

[3 seconds][Agent] : Hello. Welcome to the Australian seniors. Good morning. You're speaking to Kevin. How may I help?

[9 seconds][Customer] : Hi, Kevin. Yeah, look, I, I'm interested in your life insurance. I just saw an ad on the TV this morning and I've. Yeah, just looking to get a quote please.

[24 seconds][Agent] : Of course. So thank you for calling in after seeing us on the TV there, of course, present. All calls are recorded. Any advice I provide is genuine nature and they're not suitable for the situation. So can I ask you for your first name, last name and your date of birth?

[39 seconds][Customer] : OK. Marie Brachig, the 20th of March 1957.

[45 seconds][Agent] : Thank you so much for that, Marie. And can I also confirm you're a female Australian resident? Thanks so much for that. Yeah. And you're also age 67. All right. Thank you so much for that. There.

[51 seconds][Customer] : Yes, yes, yes, yes. So that, that tha that's come up on your thing. I I guess, because I know I've rang and got a quote from someone previously I'm I'm not sure whether it was your you or that real insurance people.

[59 seconds][Agent] : So there's and, uh, I see.

[1 minutes 13 seconds][Customer] : So was it you?

[1 minutes 15 seconds][Agent] : OK. Yeah. So look, we have spoken to you back in 2022, the Marine.

[1 minutes 20 seconds][Customer] : OK, OK, terrific. OK, alright, well let's start. What do you want to know?

[1 minutes 27 seconds][Agent] : All right, OK, so confirming that you're S so it's Marie, uh, Britt Ting. So it's Marie and then BRETTIG, uh, date of birth again, 20th of March 1957. So you're currently 67 years of age and you're also a MA, uh, and you're also a female Australian resident. Thank you Maria, so appreciate you revisiting us here again after quite some time. So umm, you said you were looking at life insurance.

[1 minutes 38 seconds][Customer] : Yeah, yeah, yeah, yeah, yes.

[1 minutes 55 seconds][Agent] : So, umm, I've seen since your last inquiry with us. Umm, do you

have anything in place since or not yet?

[2 minutes 2 seconds][Customer] : Well, no, but I, I do have a life insurance component in my super and it's, it's just getting so expensive. And yeah. And I've just been putting it off and putting it off doing anything about it and it, and my, the one in my super is just gonna keep going up every year Cos that's the, the, the way that that is. It's dearer than the, the normal ones. So yeah.

[2 minutes 26 seconds][Agent] : OK, All right then, of course. So, umm, hopefully we can find some more feasible. So were you umm, considering to have a postal one yourself or is that to replace or maybe to have as as an addition to Marie?

[2 minutes 42 seconds][Customer] : No, it's to replace it. If I, if I want to go with it, I would cancel the one that I've got on my life insurance. I'm sorry.

[2 minutes 48 seconds][Agent] : I see. OK. All right.

[2 minutes 49 seconds][Customer] : I'm like, yeah, I wouldn't need to.

[2 minutes 51 seconds][Agent] : And and then can fund balance there for you for for you and you retire is that is that sort of what you're at the moment? Yeah.

[3 minutes 1 seconds][Customer] : Well, no, the Super is for a retirement, but there is a life insurance component to the Super that that just. Yeah, that's not, yeah, it's, it's only if something happens to me and then my beneficiaries get looked after.

[3 minutes 19 seconds][Agent] : Yes, I understand. So you're thinking of potentially replacing the insurance within super, uh, to, to have something that is outside of it for yourself personally. So that way you can keep the Super fund balance for your retirement. Is that what you're after?

[3 minutes 24 seconds][Customer] : Yes, yes, yes. Oh, yeah. That's correct. Yeah, that's that's correct. But also hopefully it's it's it's way cheaper. Yeah.

[3 minutes 34 seconds][Agent] : That's what I was saying OK, well let's take a look memory there. So So what our senior is life insurance a designer do is to provide the financial protection after your family it's through a lump sum payout the event that you passed away before your 85th birthday when the policy ends. So you can choose cover between \$10,000 ranging up to 200,000 to insure yourself. And you could also nominate up to five beneficiaries to receive their nominated account as

well. All right.

[4 minutes 10 seconds][Customer] : Mm Hmm. Mm hmm.

[4 minutes 11 seconds][Agent] : So once in, once in place, if death was due to an accident, your chosen benefit amount will be triple. So there's a triple payout included within the policy for accidental death.

[4 minutes 24 seconds][Customer] : Mm hmm. Mm hmm.

[4 minutes 24 seconds][Agent] : Yeah, so I certainly hope that won't happen, but it is included with the cover. And we also, umm, have an advanced payment component within the policy to, to assist your family with funeral expenses.

[4 minutes 37 seconds][Customer] : Mm hmm.

[4 minutes 37 seconds][Agent] : So in the event that you pass away, umm, your family can request for 20% from the policy first to assist them with the funds to use towards funeral expenses whilst the rest of the claim is being processed.

[4 minutes 50 seconds][Customer] : Mm hmm. Mm hmm. Mm hmm.

[4 minutes 50 seconds][Agent] : Yeah, uh, it's very easy to go through with us and Marie. So you don't have to go through anything else, umm, outside of the phone call.

[4 minutes 58 seconds][Customer] : Mm hmm.

[4 minutes 57 seconds][Agent] : So no physical medical checks or blood tests to send in. We simply take you through some health questions.

[5 minutes 3 seconds][Customer] : Mm, hmm. Mm hmm.

[5 minutes 3 seconds][Agent] : So there's nine questions in total purely about your health if you are accepted. And once you commence it, you'll be covered immediately for deaths to do any cause except suicide in the 1st 13 months. Yeah. So full protection can commence from day one except for suicide.

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

[5 minutes 23 seconds][Agent] : So let's take a look at a cover amount that Marie. So, you know, you can look into levels from 10,000 up to \$200,000. You can start off anywhere that you're comfortable

with and would be happy to manage at the time as well. Umm, So if something were to happen to you then Marie, umm, what would you like to cover to be used against anything specific or particular? Yeah. OK.

[5 minutes 42 seconds][Customer] : OK, well, my benefi, my my beneficiary is my husband and probably he would probably need to have some home help, you know, like cooking, cleaning, that sort of stuff because I do all for him.

[6 minutes 1 seconds][Agent] : OK, I see. That sounds. Yeah.

[6 minutes 3 seconds][Customer] : So yeah, so it's really was done.

[6 minutes 7 seconds][Agent] : So Yep to so it's really, so I guess to umm, leave it behind for your husband so that way he can maintain his lifestyle for a while if something did happen to you through the term, which is understand of course.

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

[6 minutes 22 seconds][Agent] : Alright so umm, so how so between 10,000 and \$200,000. Great. How much would you like me to quote you on 1st?

[6 minutes 30 seconds][Customer] : OK, I think we'll go with the 200,000 because the one that's in my life insurance, sorry, in my superannuation is actually much higher than that. So and he, he doesn't probably need more than 200 anyway if something was to happen to me. So, so yeah, 200 thou.

[6 minutes 49 seconds][Agent] : OK, alright, OK. So to quote you on 200,000, have you had a cigarette in the last 12 months? Thank you then, Marie. OK. And while that leads up on the screen, uh, what's also included within the cover, There is a terminally ill advanced payments benefit. So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay you out to benefit a man in full. And that could be used towards anything, whether it be to set up your husband first or to help use it towards medical expenses, that is up to you. OK, Yeah.

[6 minutes 58 seconds][Customer] : No, yes, right.

[7 minutes 29 seconds][Agent] : Did you have any questions so far for me, For me there, Ray, Thank you.

[7 minutes 33 seconds][Customer] : That's all good.

[7 minutes 34 seconds][Agent] : Yeah.

[7 minutes 34 seconds][Customer] : I'm I'm I'm clear on.

[7 minutes 35 seconds][Agent] : So if you're all right. So thank you for that. So if you're accepted based on your health assessment to insure yourself for 200,000, which could triple the \$600,000 for accidental death, your fault 90 premium is \$230.99.

[7 minutes 54 seconds][Customer] : Oh, OK, \$230.99 per fortnight.

[8 minutes][Agent] : Yep, correct.

[8 minutes][Customer] : Oh, OK, OK, OK. That actually is a lot more than what I'm paying. That's 40.

[8 minutes 11 seconds][Agent] : I see how much how much you are paying at the moment.

[8 minutes 17 seconds][Customer] : It's it's about 400. Well, it's actually roughly the same. It's about 460 something dollars a month. So it's actually roughly the same times 2. Yes yeah, it's roughly the same Yeah, I have more more cover, you know, like the payouts way higher.

[8 minutes 41 seconds][Agent] : MMM.

[8 minutes 40 seconds][Customer] : It's almost 200 higher. It's almost 200,000 higher.

[8 minutes 41 seconds][Agent] : Ah, I see. Ah, so you're covered for about 400.

[8 minutes 48 seconds][Customer] : Yeah, well, 300 and something. I I can't remember the exact speaker. It's 300 and something.

[8 minutes 51 seconds][Agent] : OK, alright, that's, that's what I'm saying. Well then, umm, you, you must have started that, uh, insurance policy in the fund a while back, is that right?

[8 minutes 56 seconds][Customer] : OK, it I did.

[9 minutes 6 seconds][Agent] : Yes. OK how long are we talking roughly?

[9 minutes 5 seconds][Customer] : Yeah, yeah. 1515 years, maybe 20.

[9 minutes 15 seconds][Agent] : OK. Yeah.

[9 minutes 14 seconds][Customer] : I can't remember company for a long time.

[9 minutes 17 seconds][Agent] : So so and said, well, that's good to hear that you set it up a while back. At the time, Marie, you would have been that much younger of course as well. So the way that

our premium, the way that our premiums are calculated, it is basing off your details now starting a new policy. So your age plays a role in the amount of premiums you pay from the start as well.

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

[9 minutes 41 seconds][Agent] : So, so this quote is based off your age being 67, umm, your lifestyle at the moment, your umm, umm, sum insured, uh, your gender there as well. And it is basically health as well. So, so with your details now, this is, this is what we C this is the amount that we can insure you for if you're starting on a new policy with us, if you're accepted. So sometimes when comparing against the policy that would or was organized, you know, 10/15/20 years back, you could be on a different right back then you could be on a different policy. So it all depends on, you know, the insurer and when you took it out and how you took it out as well. So if you're looking at something person outside of super for yourself, the Marine you're wanting to, I guess, umm, reduce your overall cost, the result, then you could also consider lowering or signing off on a lower amount ensure yourself later on in life.

[10 minutes 13 seconds][Customer] : Yeah, Yeah, yeah, yeah, yeah.

[10 minutes 38 seconds][Agent] : Yeah, because if you're wanting the, if you're wanting the, yeah, so for, so this is the maximum benefit that we can offer you and that's for 200,000. Uh, it does work out to be \$230.99 per fortnight. So, umm, otherwise you can break, umm, the \$200,000 into smaller amounts. So I know that from the last time that we spoke to you back in 2022, we went through \$50,000 with you at that time.

[11 minutes 4 seconds][Customer] : Did we? OK, I couldn't remember that. Yeah. All right. Well, why don't we sort of go, yeah, 'cause see, my husband's getting older now and, and if something was to happen to me, I'd, he, he would need to pay people to come in and do some support.

[11 minutes 7 seconds][Agent] : Yeah, of course. Yeah, yeah.

[11 minutes 25 seconds][Customer] : And.

[11 minutes 24 seconds][Agent] : So from, from the sounds of it, then then, yeah, sounds like you're umm, like you need that those funds to help take care of husband, uh, if anything does happen, right.

[11 minutes 25 seconds][Customer] : But that's why I'll yes, yeah, yeah.

[11 minutes 35 seconds][Agent] : So yeah, I get that there is all that. There's also and, and also another also you, you, you get first summary.

[11 minutes 43 seconds][Customer] : Well, why don't we look at maybe say 100 and 100,000?

[11 minutes 48 seconds][Agent] : Yeah, yes.

[11 minutes 47 seconds][Customer] : OK, Go half by 100,000.

[11 minutes 50 seconds][Agent] : If you look at because that should be half of that in. So for \$100,000, it's \$115.50 per fortnight. And let's say, and let's say you do start off on that amount 1st and once the cover commences further than track memory, if you can manage more, you can apply to take out additional cover as well to make up to 200,000.

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

[12 minutes 13 seconds][Agent] : So it is subject to your age and legibility. And as long as you're not exceeding \$200,000 all up, so you can't, as mentioned, you can't break up and just a bit the result. And if you need more cover as you go, you can apply for an additional cover for more, which is subject to your age and legibility.

[12 minutes 20 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[12 minutes 31 seconds][Agent] : Yeah. Of course, yeah.

[12 minutes 32 seconds][Customer] : Now what sort of increases happen each year like say every year do you have have, how does that premium change the payment?

[12 minutes 43 seconds][Agent] : So look, yeah. So I'll take you through to the next part. The Marissa, your premium is stepped, uh, which means it will increase each year. And to show you location, if you make no changes to the policy, your premium next year will be 1/23/58 per fortnight. So that's going from 1:15 fifty this year to roughly 12358 next year. So that's different. So let's take a look.

[13 minutes 34 seconds][Customer] : OK. Yeah, \$8.08 per fortnight. So that's \$16.00 a month.

[13 minutes 21 seconds][Agent] : Difference of dollars and items going from this year to next year, roughly, yeah.

[13 minutes 42 seconds][Customer] : Yeah, yeah, yeah, yeah. I'm just not quite sure what I'm, I'm not going to have to have a look at the increases on my on my existing one to see whether I think they actually are higher than. But yeah.

[14 minutes 7 seconds][Agent] : OK.

[14 minutes][Customer] : So look, let me just go through the whole process and see if you see if you will prove to me and then I'll just get back to you, OK?

[14 minutes 11 seconds][Agent] : All right, yes, of course then. And you can also find information about our premium structure on the website and umm, yeah, it might be worthwhile to see if you are umm, eligible for something like this is about the marine going through this health questions. Umm, there's only 9 questions to go through. Uh, all the responses are yes or no, so they're about pretty straightforward and I'll be able to let you know straight away after the questions if you can be accepted as well.

[14 minutes 25 seconds][Customer] : Yep, Yep, Yep.

[14 minutes 36 seconds][Agent] : So, umm, let me confirm your, umm, let me confirm your contact details 1st and then we'll go through this those questions.

[14 minutes 51 seconds][Customer] : Yep, that's it. Yes. Yep. Yep.

[14 minutes 43 seconds][Agent] : So your mobile is 0412715524 and your e-mail is thatstillthesamewhichisdavid-mariebritingthatsabritic@bigpond.com.

[15 minutes 2 seconds][Customer] : Yep. That's it. The same way.

[15 minutes 3 seconds][Agent] : Yep, Yep.

[15 minutes 4 seconds][Customer] : Yep.

[15 minutes 4 seconds][Agent] : And home addresses, that's still in Greenwith.

[15 minutes 8 seconds][Customer] : Yes it. Yes, it is. Yeah.

[15 minutes 7 seconds][Agent] : Greenwith, Yeah.

[15 minutes 11 seconds][Customer] : Yep, Yep. Yep. That's it.

[15 minutes 11 seconds][Agent] : So it's 3 Glade Court in Green West SA 5125, beautiful there. And that's also your postal.

[15 minutes 21 seconds][Customer] : Yes, it is.

[15 minutes 22 seconds][Agent] : Yeah. OK. Thank you so much for that, Maria. And so I'm going to read you on a pre underwritten disclosure and then I'll ask you to say yes or no. Umm, if you need me to repeat any questions back to you, just let me know as well. And once everything's all done of course there umm, if you are accepted, I can provide you with umm, the coverage in place as well. If you are wanting to set it up. All your paperwork and document summary, umm, it'll be sent out to you through the post to complete review everything again at home and show it to your husband that the need be. A second copy of your policy does get emailed out to you as well for your records. And if you are replacing an existing policy, we recommend that you did not cancel that policy until the application has been approved and you have reviewed this policy. As your new policy may not be identical to your existing cover, you should also consider the benefits that may not apply or waiting for it that may start again just in case. OK, the yeah. Does that all? Does that all make sense the way that I've explained to you, Demory?

[16 minutes 27 seconds][Customer] : Yes, it did.

[16 minutes 28 seconds][Agent] : Thank you so much.

[16 minutes 27 seconds][Customer] : Yes, yes.

[16 minutes 28 seconds][Agent] : All right, yeah. So let me know what you want to do afterwards, of course, but we'll, we'll check your legibility first of all. So, umm, please be aware that all calls are recorded for quality and monitoring purposes. Umm, we collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying that Purchase Save Life insurance policy and as such you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you. They provide honest, accurate and complete answers to answer each question in full. Even if you provided some information to us and then the earlier

discussions you have 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. So, Marie, do you understand and agree to your duty? Thank you. The first question we ask you is COVID related. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[17 minutes 47 seconds][Customer] : Yes, I do, yeah. OK.

[18 minutes 7 seconds][Agent] : Yeah.

[18 minutes 4 seconds][Customer] : So no to the first one in, but I haven't been hospitalised at all. And the second part was, have I been diagnosed within the last seven days? Is that correct?

[18 minutes 21 seconds][Agent] : Yes.

[18 minutes 23 seconds][Customer] : Yeah. No. And that's no as well.

[18 minutes 25 seconds][Agent] : OK. Yeah. So to confirm with that, no for the whole question.

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

[18 minutes 31 seconds][Agent] : Yeah, thank you.

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

[18 minutes 32 seconds][Agent] : So I'll repeat that whole question for you again. So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes or no?

[18 minutes 44 seconds][Customer] : No.

[18 minutes 46 seconds][Agent] : Thank you. Good to hear as well. So next question, it is uh, umm, heart related. So in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Yes or no? Thank you in the next part. The next question is lung related. In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions?

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

[19 minutes 23 seconds][Agent] : Thank you. Umm, the next question is cancer related. So 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. Oh, let me repeat that again just in case. So in the last five years, have you been, 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 has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Thank you.

[20 minutes 8 seconds][Customer] : No, no to all of that.

[20 minutes 11 seconds][Agent] : Good to hear this other Marie. The next question is about is about kidneys. So do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advice would require it in the future? Thank you. Uh, the next question is, is a liver question. Do you have a liver condition that will require a transplant in the future?

[20 minutes 25 seconds][Customer] : No, no, no.

[20 minutes 37 seconds][Agent] : Thank you. Umm, the next question is about cognitive, uh, there. So have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease, any form of dementia including Alzheimer's disease? OK, uh, the next question is, umm, mental health related. So in the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yeah. And the last question here, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health tests or investigations or being diagnosed as having 12 months or less to live?

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

[21 minutes 30 seconds][Agent] : Beautiful. All right, summary that completes the health assessment there. So thank you for going through it all with me today there. And that's how we do assess our life insurance through these questions over the phone. So they're based on time of application of as well. So you've done you've done well for yourself health wise. I hope you keep that up. Congratulations, you have been accepted.

[21 minutes 51 seconds][Customer] : Thank you. Yeah. OK.

[21 minutes 52 seconds][Agent] : So we'll yeah.

[21 minutes 54 seconds][Customer] : So, mm, hmm.

[21 minutes 54 seconds][Agent] : So to ensure you, Yep, so to ensure you for \$100,000 on our seniors life insurance, which could triple 300,000 for accidental accidental death, it's \$115.50 per fortnight. So it's every two weeks. So once in place, Marie, you'll be covered immediately for death to do any cause except for suicide in the 1st 13 months.

[22 minutes 20 seconds][Customer] : Mm hmm.

[22 minutes 20 seconds][Agent] : Umm, you have a terminally ill advan benefit in the plan. So if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay you what should benefit the man involved. And in the event that you pass away, your husband can request for 20% from the policy first to help assist them with the funds to use towards your funeral whilst the rest of the time is being processed. So, so, so that that's what we can cover you for without seeing this life insurance. So, So what I can offer you now then, do you understand that you want to go through things as well on your end? Is that was there any concerns about what went through today so far?

[23 minutes 1 seconds][Customer] : No, no. I thought you've explained it all beautifully. Thank you.

[23 minutes 4 seconds][Agent] : Oh, thank you. I appreciate that feedback above all the Marie, thank you so much. So So what I can offer you, There's no concerns on it. There's that I can offer to organize a policy for you today and if so, all your documentation gets posted out to your home. You also get a second copy sent to your e-mail address for your records over in review. There's no immediate payments that you are required to make straight away, so you can nominate a suitable date later to start it to give you time in between. So you're able to nominate any date between now over the next 30 days before the first one comes out. And during this time, all your paperwork and everything gets sent out to you. Now, once you receive everything, Marie, uh, and you go through everything, review it. If it doesn't turn out to be suitable for you, remember stuck with it. So you can always call back and apply to opt out of it. There's no penalties there as well. So, umm, there's no excess to get out of it then, Marie, so you can stop at any time, of course. Umm, so at the start when you do, when we do organize it, it does come with a 30 day cooling off. As well.

[24 minutes 10 seconds][Customer] : None.

[24 minutes 10 seconds][Agent] : So the cooling off. Starts from your first payment that you choose uh, on your policy. So if you decide to cancel it within that time frame and there's and if there's a premium deficit out of your account, it'll be all refunded back to you unless a claim isn't made. And not only that, the Marine there from from from as soon as you commence it. So when, when the phone call is all done after you've uh commenced it, it's immediate cover from us. It's for death due to any 'cause they kept the suicide in the 1st 13 months. Yeah yeah. So if you'll yeah. So if you're happy with all of that, the Marine there, then, uh, would you ask to note down a preferred account for your direct debit and you'll be able to nominate what site start the first one?

[24 minutes 55 seconds][Customer] : So, so and and do you do you do the direct reporting at you on the?

[25 minutes][Agent] : We we can do both the Marie, so you can do fortnightly, you can do monthly. You can also do yearly as well on either option. We still like, we don't charge any more or less premiums on either options. So it still works out the same amount of premiums across the 12 month period. So yeah, if you want to go. So are you thinking of going monthly or let's leave on a fortnightly basis?

[25 minutes 25 seconds][Customer] : Yeah, probably monthly. Yeah, probably monthly.

[25 minutes 27 seconds][Agent] : Oh, yeah, yeah. And I'll, I'll, I'll show you how you how we get the monthly premium as well. So I'm, I'm assuming you have a calculator next year, right?

[25 minutes 29 seconds][Customer] : So yes, I do.

[25 minutes 38 seconds][Agent] : Yes. OK, good guess, I guess. All right, So we got 1/15/50. Yep.

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

[25 minutes 47 seconds][Agent] : Multiply that by 26 fortnights, Yep, that for the full year that should be 3003 dollars.

[25 minutes 51 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 56 seconds][Agent] : And then we divide that by 12 months.

[26 minutes 6 seconds][Customer] : OK \$250.25 yeah. Oh, oh, OK TWE OK.

[26 minutes][Agent] : So your monthly premium is \$250.24, \$0.24 on our side, Yep, Yep, \$250.24 per month. Yep, and you can choose. You can nominate any case to suit you best, of course, but whatever that you nominate will come out on the same day each month.

[26 minutes 35 seconds][Customer] : OK, yeah, OK. Just let me looking at the date now. The date is the 6th day.

[26 minutes 43 seconds][Agent] : 15th yeah, with mid mid January already. Can you believe that?

[26 minutes 51 seconds][Customer] : We'll be complaining it's Christmas Day.

[26 minutes 55 seconds][Agent] : Oh, I feel like we just had a Christmas there, so I can hold off Christmas for a little while in the ring. I think I ate, I ate a bit too much over the break.

[27 minutes 5 seconds][Customer] : Yeah, right away.

[27 minutes 7 seconds][Agent] : Yeah. That's when you have, that's when you have, you have a good one. Yeah.

[27 minutes 8 seconds][Customer] : Alright, well, yeah, alright. I'm I'm just still going to have to G discuss this with my husband and he's not here at the moment, so I can't go through that with him. But I'm, I'm just thinking if we were to do it monthly and to nominate a date, you know, obviously I wanna go through the paperwork as well. Let me see.

[27 minutes 43 seconds][Agent] : So again, anywhere between 102 minutes, that's the level of coverage we provide. So that's the amount that you've been None.

[27 minutes 37 seconds][Customer] : Probably, yeah, probably in the earlier months. Yeah, probably the. Make it the 13th, the 13th of the month.

[28 minutes 16 seconds][Agent] : OK, yeah, so that does fall within the, umm, 30 days. So if you do 13th of February, that can be the first collection day and you'll be on the 13th of each month.

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

[28 minutes 32 seconds][Agent] : Yeah, that's all. Yeah, yeah. So, so I've got to, Yep. So, uh, now that you've been accepted then Marie of course, and Yep, I can forward you out the, uh, the general quote to your e-mail address first, umm, as an alternative option, because you've been approved through as well, then I can offer you the full cover and have you covered whilst you were doing

everything as well. Umm, and that's when you'll receive your postal copy of your documents as well, sent to your home address for you to review. So, uh, the postal copy generally takes two to five working days to come out. And you do also get a second copy sent to your e-mail address after the call for your records as well, which also includes the health assessment that we've completed. That way you can go through that with your husband as well, review it. Umm, we note down that our first collection date to be a 13th of February 2025. So it'll be every month on the 13th and will be next month, not this month because we've already passed the 13th of this month. Does that make sense? Yeah.

[29 minutes 8 seconds][Customer] : Yes, yes, yeah, yes.

[29 minutes 31 seconds][Agent] : OK. Thank you. Yeah. So. So. Oh, sorry. Can you say that again?

[29 minutes 31 seconds][Customer] : That's no, I said. You've done very well.

[29 minutes 41 seconds][Agent] : Thank you. Uh, the Marie there. So yeah. So if you're happy with that alternative option there as well, uh, there, then we can, uh, we can note down, uh, the preferred account for the direct debit, which can be a BSB, an account number or a card. So there's no surcharges in either account. Umm, so which? Which preferred account did you want to use for the direct debit?

[29 minutes 59 seconds][Customer] : Yeah, Yeah. OK. So it will go. OK.

[30 minutes 13 seconds][Agent] : Oh, OK.

[30 minutes 7 seconds][Customer] : So it's yeah, it's a, it's a debit card bank.

[30 minutes 14 seconds][Agent] : Yeah, yeah, we can use the card as well if that's easier. All right. Thank you.

[30 minutes 18 seconds][Customer] : Yeah, Yeah, OK.

[30 minutes 20 seconds][Agent] : And, uh, yeah, for, for the card detail, Marie. Then we do turn off the recording as well for security purposes. And, uh, just before I turn off the, uh, recording, can I confirm that you've understood everything that I've explained to you as well?

[30 minutes 34 seconds][Customer] : Yes. Yeah, you can. Yeah.

[30 minutes 35 seconds][Agent] : Beautiful, Beautiful. Thank you for that. The result there. And

you're happy to go with that alternative option, the result that I've offered you. Thank you so much.

[30 minutes 42 seconds][Customer] : Yes, yes, yeah.

[30 minutes 44 seconds][Agent] : All right. Oh, yes, of course. Yeah, Yeah. So, and to convince the alternative option is to, Yep, umm, have you covered as well. And that's when we do post you out the copy, umm, of your documents to your home address and, and, and do everything over the phone.

[30 minutes 44 seconds][Customer] : The 100,000, the 100 thousand.

[30 minutes 58 seconds][Agent] : Now, is that right?

[31 minutes][Customer] : Yeah. Can I have it now?

[31 minutes][Agent] : Yes, of course, yes.

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

[31 minutes 3 seconds][Agent] : Thank you. So for security purposes, while obtaining your car details, the call recording will stop and we recommend after we have collected details. So that turns off the recording.

[31 minutes 39 seconds][Customer] : The.

[33 minutes 49 seconds][Agent] : From our screen, it also disappears as well, so none of that is visible for us to see anymore. And please be advised that the call recording has now resumed for quality and monitoring purposes there. OK, So Marie, can I confirm that you have requested to use your Visa debit card for your direct debit And also the first collection date, we've set that to be on the 13th of February, 2025 S every month on the 13th. And that's 150. Sorry, not 150. It's \$250.24 monthly because it went from fortnightly to monthly. Yeah.

[34 minutes 2 seconds][Customer] : Yep, Yep, Yep, Yep.

[34 minutes 24 seconds][Agent] : And I'll spell out your e-mail address as well, because this is where your documentation will be sent out first after the call.

[34 minutes 39 seconds][Customer] : Yeah, that's it. Yeah.

[34 minutes 30 seconds][Agent] : So, david-mariebrettig@bigpond.com, Thank you so much for that, Marie. And lastly, there is a final declaration for me to read out to you and I'll ask you to say yes or

no. There's two parts to it. If there's any statements or, uh, question that you would like me to repeat back or anything at all, just let me know. Was there any other questions for me so far then, Marie?

[34 minutes 58 seconds][Customer] : No, no, it's all good. Thank you.

[35 minutes][Agent] : Thank you. All right, so thank you, Marie Brettick. It is important you'll 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 work with these terms in full. Seniors life insurance is issued by Hanover Library of Utterly Limited. Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf. Hanover relies upon the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has set a targets market determination for this product which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determined and you cannot send a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Marie, can you please confirm you have answered all my questions in accordance with your duty?

[36 minutes 6 seconds][Customer] : Yes, I have.

[36 minutes 8 seconds][Agent] : Thank you so much. We may from time to time provide offers to you via the communication methods they're provided to us in relation to other products and services. By agreeing to this declaration, you can send thousand contact to you for this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following. The Re britig receives \$100,000 in the event of death. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Now that expires on the 19th of March 2042 at 12:00 AM. Your premium for your first year of cover is \$250.24 per month. Your premium is stepped, which means you'll be calculated at each policy anniversary and will generally increase each year. Included in your premium is an amount payable to Australian seniors of between 14% and 46% of each premium, calculated on a level basis over the life of the policy.

Premium will be debited from your credit card, which you are authorized to debit from, and provided to us. We may provide to send communications to you via the e-mail address you provided to us. This will include any legal notices that are required to provide to you. If you would prefer to receive this only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, your poll documentation 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. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policies existing policies until we have received and reviewed our policy in full. We have a complaint process which you can access at any time by contacting us. Full details are available online and also in the documentation that we are sending you. Marie. So do you understand and agree with the decoration I've just read?

[38 minutes 42 seconds][Customer] : Yes, I do.

[38 minutes 43 seconds][Agent] : Thank you so much. Would you like any other information or would you like me to read any part of the PDS to you?

[38 minutes 50 seconds][Customer] : No, no, that's all good.

[38 minutes 51 seconds][Agent] : Thank you.

[38 minutes 51 seconds][Customer] : Thank you. I'll, I'll when I'll get it. I'll get it.

[38 minutes 52 seconds][Agent] : Well, glad, yeah, yeah, please do Marie there and look, if you have any further inquiries or anything you're unsure, please call in. So we do work from Monday to Friday. Uh, we are half an hour ahead for time time zones in NSW. So we work, we open from 7:30 a sorry, sorry yeah, 7:30 AM to 7:30 PM SA time Monday to Friday. Yeah OK.

[39 minutes 16 seconds][Customer] : Thank you.

[39 minutes 18 seconds][Agent] : And yeah, so congratulations, uh, uh, Maria on getting acceptance, organizing that you are not covered, umm, without seniors life insurance cover for that

\$100,000. And as part of setting up the policy, umm, we do provide you with a free online legal will that's valued at \$160.00. So you can utilize that through your e-mail address afterwards summary. So if you haven't looked into will uh, yet, or maybe it's been a while since you've, umm, updated it, take full advantage of the free online legal will, but we also provide you as well.

[39 minutes 51 seconds][Customer] : OK, Thank you.

[39 minutes 52 seconds][Agent] : Yeah, now, yeah, thank you. And once everything comes out there, there is a beneficiary form. So once everything's been reviewed and you were satisfied with it, complete the beneficiary form and that's a form you send to us.

[40 minutes 6 seconds][Customer] : OK, OK, will do.

[40 minutes 7 seconds][Agent] : OK, All right. I really appreciate, appreciate your time calling in. My name is Kevin from the Australian seniors. I do uh, wish you and also your husband, uh, the, all the best for the year ahead.

[40 minutes 19 seconds][Customer] : Thank you so much, Kevin. You've been really great.

[40 minutes 22 seconds][Agent] : Marie there.

[40 minutes 21 seconds][Customer] : Thanks for your help.

[40 minutes 22 seconds][Agent] : I really appreciate that feedback. Take care. It's been a pleasure. Bye bye.

[40 minutes 25 seconds][Customer] : Thank you. Bye. Bye. Bye.