : And then last one is you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes. Beautiful. Alrighty, so we are in the final stretch here. So all I have left to do now is just read out the declaration. So this is like the terms and conditions and it does recap over what we did go through as well.

[36 minutes 17 seconds][Customer] : Yes, Yep.

[36 minutes 34 seconds][Agent] : So with this, I will require your agreement. Oh, sorry, a key yes or no throughout this and towards the end as well. OK. And if there's anything you don't understand, please just let me know. So it reads. Thank you, Rachel. Oh, sorry, just to confirm, your surname was for Alyssa Harrell, correct?

[36 minutes 35 seconds][Customer] : OK, Yep, correct.

[36 minutes 54 seconds][Agent] : OSA Osaharu. OK, thank you, Rachel. Osaharu, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle Pinkel has an agreement with Greenstone Financial Services NZ Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other insurance products or services. We have verified they understand the cover and they consider that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm they understand and agree to this? Yes or no?

[38 minutes 14 seconds][Customer] : Yeah, yes.

[38 minutes 15 seconds][Agent] : Yep. Your answer to the application question in any relation documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm that you have answered all our questions in accordance with your duty of disclosure? Yes or no?

[38 minutes 38 seconds][Customer] : Yes.

[38 minutes 39 seconds][Agent] : Yes. Wonderful. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Rachel Osaharl receives \$100,000 in the event of life insurance. Rachel Osaharl receives \$50,000 in the event of serious illness. For Rachel or Isa Hurl Life Insurance, a 50% loading was applied during the application process. For Rachel or Isa Hurl serious illness, 100% loading was applied during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy.

[39 minutes 30 seconds][Customer] : Yep.

[39 minutes 29 seconds][Agent] : Your total premium for the first year of cover is \$9.88 per fortnight. 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 and you can opt out of this. Included in your premium is an amount payable to GSS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. A and Best has rated PIN code with AB plus financial strength code and Triple B minus issuer credit rating with an outlook of stable. You could read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed. To you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product which you need. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Thank you for your patience there just as last two yes or no questions there for you. The first one is, do you understand and agree with the declaration?

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

[40 minutes 50 seconds][Agent] : And last one is, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no? No, Beautiful. So I'll accept this one here. Alrighty, beautiful. So thank you for that on there. That's all gone through and has been accepted there for you as well. So thank you for choosing one choice. That's all completed for

you and your documents will be with you shortly. Now, while I've got you on the phone, is there anything else I can assist you with?

[41 minutes 38 seconds][Customer] : No, nothing. Yeah.

[41 minutes 40 seconds][Agent] : Alrighty, no worries at all. Well, look, it was a pleasure talking to you, Rachel. Thank you so much for your time. If you do have any questions or queries in the future, please feel free to reach out to us 8:00 AM to 8:00 PM Monday or Friday and we would be happy to assist you.

[41 minutes 54 seconds][Customer] : OK then. Thank you so much Sir, for your time.

[41 minutes 56 seconds][Agent] : No worries. Bye bye.

[41 minutes 58 seconds][Customer] : Bye.