

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there, Rhonda, it's Jose calling from Australian Seniors. Just giving you a call in regards to the life insurance we well inquiry received online. Just so I can assist you further, I can just confirm your full name is Rhonda Boyen, is that correct? Sorry. So BOEYEN, is that correct?

[21 seconds][Customer] : Yes, yes, correct.

[27 seconds][Agent] : Thank you for that. And just your date of birth is the 31st of the 5th 1950, is that correct?

[34 seconds][Customer] : Correct.

[35 seconds][Agent] : Thank you for that. Please also just know all of our calls are recorded. Any advice? Are providers general in nature and may not be suitable to your situation? Can I also just confirm you're a female Australian resident?

[47 seconds][Customer] : Yes.

[48 seconds][Agent] : Thank you for that, Rhonda. I'd just like to have a bit of understanding of what sparked your interest. Are you new to life insurance or do you currently have some cover in place?

[58 seconds][Customer] : No, we don't. We did have three guys, umm, but it sort of stopped. We were like adding a financial position to keep paying it. So what we're after is a similar thing as what that we had before.

[1 minutes 8 seconds][Agent] : Yeah, OK.

[1 minutes 12 seconds][Customer] : So basically I think it had a bit of a funeral insurance with us or something.

[1 minutes 18 seconds][Agent] : Oh, yeah, correct. So that sounds about right. So that that would be called something, that's something called an advance payment. I can elaborate that soon. Umm. So the purpose of my call today was, well, just to run you through all the feats and benefits, and I'll give you some pricing as well. And feel free to just stop me at any point in time if something doesn't make sense or if you have any questions now. Life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday when the policy ends.

[1 minutes 39 seconds][Customer] : Yes, yes.

[1 minutes 49 seconds][Agent] : Now you can choose to cover between \$10,000 and up to 200,000 and you can also you would be also nominating up to five beneficiaries to receive their nominated benefit amount. Now if this is due to an accident that those in benefit will triple and we do also include an advance payment of the 20% of the benefit amount to help with fuel costs in any other final expenses at that time. Now it's very easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved now.

[2 minutes 22 seconds][Customer] : That.

[2 minutes 22 seconds][Agent] : If you are accepted and once you commence the policy, you're covered immediately for death due to any cause, except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. If you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help you with medical costs to ensure you receive the best care possible. Do you have any questions for me so far there, Rhonda?

[2 minutes 51 seconds][Customer] : No, it sounds about the same. Yeah, OK.

[2 minutes 50 seconds][Agent] : Yeah, OK, no problem. So just to begin with, have you had a cigarette in the last 12 months? No. Good to hear, Rhonda.

[2 minutes 59 seconds][Customer] : No say 50.

[3 minutes 2 seconds][Agent] : And so just keeping in mind the level of cover range is from \$10,000 and up to 200,000, what benefit amount would you like me to quote you on 50? OK, no problem. Bear with me while that loads. OK, so for \$50,000 Rhonda, you're looking at a premium payments of \$92.73 a fortnight. You do also get a free online legal bill which is worth \$160.00. If you do have that in place already, you can actually give it to your immediate family, so your mother, brother, sister or kids and a compliment your subscription of the Australian's USDA magazine as well with each policy. Is that sounding affordable for you there or would you like I could look at any other levels?

[3 minutes 51 seconds][Customer] : No, that, that sounds fine. That sounds good, yeah.

[3 minutes 53 seconds][Agent] : OK, very good to hear. So keep in mind your premium is stepped,

which means that will increase each year. So as an indication, if you make no changes to the policy, your premium next year will be \$99.22 and you can also find information about our premium structure on our website. So the next step would just be to take you through the health and lifestyle questions. Just before I do proceed, the system kind of forces me to put your address, but I don't need your full address. Could I just grab your post code please?

[4 minutes 9 seconds][Customer] : Yeah, yeah, uh, six. Sorry, 65.

[4 minutes 24 seconds][Agent] : 6 665. OK, thank you for that. OK so I just do need to just read you what we call a pre underwriting disclosure. It's just to cover your responsibility while you do answer these questions. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance, 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 your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy.

[5 minutes 14 seconds][Customer] : None.

[5 minutes 10 seconds][Agent] : By proceeding, you understand that you're applying to purchase a 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 and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you've had. If you do not take reasonable care, you may breach your duty. 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. Do you understand and agree to your duty?

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

[5 minutes 50 seconds][Agent] : Thank you, Rhonda. So the first question is specific to COVID-19. 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? Thank you for that. So the next question would be in the last

five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? No, OK. 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? OK. And the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer for the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that is spread to other organs? Or are you currently or soon to be treated with chemotherapy? Good to hear. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future?

[6 minutes 3 seconds][Customer] : Right, right, right, right, right.

[6 minutes 54 seconds][Agent] : OK. Do you have a liver condition that will require transplant in the future? Good to hear. Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for moderate neuron disease or any form of dementia including Alzheimer's disease? Yes or no? OK, forgive me for the next question, it's just a bit grim, but in the last five years, have you attempted suicide or been hospitalized for a mental health condition?

[6 minutes 59 seconds][Customer] : No, no, no.

[7 minutes 23 seconds][Agent] : OK. Are you currently sorry? Are you experiencing any sorry? Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health, sorry health related tests or investigations or been diagnosed as having 12 months or less to live? OK, thank you for that. Stay with me while I just get the application outcome. OK, Thank you, Rhonda. So there's no surprise there. Nice and healthy. So your application has been approved. Congrats relations. What I can actually do for you is get the immediately covered over the phone today and I will send you all the tailored policy documents review. Now you do have 30 something called a 30 day calling off. So you can take your time, look through the PDS and all the other documents.

[7 minutes 41 seconds][Customer] : No, I OK, yes.

[8 minutes 12 seconds][Agent] : And if you do decide the policy is not suitable for you and you can just give us a call and apply to get it cancelled within that 30 days. And you will receive a full refund

of your premiums if you have paid any premiums as well as unless a claim has been made. What we will be doing now is because either into your direct debit details or your card details and you're not actually required to make a payment today, which I select the date within the next 30 days. When would be next or suitable for you?

[8 minutes 41 seconds][Customer] : So the date would be So what are we today?

[8 minutes 44 seconds][Agent] : Yes, 8th of Jan. So we can go up to the Feb 8th, anywhere in between that 60%. OK, So that would be next Thursday and then it would continue fortnightly every Thursday. Does that sound suitable?

[8 minutes 51 seconds][Customer] : Yes, 16th of Jan Yep, sounds good.

[9 minutes 2 seconds][Agent] : OK. And just with that payment method, are you comfortable with direct debit or card? OK. And the account type, would that be a savings or a cheque account? Savings and just your BSV number whenever you're ready. OK. And that is the Bank of Washington Australia Limited, is that correct?

[9 minutes 8 seconds][Customer] : Direct debit oh Savings 306104 Yes, yes.

[9 minutes 29 seconds][Agent] : OK, and then your account number as well, please, Rhonda. OK, and just the account name will just be your full name. So just Rhonda Boyen, is that correct?

[9 minutes 33 seconds][Customer] : 0645 330 Yes, Yes, yes. Correct.

[9 minutes 44 seconds][Agent] : OK And then your e-mail just to confirm is just rhonda.31550@gmail.com.

[9 minutes 52 seconds][Customer] : Yes. Perfect.

[9 minutes 54 seconds][Agent] : OK, and just before I do proceed, I'll just quickly confirm all your personal details just so we don't have any issues down the line. So I'll just confirm your full name is Misses Vonda Boyen, date of birth, 31st of the 5th 1950 female Australian residence. Your phone number is just the one you're calling from, so 0432272249. And then the e-mail is justthesameasisaidsovonda.31550@gmail.com. No problem. Thank you for your patience there, Rhonda. So the next step would just be for me to read the declaration. Now that just covers everything was discussed today. So it's compiled everything. And I will just ask you a question at the

end just to see if you have any more questions or everything makes sense. So I'll just start with that now. And just to confirm again, just to double check, sorry. So just Rhonda Boyne, is your full name, is that correct?

[10 minutes 20 seconds][Customer] : Yeah, yeah, well, I've got a middle name.

[10 minutes 52 seconds][Agent] : Would you want me to add that on?

[10 minutes 54 seconds][Customer] : Yes, please.

[10 minutes 55 seconds][Agent] : Sure. OK. What was your middle name?

[10 minutes 58 seconds][Customer] : It's Laraine. LARAINÉ.

[11 minutes 3 seconds][Agent] : OK, sorry. One second. Bear with me. Could you spell that again for me? Sorry. Yeah.

[11 minutes 10 seconds][Customer] : LARAINÉ.

[11 minutes 16 seconds][Agent] : OK. No problem. We'll get that edited for you. And then that will be showing on the policy documents that will be sent to you. That's all good. And just in regards to your bank account name though, does that include your middle name?

[11 minutes 31 seconds][Customer] : Ah, yes.

[11 minutes 32 seconds][Agent] : OK, I'll add that on there as well. One moment. OK, no problem. Yeah. So that's all good. So thank you, Rhonda. Lorraine Boyen, 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 at 4. Seniors life insurance is issued by Hanover Library of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency to issue and arrange this insurance on his behalf. Hanover relies upon the accuracy of the information you provided when assisting your application. That includes the information we initially collected from you to provide a quote. Hannah, I said a target market determination for this product, which describes the type of continuous this product is designed for. Our distribution practices are consistent with this termination. And then you can obtain a copy on our website. I need to remind you of the duty to take a reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty?

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

[12 minutes 48 seconds][Agent] : Thank you. Rhonda, We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following. So Rhonda Lorraine Boyne receives \$50,000 in the event of if. If this is as a result of an accident, the benefit amount will include an accidental benefit which will equate to a total payment of triple the benefit amount. Our benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on the 30th of the 5th 203512 AM. Your premium for your first year of cover is \$92.73 per fortnight. Your premium is stepped, which means it will 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 of the life of the policy. Your premium will be debited from your nominated bank account in the name of sorry Rhonda Lorraine Boyen, which you're also actually debit from and have provided to us. We may provide written communications to you by the e-mail address you provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive this only via mail, you can update your communication preferences at any time. The policy documentation, PDS and FSC will be mailed to you and if you provided us with an e-mail address, your policy 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 replacing policies as a new policy may not be identical to your existing cover. We recommend that you do not cancel any existing any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. All details are available online and in the documentation we are sending you. Do you understand and agree to of the declaration?

[15 minutes 6 seconds][Customer] : Yes.

[15 minutes 7 seconds][Agent] : Thank you for that, Rhonda. Thank you for your patience there. Now, would you like any other information or would you like me to read any part of the PDS to you?

[15 minutes 15 seconds][Customer] : No, that's fine.

[15 minutes 17 seconds][Agent] : OK.

[15 minutes 17 seconds][Customer] : I'll read it through when I get it.

[15 minutes 19 seconds][Agent] : Yeah. Any good on you? No problem at all. And in the unlikely event you decide it's not suitable, you can just give us a call to apply to get it canceled.

[15 minutes 27 seconds][Customer] : Job.

[15 minutes 26 seconds][Agent] : That's no problem at all.

[15 minutes 28 seconds][Customer] : OK.

[15 minutes 28 seconds][Agent] : But that is all good. Thank you for your patience today. Rhonda. Was there anything else you needed to help with today?

[15 minutes 35 seconds][Customer] : No, that's fine. Thank you.

[15 minutes 36 seconds][Agent] : No problem. Well thank you for your time. You have a good day.

[15 minutes 39 seconds][Customer] : OK. Thank you.

[15 minutes 40 seconds][Agent] : Bye.