

[3 seconds][Agent] : Hi, my name is Aiden. I'm calling from One Choice Insurance. How are you today?

[1 seconds][Customer] : Oh, yeah. Thanks.

[9 seconds][Agent] : Great to hear that I'm speaking with Brad. OK, Brad, the reason I'm calling you today, we've just received your online enquiry for the income protection cover. I'm a specialist. I'm here to help you further with that today. I'll answer any questions you have as well. There. Just before I do take you through that, I'll double check. I've got your details. You're correct. Your full name, Mr. Brad Chrome.

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

[30 seconds][Agent] : Thank you. Date of birth 07/11/1998. Is that also correct? Right.

[36 seconds][Customer] : Yeah, that's great.

[37 seconds][Agent] : Thank you. And you're a male New Zealand resident currently residing in New Zealand.

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

[43 seconds][Agent] : OK. And I need to let you know as well. All of our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about with whether they are suitable for your needs. We do not consider your personal circumstances, so thanks so much for inquiring for our income protection cover. Is this something you've looked into before or is this your first time?

[1 minutes 3 seconds][Customer] : I had one before, but I'm just looking around. Oh, it's for my old job.

[1 minutes 8 seconds][Agent] : I understand, is that no longer in place that one your old job?

[1 minutes 19 seconds][Customer] : Yeah. No, I'm not.

[1 minutes 14 seconds][Agent] : OK, so as we speak at the moment, are you currently being insured at the moment or you don't have I understand. I can definitely see you see the values and benefits of having it and you've had a previously now looking for a new one as well.

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

[1 minutes 26 seconds][Agent] : Umm, to explain to your bill about what we do. So we provide a monthly benefit directly to you. If you're unable to work you to a disabling sickness or injury and you suffer a loss of income. As you know, it's designed to help you cover your bills and your living cost of your salary was to be interrupted. If you don't mind me asking, what kind of expenses are you wanting to cover as a more general expensive living or like mortgage or renting repayments?

[1 minutes 52 seconds][Customer] : Just reached if you have a covering.

[1 minutes 53 seconds][Agent] : Yep, not to worry at all. Reason I'll start with the insurance. With the monthly benefit that's provided, you'll be in complete control on how that money is used. We have no say so if it's renting, medical expenses, bills. Again, the money can be used in any way you do see best fit with and then we can offer you an income benefit of up to 75% of your monthly pre tax income. It's from \$1000 up to a maximum of \$15,000. And so As for replying, we keep it nice and simple as well. It's all over the phone so there's no forms that you have to fill in or medical checks. We simply just go through yes or no questions, which is what will determine the final price in the exact terms of the policy. And then once the policy is set in place, it will cover you until your policy anniversary following your 65th birthday, OK? Just keep in mind that there are some exclusions that apply as outlined in the policy document. But what I'll do, I'll go through some questions with you, Brad. Let's generate some pricing and then we can work out the best cover for you to be entitled to UMM. But just before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover acclaims time. OK, so with a clear yes or no, do you work 15 hours or more per week?

[3 minutes 16 seconds][Customer] : Yes, I do.

[3 minutes 17 seconds][Agent] : OK. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[3 minutes 28 seconds][Customer] : Yeah, I can see it indoors. Yeah.

[3 minutes 30 seconds][Agent] : So indoors. So I'll just confirm for the whole question. Would that be a yes or no?

[3 minutes 31 seconds][Customer] : Yeah, probably, yes.

[3 minutes 37 seconds][Agent] : Let me repeat the question just to make sure it's all clear. So it's asking you, is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office for clinical environment? So would that be a yes, Sir?

[3 minutes 53 seconds][Customer] : Oh, OK, so no, not no, I can't. Yeah, I can't.

[3 minutes 55 seconds][Agent] : OK, I appreciate you letting me know. Do you perform heavy physical duties, use heavy machinery or drive a vehicle? Are you qualified skilled or semi skilled or do you hold the required licenses to perform your role?

[4 minutes 6 seconds][Customer] : Yes, Yes. Oh, there we go.

[4 minutes 16 seconds][Agent] : OK, Do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry, Air Force, Army, armed forces, or do you handle explosives?

[4 minutes 30 seconds][Customer] : Neither.

[4 minutes 31 seconds][Agent] : OK, so I'm sorry, I just need to hear a clear yes or no.

[4 minutes 34 seconds][Customer] : No, no, I know I don't.

[4 minutes 34 seconds][Agent] : We'll get that. Do you regularly work underground or underwater? Worker heights above 10 meters? Work offshore carrier, firearm or drive long haul. OK, all good. Few other questions for you. Have you had a cigarettes in the last 12 months? Good to see you that healthy lifestyle choice. And then I just need to confirm your employment status as well. Are you currently employed or self-employed?

[4 minutes 47 seconds][Customer] : No, no, I'm employed.

[5 minutes 6 seconds][Agent] : OK then umm because the reason we ask that we need to know down your annual income before tax. Just to give you the definition of pre tax income. The pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses. However excluding employer, Kiwi saver and super contributions. So based on that, can I ask for your annual income? Ah, before taxes?

[5 minutes 35 seconds][Customer] : Yeah, sure. Just give me one SEC.

[5 minutes 34 seconds][Agent] : Please take your time Niraj.

[5 minutes 38 seconds][Customer] : Yeah, yeah, it's 57,000.

[6 minutes 7 seconds][Agent] : 57,000, thank you. So 5700 zero \$57,000 that's correct.

[6 minutes 9 seconds][Customer] : Yep, Yep, Yep.

[6 minutes 14 seconds][Agent] : Thank you. OK. What that means for you is in regards for the monthly benefit amount, you have the options to set cover minimum of \$1000 to a maximum of \$3562.00 per month. It's \$100 increments in between for example minimum is 1000 next 11112 all the way up to \$3562.00. Now understand you mentioned you wanting to cover your rents, your bills in terms for our monthly amount. What do you feel like would be best to be covered for under your income reception?

[6 minutes 31 seconds][Customer] : How to say probably like 2500 maybe. I know.

[7 minutes 2 seconds][Agent] : OK, I know it's not easy. I understand it's a bit tricky question to answer. We can always sign here if you like the 2500 and then we cannot work up or down in regards to your budget and what you feel like would be best. How does that sound?

[7 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah.

[7 minutes 15 seconds][Agent] : All right. Oh great. Just before we do so, there's a couple of other things I need to ask you about the waiting period firstly. So the waiting period is the non payment period that you must wait before the income benefit is payable. After the insured event, you have the options to select 30 days or 90 days. Which waiting period would you like me to select for you? OK. And then you've got the benefit. The benefit. Is the maximum amount of time that we will pay the income benefit for anyone in real injury or illness. You have the options to select six months, one year, two years or five years. Which benefit. Would you like me to select?

[7 minutes 36 seconds][Customer] : 30 days would be good, probably one year.

[7 minutes 58 seconds][Agent] : OK, not a worry. All right, So what the next steps is for you, Brad? So we need to go through a series of health and lifestyle questions with you. We're not sure on what we can actually offer for you until we go through these questions, as this is what confirms what the final price will be in the exact terms of your policy. So I'll help you go through these questions now and then we can confirm your eligibility for the cover. OK, there's just a quick paragraph that I need

to read out to you. Uh, so it rates. Please be aware 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 make sure it's 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. So before you enter into an income protection contract, you have a legal duty to provide swats any information you know or could recently be expected to know, which may affect our decision to insure you and the what terms.

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

[9 minutes 12 seconds][Agent] : You do not need to tell us things that we already know or should know as an insurer or it reduces the risk. We insure you have this duty until the time we enter into the contracts. 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. So with a clear yes or no, can you please confirm? Do you understand this?

[9 minutes 38 seconds][Customer] : Yeah, yeah, I understand that statement. Yep.

[9 minutes 40 seconds][Agent] : Thank you so much. OK, I'm so sorry to be a bit of a pain. I understand you said you understand that for the call recording I need to hear a clear yes or no.

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

[9 minutes 48 seconds][Agent] : So thank you.

[9 minutes 49 seconds][Customer] : Yes.

[9 minutes 49 seconds][Agent] : Thank you very much. So with the questions also require a clear yes or no for each place, but if you need me to clarify anything along the way, of course let me know. The first question I need to read is are you a citizen or permanent resident of New Zealand or Australia?

[10 minutes 8 seconds][Customer] : Yes.

[10 minutes 4 seconds][Agent] : Currently residing in New Zealand Yes or no to you. Next section is a pre qualifying medical history. It reads have you ever had symptoms of, been diagnosed with or

treated for or intended safe medical advice for any of the following? First question with this one rates stroke or heart conditions such as been not limited to palpitations, heart murmur, heart attack and angina. Yes or no Lung disorder excluding asthma, sleep apnea or pneumonia?

[10 minutes 31 seconds][Customer] : No, no, no.

[10 minutes 38 seconds][Agent] : Cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatments, 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, abused prescription medication, or received treatments or counseling for drug or alcohol consumption?

[10 minutes 50 seconds][Customer] : No, no, I know.

[11 minutes 12 seconds][Agent] : OK, moving on. The next section is in relation to your heights and your weight. Please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate, sorry, approximate figures, words or heights and weight ranges. Can I ask you what is your exact heights, any of the centimeters or feet and inches please?

[11 minutes 35 seconds][Customer] : 189 centimeters.

[11 minutes 38 seconds][Agent] : Thank you. So it's one eight, 989 centimeters. That's correct. OK. And what is your exact weight please?

[11 minutes 42 seconds][Customer] : Yep, Yep.

[11 minutes 49 seconds][Agent] : Thank you. So 130 a 130.

[11 minutes 46 seconds][Customer] : 130, Yep.

[11 minutes 52 seconds][Agent] : Thank you. And that's in kilograms.

[11 minutes 54 seconds][Customer] : Yep. OK. Cheers.

[11 minutes 55 seconds][Agent] : OK, perfect. And then asks, have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? OK, so I just reconfirm with you again. So height 189 centimeters and exact weight 130 kilograms. That's all correct.

[12 minutes 4 seconds][Customer] : No, Yep.

[12 minutes 13 seconds][Agent] : Thank you. OK, moving on. Now this next question I'm about to ask you, it is asking about occupation. So it rates, does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore? Yes or no?

[12 minutes 31 seconds][Customer] : No. I I'm bored.

[12 minutes 33 seconds][Agent] : Uh, are you a employed or B self-employed that you have you been in your current occupation for at least 12 months?

[12 minutes 45 seconds][Customer] : No.

[12 minutes 47 seconds][Agent] : Hi, have you been performing the same occupational duties in the past 12 months?

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

[12 minutes 56 seconds][Agent] : OK. Do you intend to change your current occupation in the next 12 months? OK, let's move on. Next question asked, do you have a second occupation that generates a taxable income?

[13 minutes 2 seconds][Customer] : No, no.

[13 minutes 12 seconds][Agent] : Have you been declared bankrupt or placed in receivership, involuntary liquidation or under administration? 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? For example books or will be booking travel within the next 12 months? Sorry bud, was that a yes or no to the last one? Thank you. Do you have existing income protection cover?

[13 minutes 20 seconds][Customer] : No, no, no, no, no, sorry. Was that?

[13 minutes 49 seconds][Agent] : It asks do you have existing income protection cover?

[13 minutes 53 seconds][Customer] : No, I don't have any existing.

[13 minutes 55 seconds][Agent] : No worries at all. OK, moving on now. Next section here it's in relation to medical history. We're just loading up for you now. So does just ask, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the

following? First question with this one reads diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no? Chest pain, high cholesterol or high blood pressure, tumor, molar or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological sorry? Thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no? Sorry, bro. OK disorder of the stomach, bowel, gallbladder or pancreas, hepatitis or any disorder of the liver. I'm not sure if the ones any of you funny. Was that a yes or a no for that one? OK, epilepsy, multiple sclerosis, uh, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease. Was that a yes or no? Sleep apnea or asthma, excluding childhood asthma, back or neck pain or disorder, Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[illegible]

[15 minutes 51 seconds][Agent] : Is that a yes or no? Joint or muscle pain, Ligament injuries including replacement or reconstructive surgery?

[15 minutes 53 seconds][Customer] : I know, I know.

[16 minutes 2 seconds][Agent] : Osteoporosis or osteopenia? Any defect of hearing or sight other than which is corrected by glasses or or contact lenses.

[16 minutes 5 seconds][Customer] : No, no.

[16 minutes 13 seconds][Agent] : OK, well good, let's move on now. Umm, so this next question about to ask you, it's relating in the past three years only. Just loading that up there. Give me one quick moment. So rates other than what you have already told me about in the past three years, have you sought medical advice or treatments 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 other than what you have already told me about? Are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks other than what you have already told me about? Have you ever during your



working career, required more than two consecutive weeks of work due to illness or injury? Yes or no?

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

[17 minutes 14 seconds][Agent] : OK, moving on now. Next section is for family history. It's immediate family. So mother, father, brother or sister, right?

[17 minutes 22 seconds][Customer] : Yep.

[17 minutes 22 seconds][Agent] : It's 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 familial abnormalis polyposis? Yes or no?

[17 minutes 35 seconds][Customer] : No.

[17 minutes 36 seconds][Agent] : So 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?

[17 minutes 47 seconds][Customer] : Yes.

[17 minutes 48 seconds][Agent] : Thank you for letting me know. Sorry to hear that as well, though.

[17 minutes 51 seconds][Customer] : Yep.

[17 minutes 50 seconds][Agent] : Brad, can I ask you how many of your immediate family suffered from cancer?

[17 minutes 57 seconds][Customer] : No. I No, no, no. That's it.

[17 minutes 59 seconds][Agent] : No one for cancer, right? How many of your immediate family suffered from heart condition and social stroke?

[18 minutes 9 seconds][Customer] : Just one. Your father.

[18 minutes 10 seconds][Agent] : One, I understand. And how many of your immediate family suffered from other hereditary disease?

[18 minutes 16 seconds][Customer] : None.

[18 minutes 17 seconds][Agent] : OK, so I have 0 for cancer, one for heart's condition and social stroke and 0 for other hereditary disease. That's all correct.

[18 minutes 25 seconds][Customer] : Yeah, that's all OK.

[18 minutes 26 seconds][Agent] : Perhaps I've got one final question for you. So it reads other than one off events, so it gives certificates, slash vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a record, sorry, on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity, yes or no?

[18 minutes 51 seconds][Customer] : No.

[18 minutes 52 seconds][Agent] : OK, that comes to the end of the questions there. Just wanted to thank you very much for your patience, your honesty while going through everything. Umm, just loading that outcome for you now. OK, so great news this for you Brad. I'm pleased to tell you, you have been approved. So we are able to offer you the income protection, umm, with the below terms and the cover that you selected as well. So we can most certainly offer the insurance for you. Umm now again, as mentioned, your application is approved with the below terms. So there was a premium adjustment loading to to BMI 100% due to health. So I will load up the final price for you now in the exact terms of your cover then.

[19 minutes 31 seconds][Customer] : Sure.

[19 minutes 31 seconds][Agent] : So Brad, for the \$2500 monthly benefit with a 30 day waiting period and a one year benefit. It comes in at a fortnightly premium of \$50.26 per fortnight, so it equates to \$25.13 per week umm for that cut before you umm. And of course, keep in mind that the premiums for income protection are generally tax deductible depending on the policy structure, which could make it even more cost effective for you. But of course, speak to your tax professional to find out.

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

[20 minutes 4 seconds][Agent] : Umm, but yeah, happy to tell you that we can offer the cover for you understand the reason you're looking to take the cover. You mentioned you had the renting expenses, the bills you're wanting to cover again, in touch. Would you never have to claim on this, But it'll be here to give you that Peace of Mind. If you're unable to work due to a disabling sickness or injury and you suffer a loss of income by going to paying that monthly benefit directly to you to

use for whatever you need.

[20 minutes 26 seconds][Customer] : Sure, sure.

[20 minutes 27 seconds][Agent] : And then also included with your cover is a rehabilitation benefit, which can also assist you to return to work as well, though. OK. Now at the same time though, I understand that the reason you're looking to take out that cover is being able to support your expenses, but it needs to be affordable for you right now in terms for affordability wise, \$50.26 per fortnight. How is that working according to the budget at the moment?

[20 minutes 52 seconds][Customer] : Yeah. I'm willing to do weekly payments.

[20 minutes 56 seconds][Agent] : Uh, we do.

[20 minutes 54 seconds][Customer] : Is that possible?

[20 minutes 57 seconds][Agent] : We don't have the option to do weekly, but you get to choose the day you would like it to come out. So if you want to keep it in mind with the pay cycle or preferred date, that's something I can do for you.

[21 minutes 6 seconds][Customer] : Yeah, yeah.

[21 minutes 15 seconds][Agent] : Yeah.

[21 minutes 8 seconds][Customer] : So normally I prefer being paid out on like a Friday or like a Friday or Saturday or Mon. Actually, a Monday and Monday will be better, yeah.

[21 minutes 15 seconds][Agent] : OK, Monday, so easy. I'll arrange that for you. Would it be OK to keep it as fortnightly? We'll keep it on a Monday for you. Yeah, I will get that.

[21 minutes 24 seconds][Customer] : Keep up, Fortnite, yeah?

[21 minutes 28 seconds][Agent] : Alright. Just a couple of other quick things I just need to go over just before we finalize your policy, Umm, so let you know on that rehabilitation benefit. OK, So with the cover, so your premium is stepped, which means it will generally increase as you age. Umm, And in addition, this policy has automatic indexation, which means each year your sum insured will increase by 3% until you reach the maximum benefit amounts of \$15,000 per month with associated increases in premium. However, you can opt out of this automatic indexation each year. Umm, but just by giving us a call. If you wish to opt out, just call me back. Umm, and then you can opt out of

that at any time as well. So what we'll do, I'll again, I'll get you immediately covered over the phone today without having you make any payments straight away. So I'll help you with the payment date in just a moment to explain to you what's going to happen from here. So we're going to get all your tailored documents sent across to you. It'll be sent to your e-mail address and then it's also going to be put in writing and hard documents to be sent to your home address as well. This will have everything you need to know about the cover so it gives you a chance to sit down and go through it all. Now if you have a change of part with anything at all. Brad, this policy provides a 30 day cooling off. So if you decide the policy is no longer suitable for you and you cancel the policy within the 30 days, you will receive a full refund of your premium. Just unless your claim has been made. So I just need to record your address just so we know where to get the document sent. Do you know what your post code is? The 4 digits of your home address?

[22 minutes 40 seconds][Customer] : Yep, yeah, yeah.

[23 minutes][Agent] : Thank you. And what's up up? Do you live in OK? And just the address as well, please.

[22 minutes 58 seconds][Customer] : It's 0614 Messy, 40 Whitehaven Drive.

[23 minutes 9 seconds][Agent] : Let's check. OK, Sorry, can you just repeat the straight name again? OK, White Ferry Drive. Thank you. Home address name is your postal address as well. You received all your mail there.

[23 minutes 15 seconds][Customer] : 40 White Hero Drive Yeah, yeah, Yep.

[23 minutes 26 seconds][Agent] : That's all Good. Now for the Monday, are you comfortable with next Monday for the first payment? That's the 21st of October.

[23 minutes 36 seconds][Customer] : Probably don't lie about another week, then I'll be good. Yeah.

[23 minutes 39 seconds][Agent] : Yeah, too easy. I can do that for you. So your policy will still all immediately commence from today, but you won't make any payments until the 28th? Yeah, that's not next Monday. That's the Monday following 28th of October 2024. And then it'll be every four on a Monday for you from there.

[23 minutes 42 seconds][Customer] : Yep, Yep, Yep, Yep, sure. Take it.

[23 minutes 55 seconds][Agent] : OK, all good. Lining that one up. We can link this through either a direct debit using an account number or through a Visa or a MasterCard.

[24 minutes 8 seconds][Customer] : Drake Gibberts. Very much. That would work.

[24 minutes 3 seconds][Agent] : All works best for you. Not a worry at all. Just before you provide any numbers. Oh, so sorry. I've just checked the 28th. It's a public holiday. I can do the 29th. We'll hit that.

[24 minutes 21 seconds][Customer] : Yeah, 29 will do. Yeah, 29 will do.

[24 minutes 22 seconds][Agent] : Yeah, that's a Tuesday. All right. So it'll be 29th of October 2024.

[24 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[24 minutes 27 seconds][Agent] : And then every fortnight on the Tuesday for you, umm, and then lining that up. I'm just, I'm loading up the credit card details for you now. So for security purposes, while obtaining your card details, the call recording will stop and worry commence after we have collected your details.

[25 minutes 19 seconds][Customer] : The.

[25 minutes 42 seconds][Agent] : Ask you as well if I may just have a clear yes or no.

[25 minutes 45 seconds][Customer] : Yep.

[25 minutes 45 seconds][Agent] : Just please be advised that the call recording is now resumed for quality and monitoring purposes. Confirming with you, Brad, you are authorized, Deborah, from that card.

[25 minutes 55 seconds][Customer] : Yes, I'm alright. Yep.

[25 minutes 56 seconds][Agent] : Yep. Perfect. That's so sorry. That was a yes to that.

[25 minutes 59 seconds][Customer] : Yeah. Yes.

[26 minutes][Agent] : Thank you. And the name on the card, Brad, Craig Crane.

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

[26 minutes 4 seconds][Agent] : OK, all good and I'll just update your middle name into the system as well just before we finalize this one. So it's Gray, That's all correct.

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

[26 minutes 13 seconds][Agent] : Good.

[26 minutes 13 seconds][Customer] : Oh, GREY. Sorry. Not a Yeah.

[26 minutes 15 seconds][Agent] : OK, that's what I thought and I was about to correct by myself, but then you said yes. So on the card that means I have the wrong middle name spelled. I'm sorry to be a bit of a pain. I have to re enter it in umm to be able to fix it.

[26 minutes 27 seconds][Customer] : Oh, yeah. Don't worry, Don't worry. Just leave it. Leave it.

[26 minutes 30 seconds][Agent] : Uh, it wouldn't work. Then we need to note down the actual name on the card, correct?

[26 minutes 34 seconds][Customer] : I got, I got.

[26 minutes 35 seconds][Agent] : I'm sorry to be a bit of pain.

[26 minutes 35 seconds][Customer] : Yeah, yeah, yeah, of course. Yeah.

[26 minutes 36 seconds][Agent] : Let me quickly get back into that. So for security purposes while obtaining your card dates also call recording will stop and we recommend after we have collected your.

[27 minutes 31 seconds][Customer] : None.

[27 minutes 35 seconds][Agent] : Ask those questions. So please be advised that the core recording is now resumed for quality and monitoring purposes. You're authorized to differ from that card there, Brad. That's correct. Thank you. Name of the card, Brad? Grey Crone. OK, give me one second. So full name Mr. Brad Grey GREY Crone.

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

[27 minutes 56 seconds][Agent] : Date of birth 07/11/1998. You're now a New Zealand resident currently residing in New Zealand. All correct have a postal address 40 White Heron Dr. Massey, Auckland 0614. e-mail turiler7924@gmail.com. Is that correct?

[28 minutes 3 seconds][Customer] : Yeah, yeah, yeah, yeah, that's yeah, yeah, that's yeah, yeah. Yep.

[28 minutes 18 seconds][Agent] : Phone number 0272384414 all got that. And again, we're getting that one finalized \$2500 monthly benefits, uh, 30 day waiting period, one year benefits period. Umm,

just need to read a final declaration for you now, ask your understanding and your approval by the end and then we'll be all done there. OK, Appreciate your patience with everything. I'll just load that one up for you now. OK, so it does read. Thank you. Brad Gray Crone. It is. 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 enforced unless you agree to these terms in full. One choice income protection insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and the Limited, whom I 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 Income Protection 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 product, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure statement which sets up more information which can assist you to decide whether to act on any advice we provide. Brad, with a clear yes or no, please, can you please confirm that you understand and agree to this? Your answer to the application questions and any related documents form the basis of your contract of insurance and Finnical 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. With a clear yes or no, can you please confirm you have answered all of our questions in accordance with your duty of disclosure?

[30 minutes 2 seconds][Customer] : Yes, yes, yes.

[30 minutes 26 seconds][Agent] : By agreeing to this declaration, you can send Sorry. By agreeing to this declaration, you can send to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single one choice Income Protection insurance policy with the following cover for Brad Gray KRON. A monthly insured amount of \$2500 with a waiting period of 30 days and a benefit period of 12 months. The

monthly income benefit payable in the event of a claim maybe less than the monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. Sorry, just repeating that last part. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources.

[31 minutes 31 seconds][Customer] : Yep.

[31 minutes 32 seconds][Agent] : For private grey Crone umm income protection benefits, a loading was applied during the application process. You'll cover expires on October 29, 2064, 12:00 AM. But your cover expires on October 29, 2064, 12:00 AM. Your premium for the first year of cover is \$50.26 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you as you age. Umm sorry, give me one second. OK, so your premium is STUNT which means it will be calculated that each follows anniversary. It will generally increase as you age. Your monthly benefit amount also increase automatically by 3% each year and you can opt out of this. Included in your premium is it amounts payable to GFS of between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B at minus issue our credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via via mail and if you have provided us with an e-mail address, it will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy at any premium you may have paid will be refunded in full. Unless you have lodged a claim, there is no refund of premiums after the cooling off. Thank you for your patience Brad. Two final questions. Again, we're just with a clear yes or no, please starting with do you understand and agree with the declaration operation? Yes or no, OK. Would you like any other information or would you like me to read any parts of the policy document to you?



[33 minutes 26 seconds][Customer] : Yes, I know.

[33 minutes 35 seconds][Agent] : OK, I'll go ahead and accept that one for you. Brad, thank you very much for your trust in us for having income protection policy organized with one choice and also the time you spent going through that. If you need a hand at all with anything, just give me a call back. Direct contact details will be on those documents we're sending you through.

[33 minutes 52 seconds][Customer] : Sure.

[33 minutes 52 seconds][Agent] : We're open 8:00 AM to 8:00 AM, Monday to Friday, just excluding public holidays to reach out. Be happy to help you.

[33 minutes 58 seconds][Customer] : Yeah, sure. Thanks so much.

[33 minutes 57 seconds][Agent] : OK, my pleasure. Besides that, any other questions for me? Anything else I can help you with?

[34 minutes 3 seconds][Customer] : Nothing. Nothing much.

[34 minutes 5 seconds][Agent] : We'll go back. Well, let's get back to it then. I hope you have a good day.

[34 minutes 9 seconds][Customer] : Sure. Thank you. Yeah.

[34 minutes 10 seconds][Agent] : Thank you. Take care.