

[2 seconds][Customer] : Hello, Suzanne. Speaking.

[4 seconds][Agent] : Hi Suzanne, it's Anthony from Australian Seniors Insurance. Following up with you. How are you?

[9 seconds][Customer] : Yeah. Good. Thank you. Didn't take you long, did it?

[11 seconds][Agent] : Yeah, sorry if we sorry if we startled you there. We can see that you've been on the website less than a few minutes ago.

[16 seconds][Customer] : Yeah, that's right.

[17 seconds][Agent] : And yeah, we'll have a chat with you about what we can offer you on the life insurance and see if we can find something. But it is a new call. So I just need you to confirm your first name, last name and date of birth.

[28 seconds][Customer] : OK. Suzanne Sylvester, 4th of the 6th, 58.

[32 seconds][Agent] : Thank you, appreciate that. And of course, you are a female Australian resident. Yes or no? Wonderful. Not that I had any doubts, but very good. You're ticking all the boxes near. But typically with please, not all calls are recorded and any advice we provide is general in nature. Remain suitable to your situation. To start off though, I just wanted to have a conversation about that situation. I mean, what's really done it for you and what you think now is the right time to sort out some life insurance?

[38 seconds][Customer] : Yes, well, it's about time, isn't it?

[1 minutes 2 seconds][Agent] : Yeah, that's OK. Really get it out of the way.

[1 minutes 3 seconds][Customer] : I've been wanting to do it for so long and I and I thought I'd just, I'd, I'll enquire. Yeah, I'll enquire.

[1 minutes 9 seconds][Agent] : Yeah, absolutely. I mean, life gets in the way sometimes and these things get put on the back burner. That's normal.

[1 minutes 16 seconds][Customer] : Yeah, for sure.

[1 minutes 17 seconds][Agent] : But what we'll be discussing today is The thing is life insurance cover. And at the end of the day, it's designed to provide a financial protection for your loved ones. I mean, that's your whole objective here, isn't it?

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

[1 minutes 28 seconds][Agent] : Just take some pressure off them as much as you can afford to do.

[1 minutes 31 seconds][Customer] : That's right. Mm, hmm.

[1 minutes 31 seconds][Agent] : Yeah, absolutely. That's done through a lump sum payment if you would have passed away before your 85th birthday when the policy ends. And as you would have seen on the website there too, plenty of levels to choose from. You can choose anywhere from \$10,000 up to, uh, \$200,000.

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

[1 minutes 46 seconds][Agent] : And so different, plenty of levels to suit different budgets, of course. But umm, the other other point to make here is that it's, it's great that you're being proactive and you're looking at your options sort of sooner rather than later, Suzanne, because not everyone can get the cover. But if you do get approved and you, umm, you are accepted, it's really just one less thing you have to worry about then is your health and being eligible for it in the first place. Right?

[2 minutes 11 seconds][Customer] : Yeah, absolutely.

[2 minutes 12 seconds][Agent] : So, yeah, there's that too. But let's get into it. We'll start with a simple smoking status question, then I'll bring up the numbers and that's where you'll come in and guide me as to how much you think you need versus what you can afford to do.

[2 minutes 23 seconds][Customer] : Yep.

[2 minutes 23 seconds][Agent] : Want to help you find that happy middle ground, You know? So the question is, have you had a cigarette in the last 12 months? Yes or no?

[2 minutes 31 seconds][Customer] : No.

[2 minutes 32 seconds][Agent] : Excellent. Makes quite a difference on how much you pay, actually. So that's good. And as far as look, as far as choosing a level of cover, I don't feel like it's a daunting question. I mean, no one knows exactly how much the family's gonna need down the track either. But yeah, curious to hear from you. What do you think could be a fair enough amount to to leave behind?

[2 minutes 56 seconds][Customer] : Well, really. Yeah, I don't know.

[2 minutes 59 seconds][Agent] : You covering like a debt of some sort or is this mainly like a nest egg for the family?

[3 minutes 3 seconds][Customer] : No, it would be more for a debt.

[3 minutes 7 seconds][Agent] : Yeah, yeah. So where do you suggest maybe should we start in the middle there or?

[3 minutes 15 seconds][Customer] : Yeah, well, let's start in the middle.

[3 minutes 15 seconds][Agent] : Yeah, OK, there you go. No problem. And then from there, you just guide me higher, lower, as many quotes as you needed to do until we find this, Right. But for the \$100,000 to cover, before we look at numbers, I do wanna explain to you exactly what you're gonna get for what you pay for. First off, because we don't wanna over insure you for things you may not even need at this stage of your life either. So we'll just keep it simple with the standard cover. You tell me if that's enough to make that impact you want to have and then we'll go through those numbers together. But it is really easy to apply for. We just ask you a yes or no questions relating to your health over the phone today and that's enough to determine your result.

[3 minutes 52 seconds][Customer] : Yeah, OK.

[3 minutes 53 seconds][Agent] : And yeah, if you are accepted and once you commence the policy, that's it, you sedan will be covered immediately for death due to any cause except suicide in the 1st 13 months.

[4 minutes 4 seconds][Customer] : Mm, Hmm.

[4 minutes 4 seconds][Agent] : That's it that's your death benefit. That's the whole point of the cover. It's pretty simple, straightforward there for you. And outside of that though, you will also get a few other features and these are included for no additional cost anyway, so don't worry. But just in case there is a terminally ill advanced payment too. I it's probably the last thing on your mind and we hope you never have to go through this, but umm, it's probably the worst case scenario your family could find themselves in and, and, and yourself as well.

[4 minutes 26 seconds][Customer] : Yeah, yeah, Yep.

[4 minutes 34 seconds][Agent] : So if you were diagnosed with 24 months or less to live by a

specialized medical practitioner, we can actually pay out your benefit amount, pay out the 100 grand in full to you while you're still alive. So you can use that money for whatever you need to before you actually pass away.

[4 minutes 55 seconds][Customer] : OK. Mm, hmm.

[4 minutes 56 seconds][Agent] : Cover. You can use that money to cover the medical costs, tie up loose ends, whatever it is you need to allocate that money towards at that point before you pass away.

[5 minutes 6 seconds][Customer] : Mm hmm.

[5 minutes 4 seconds][Agent] : I it's your SO that's included. And then of course, the funeral expenses, I mean inevitable cost every family has to go through in some shape or form. We definitely don't want that to be a burden either. So we'll include an advance payment at 20% of the benefit amount to help with the funeral costs or any other final expenses at the time anyway.

[5 minutes 27 seconds][Customer] : OK. Yep.

[5 minutes 28 seconds][Agent] : Yeah. So that is all included.

[5 minutes 30 seconds][Customer] : So that would happen immediately, would it?

[5 minutes 32 seconds][Agent] : Uh, well, I it is a case by case situation. Generally speaking, the money can be out as early as 24 to 48 hours, but also comes down to the diligence of your beneficiaries and getting the necessary documentation into US.

[5 minutes 40 seconds][Customer] : Yeah, sure.

[5 minutes 43 seconds][Agent] : Umm, but that is a part of the policy included for no additional costs.

[5 minutes 49 seconds][Customer] : And we would have to list who the beneficiaries are, is that right?

[5 minutes 48 seconds][Agent] : Yeah, indeed, Yeah. When we send you out the physical copy, in that will be the beneficiaries forms.

[5 minutes 58 seconds][Customer] : Yep.

[5 minutes 58 seconds][Agent] : That's where you'll fill in the details of the individuals. You can choose up to five beneficiaries if you want.

[6 minutes 4 seconds][Customer] : OK.

[6 minutes 4 seconds][Agent] : And yeah, you just sign that and send that back to us. So when they call in eventually we can quickly and I, you know, and easily identify them over the phone because you have all the information already. So we'll leave that up to you to do. As far as the features so far, that's everything included. I just wanted to take a moment to check in with you. I mean, does that all make sense then? Do you feel that that, you know, takes care of everything you needed to to cover? Yeah.

[6 minutes 30 seconds][Customer] : Yeah, I think so.

[6 minutes 32 seconds][Agent] : Keeping it simple.

[6 minutes 32 seconds][Customer] : Yeah, yeah.

[6 minutes 34 seconds][Agent] : Absolutely.

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

[6 minutes 35 seconds][Agent] : Alright, well, now you know, it works. It's just it's gonna make this next step that much easier in terms of you choosing that level of cover that's gonna be manageable for you. You still working or you retired somewhere?

[6 minutes 45 seconds][Customer] : No, no, I'm, I'm not retired yet and I'm on the farm.

[6 minutes 50 seconds][Agent] : OK, is that the family business or?

[6 minutes 53 seconds][Customer] : Yep. Well, it's my husband and mine.

[6 minutes 52 seconds][Agent] : Ah, there you go. Beautiful. And I'm assuming no dependents anymore. The kids are all grown up now. Less than that.

[6 minutes 55 seconds][Customer] : Yeah, you're right there.

[7 minutes 2 seconds][Agent] : Very good. No.

[7 minutes 5 seconds][Customer] : Oh, we get a couple every now and again. Yeah, because they all love coming to the farm.

[7 minutes 3 seconds][Agent] : No babysitting duties either, Right? Of course. Yeah. Freedom for a kid for sure.

[7 minutes 14 seconds][Customer] : I know. It's just so lovely for them. Yeah.

[7 minutes 18 seconds][Agent] : Well, and any big plans for Christmas or just a quiet one with the family?

[7 minutes 23 seconds][Customer] : Yeah. Well, not a quiet one, but we're having it with the family and they're coming to us, so that's nice.

[7 minutes 28 seconds][Agent] : Oh oh good, that is good. Beautiful and a bit more pressure on you guys though. Enjoy hosting.

[7 minutes 34 seconds][Customer] : Oh yeah, we're up for it.

[7 minutes 36 seconds][Agent] : Yeah, that's it. That's it. Everyone tends to chip in anyway, so that's good. But, umm, let's look at these numbers here for you and, uh, you can guide me if we need to go higher or lower and then we can go for your health and lifestyle questions. But for the \$100,000 and you're 66, you're a nonsmoker as well, Suzanne. We can do that for fortnightly premium of \$107.94, which is about \$53.97 a week. Correct?

[8 minutes 7 seconds][Customer] : That's for 100 grand and that's just for me, isn't it? That's not for my husband as well.

[8 minutes 13 seconds][Agent] : Correct. So realistic. I mean, there's no price difference between looking at two single covers versus joint cover anyway. So say for example, you find a policy you're happy with, we get you approved and send out the policy to you. If your husband reads it and he's happy with what he sees and when he has the time, he just gives us a call in and we can take you through the exact same process with him and look at his own life insurance cover. Umm, you guys can still nominate each other as your main beneficiaries anyway, no problem.

[8 minutes 40 seconds][Customer] : Yeah. OK.

[8 minutes 40 seconds][Agent] : There's no discount in cost. But be honest with me at the 100,000, what direction do you think we go? Higher or lower or is that a substantial enough amount? Yeah, I can, of course. Mm Hmm.

[8 minutes 55 seconds][Customer] : I'd like a bit of time to sort of Mull over it, whether I think it's, I don't know, the thing that I've been thinking about. And yeah, I'll talk to you and see what he thinks and we'll go, we'll go from there.

[9 minutes 12 seconds][Agent] : OK.

[9 minutes 12 seconds][Customer] : But I needed to know how much, you know, you know what for what amount and how much you had to pay, what the premium was going to.

[9 minutes 20 seconds][Agent] : So you're not interested in any other levels outside of the 100,000? No. OK.

[9 minutes 24 seconds][Customer] : No, I don't know. I'll talk.

[9 minutes 35 seconds][Agent] : Mm, hmm.

[9 minutes 29 seconds][Customer] : I, I really wanted to sort of talk to my family and talk to you about it, see what I think.

[9 minutes 37 seconds][Agent] : OK, OK, so alright, well one thing we don't know is whether or not we can approve you and what the final result would be. While I have you, I'll take you through the health and lifestyle questions and see what there would not be and then we can go from there. So we'll start with the postal address for the physical copy to come out to you. What was the post code out there?

[9 minutes 47 seconds][Customer] : Yeah, so well, 4352 we are cutella CUTE double LA.

[10 minutes 2 seconds][Agent] : Yep 4352 and the suburb out there in QLD Beautiful. And that postal address when you're ready.

[10 minutes 16 seconds][Customer] : Post Office. No, I won't give you post office Box 127 stories Rd.

[10 minutes 22 seconds][Agent] : Mm hmm story. Oh Yep STOREYS.

[10 minutes 27 seconds][Customer] : That's it. Yeah.

[10 minutes 29 seconds][Agent] : OK, so then with the, uh, questions are really straightforward, just yes. And our responses will do, But I will also want to mention this, umm, piece to you and that's that your premium is stepped, which means it will increase each year. To demonstrate that, I'll use our premium projection tool to give you an idea about about about what it could look like next year. So at least you know what direction it's going.

[10 minutes 52 seconds][Customer] : Yeah, OK.

[10 minutes 53 seconds][Agent] : So yeah, that as an indication, if you make no changes to the policy, your premium next year will be \$115.50 a fortnight. Umm, you can also find information about our premium structure on our website too. Of course. That being said, let's bring up these questions for you.

[11 minutes 16 seconds][Customer] : So.

[11 minutes 11 seconds][Agent] : I'll just read just more pre underwriting disclosure statement to frame them up and then we could go through them with you and then I'll just get you some information. So the pre underwriting disclosure statement reads. Please be aware all calls are recorded for quality and monitoring purposes. Any advice we provide is general in nature and may not be suitable to your situation. We collect your personal information to provide insurance quotes, issued cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering the policy you're handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy. Under such, you have a duty to take reasonable care to not make any misrepresentations. Now. This means you need to ensure that you understand each question I ask you and that you provide on the spot your and complete answers. We need to answer each question in full, even if you have provided some information to us in any earlier discussions you had. If you do not take reasonable care, you may breach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. What are yes or no to then? Do you understand and agree to your duty? Yes or no?

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

[12 minutes 24 seconds][Agent] : Thank you very much. And just COVID-19 question, have you been hospitalised for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Beautiful. All right. First question is ready. It just asks, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? In the last five years, have you been admitted to hospital as an inpatient because of the

lung? As an inpatient because of the lung?

[12 minutes 36 seconds][Customer] : No, no, no.

[12 minutes 56 seconds][Agent] : Pneumonia is the only condition in the last five years. Have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that it spreads out of the organs? Are you currently also to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis transplant or a doctor has advised will be required in the future? Do you have a liver condition that will require transplant in the future and have you been diagnosed with or currently undergoing testing for or has the doctor advised to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? In the last five years? Have you attempted suicidal, been hospitalized for a mental health condition and are you experiencing unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less today?

[13 minutes 18 seconds][Customer] : No, no, no, no, no, no, no.

[14 minutes 8 seconds][Agent] : Great. Well, that's the hard part. Over and done with Suzanne. Results are in and congratulations, you've been fully approved for the seniors life insurance cover, which not everyone can do. That's the advantage of looking at it when young and healthy underwriters are happy to take you on board as well at the \$100,000 cover. So now that that's been confirmed and umm, the underwriters have come back with that result, what it allows us to do, umm, you can, we can do one of two things. We can send you that information back in the quote could have done that before going through the health and lifestyle questions. Or alternatively, we can now go ahead and organize to send out the policy to you in full so you and your husband together can take your time. Read over it top to bottom. Make sure you're happy with it all in the comfort of your own home. Difference is, is we do still cover you today over the phone anyway, so you have that Peace of Mind you want even while you're looking over the policy and even though we don't require to make any payments straight away. And then ultimately it's up to you guys whether or not you do decide to stay with us. Because if for whatever reason after reading it, you just change your mind

altogether and decide against it, that's totally fine as well. There's simply a phone call away.

[14 minutes 51 seconds][Customer] : MMM, mm, hmm. Yeah, yeah.

[15 minutes 14 seconds][Agent] : If the decision goes the other way anyway, fair enough to you, no problem, and we can work on the 100,000. Then the e-mail copy will be out in about an hour's time. Physical copy in about three to five business days. Because we're coming over the phone today. We do note down a preferred payment dates in the calendar, but nothing comes out until that day. So you can choose whatever day that is. And I've got a full calendar in front of me here, so whatever it is, I'll try my best to give it to you. Today's the 23rd of December. It's a Monday. Suzanne, given that the e-mail copy will be out to about an hour's time, the physical copy in about three to five business days, when would you like that first collection date to be what's suitable for you? Yep.

[15 minutes 57 seconds][Customer] : Well, you, I think I love your optimism, but I will not be giving you my credit details until I talk to the company, talk to the guys and get back to you.

[16 minutes 12 seconds][Agent] : OK, in that case we send you out an information pack and and a quote.

[16 minutes 15 seconds][Customer] : Sure.

[16 minutes 15 seconds][Agent] : In fact, it'll be the pre activation e-mail.

[16 minutes 21 seconds][Customer] : Mm, hmm.

[16 minutes 17 seconds][Agent] : So you can notice that e-mail discuss what we've reviewed over the phone today and if you guys are happy with it, you can just go ahead and click the buy now button and activate it yourself through the e-mail.

[16 minutes 27 seconds][Customer] : Sure. That would be good.

[16 minutes 28 seconds][Agent] : So no problem. The e-mail is password protected.

[16 minutes 33 seconds][Customer] : Yep.

[16 minutes 32 seconds][Agent] : Your password is your date of birth. So the 8 digits that make that up, we'll send that to suzanne@green0greenag.com dot AU. Yep.

[16 minutes 43 seconds][Customer] : Mm hmm. That's right. Yep.

[16 minutes 44 seconds][Agent] : And your mobile number 0414863000, yes, as it covers them for

your program to do is e-mail your policy schedule for the \$100,000 to cover that's pending your activation. Otherwise, I made a note to give you a follow up call anyway and we can see how you went with that conversation. If there's anything I can do, if you over the phone, I can do that just as easy, no problem.

[17 minutes 5 seconds][Customer] : OK. So password is date of birth, OK. And what happens if I think that it should go up to 200?

[17 minutes 6 seconds][Agent] : Alright, so so 04061958 that yeah, then we can do that on the next call.

[17 minutes 24 seconds][Customer] : OK.

[17 minutes 20 seconds][Agent] : I don't believe you can actually adjust it through that e-mail, but I can call you back. What do you think Sir? Is it is Friday OK for you to have a follow up?

[17 minutes 30 seconds][Customer] : Yeah, that'll be fine.

[17 minutes 31 seconds][Agent] : Yeah, OK, beautiful.

[17 minutes 40 seconds][Customer] : Sure.

[17 minutes 33 seconds][Agent] : There's a NI a nice amount of time in between as well, but yeah, I I just make the adjustment over the phone with you and and and it's just a quick button away. Yeah.

[17 minutes 44 seconds][Customer] : OK. That'll be great. Thank you.

[17 minutes 45 seconds][Agent] : Alright, then TH thank you so much for your time. Please, our calls are recorded and any advice we provide is general in nature and may not be suitable to your situation. And you take care. Have a good Christmas. We'll call you back on Friday.

[17 minutes 55 seconds][Customer] : OK, Thanks for your help.

[17 minutes 57 seconds][Agent] : No problem.

[17 minutes 57 seconds][Customer] : Thank you.

[17 minutes 58 seconds][Agent] : See anything from Australian teams? Bye. Bye then. Thank you. Bye.

[18 minutes][Customer] : Bye.