

[14 seconds][Agent] : Hello, good afternoon, Vienna.

[18 seconds][Customer] : Who are you?

[19 seconds][Agent] : Hi, my name is AJ, I'm calling in from the Australian Seniors Insurance Vienna. We received your online enquiry just a moment ago actually in regards to our life insurance need to help you with that information and pricing for you.

[31 seconds][Customer] : Yeah, I thought of yeah, if I want I I Yeah, I'm not feeling well.

[40 seconds][Agent] : Oh, OK. It only take a couple of minutes and I do have a couple of minutes so I can help you with this.

[37 seconds][Customer] : Yeah, I'm on medical leave today, but I, my insurance is real, real, real life insurance, OK. And I think it's getting too expensive for me. I'm over 65 and I, I so I decided to go for a cheaper 1. So what is the code? What is the code? I've put in the details as you can see. What is the code for that?

[1 minutes][Agent] : Sure, yeah, sure. I'll be happy to help you with this. That's what I'm going to run through with you just so I can assist you. I'll just confirm that your details are all correct on my end first. That's Miss Vienna Charm I'm speaking to.

[1 minutes 13 seconds][Customer] : No, no, my name is not that is on a Instagram name. Alright. My my real name is is Joyce Joyce Ralph.

[1 minutes 23 seconds][Agent] : OK, let me update that for you.

[1 minutes 22 seconds][Customer] : OK, that one is just hold on. Can you can you just hold on? Now you can see the birth date. I could not change the birth date. I wasn't born 1966. I was born 1967.

[1 minutes 35 seconds][Agent] : Yeah, that's OK. I can update that for you on my end. OK, I'll just confirm the first name first. What's your correct first name?

[1 minutes 38 seconds][Customer] : OK, the first name is Joyce Joyce.

[1 minutes 45 seconds][Agent] : Thank you. And your surname?

[1 minutes 47 seconds][Customer] : The name is Ralph Ralph.

[1 minutes 50 seconds][Agent] : Thank you. And your date of birth, please. Names.

[1 minutes 52 seconds][Customer] : No, just her in between that two other two other the two, two

more, two more names because I'm Chinese Australian.

[2 minutes 3 seconds][Agent] : Yeah. Why?

[2 minutes 2 seconds][Customer] : So Joyce York York Y OK and another one is Kim. So, Joyce York, Kim, Ralph.

[2 minutes 6 seconds][Agent] : OK, Yeah, thank you. Not a problem. I'll update that for you. And thank you, Joyce. And what's your date of birth, please?

[2 minutes 18 seconds][Customer] : 13 of July 1957.

[2 minutes 21 seconds][Agent] : OK, thank you. And also just confirming that you are a female and an Australian resident, is that correct?

[2 minutes 27 seconds][Customer] : Yes, I'm a citizen. Yes. Now I want to change that to my school. I'm a school teacher. Can you change that to JJ as in July Jr.

[2 minutes 28 seconds][Agent] : beautifulthankyouandyouremailihavehereasqualia@y7mail.com
Sure, Yep, Yep. E for elephant, Q for queen.

[2 minutes 44 seconds][Customer] : RA London Papa JRAL P32 at EQ Yes.

[3 minutes 4 seconds][Agent] : OK, not a problem and perfect. And your phone number is here, 0407571680.

[3 minutes 1 seconds][Customer] : At eq.edu dot EU Yes. Correct. Yes.

[3 minutes 12 seconds][Agent] : OK, thank you guys. Just please, no calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Umm, So yeah, not a problem guys. Again, I won't take too much of your time today if you do need to go, and if you're not feeling well, just let me know. I'll be happy to call you back another time. Umm, basically what I'm here to do is run to the pricing and information and help you understand this policy. Just you said you have a cover already in place and it's a bit too expensive. So you're looking at this, comparing at the moment to your current provider and seeing if there's a better option for you.

[3 minutes 43 seconds][Customer] : Yes, that's why I said yes.

[3 minutes 44 seconds][Agent] : OK, not a problem. And so do us basically here in the Australian seniors, our life insurance cover, What it's mainly designed to do, right, is to provide a, provide

financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. OK, Now with this cover, we are able to offer you anywhere from \$10,000 up to 200.

[4 minutes 9 seconds][Customer] : Oh, oh, oh, hold on.

[4 minutes 14 seconds][Agent] : That's right. That's right, ma'am. Yeah. So it covers you.

[4 minutes 11 seconds][Customer] : So this is only up to 85 years old, Not a life, not a life, 85, but I still carry on living. Then it's not a life insurance, it's a term insurance. It's a term insurance.

[4 minutes 23 seconds][Agent] : So this policy, this policy, this policy, we call it a life insurance policy, it's just designed that way. So it does stop at the age of 85.

[4 minutes 33 seconds][Customer] : When it stops, there's no longer call life. Life means you have to wait for me to die. Then I don't even get to see the money the family received the money that it's life. But if you if if you stop 85, it's a longer call. Life is called term. So I might as well get a term insurance, correct?

[4 minutes 51 seconds][Agent] : OK, Umm, well, this one is just designed that way, doesn't we don't call it a term policy. It's called the seniors life policy.

[5 minutes][Customer] : What is the code? What is the what is the code? What's the price?

[4 minutes 58 seconds][Agent] : But you can you can I imagine yeah, again, that's what I mean to help you with today, right? So while I pull up the pricing doors, I'll explain what you actually covered for in this policy so you understand what you're paying for as well. And I'll run to the pricing with you. OK, Uh, if you have any questions again, ask me again. Umm, so with this policy to apply for this cover as well. It's also, it's very simple. We do take you through about nine help questions over the phone to see if you're approved for the cover and if you are accepted with these questions. And once you have decided to commence the policy, we then cover you immediately for death due to any 'cause now the only thing that's not covered is suicide in the 1st 13 months. OK. You also get a terminally ill advanced payment with this policy. And what this means, Joyce, is that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, then we can pay the benefit of man in full to you. So at that time and need, you can use your own life insurance to

support your medical expenses and ensure that you receive the best care possible. All right, is that understood so far?

[6 minutes 6 seconds][Customer] : Yeah, yeah, carry on.

[6 minutes 7 seconds][Agent] : OK. Now the policy also comes with accident cover before you do it. So if your death was due to an accident, God forbid, your chosen benefit a man will be tripled and paid to your family. So instead of 200,000, they'll get 600,000 in the event of an accidental death. OK. And lastly, we provide a funeral component that we understand a lot of families have funds available. But if you go for an unexpected funeral, so if you have passed away at the time of your claim, your beneficiaries can also request an advance payout of 20% of your benefit amount to help with your funeral and final expenses. OK, so those are the benefits with our seniors life insurance. Did you have any questions for me so far on that or is that all straightforward for you then?

[6 minutes 51 seconds][Customer] : So the accidental means it's not caused by me. It's accidental because I am involved in it. Not not it's not caused by me. If I caused the accident I cou I shouldn't be paid right?

[7 minutes 2 seconds][Agent] : So I'll explain what we mean by accidental death for you. OK, Uh, give me one SEC. I'll just pull up my PDS for you. We've got a definition here. It's a good question as well. So under our definition, accident means and events are resulting in bodily injury occurring while the life insured is covered under this policy where the injury is directly and solely caused by accidental, violent, external and visible means without any other contributing causes and where the injury is not self-inflicted. OK. And accidental death means death occurring as a direct result of an accident and where the death occurs within 90 days of the accident.

[7 minutes 45 seconds][Customer] : Yeah, accident means it's external. It's not caused by by self. It is self. Then you know the Internet company will go bankrupt.

[7 minutes 56 seconds][Agent] : Well, yeah, that's what it says in the definition, right? So where the injury is not self-inflicted. So yeah, that wouldn't be covered.

[8 minutes][Customer] : Yeah, OK.

[8 minutes 2 seconds][Agent] : OK.

[8 minutes 3 seconds][Customer] : Is, is that all? Is that all? You OK now? Could you send me more? You could you send me hot box? Yeah.

[8 minutes 10 seconds][Agent] : Yeah, I could definitely e-mail you this information to you, of course, but we are still, we haven't shown you the price, right And we don't know if you're eligible for the cover.

[8 minutes 13 seconds][Customer] : And then, and then when I decided to go ahead and yeah, I was surprised, was surprised.

[8 minutes 23 seconds][Agent] : Yeah, yeah, that's what I'm going to do. So Joyce, just a quick question to pull up the price now, I just need to ask you, have you had a cigarette in the last 12 months?

[8 minutes 31 seconds][Customer] : No, I don't smoke. No, I don't smoke.

[8 minutes 33 seconds][Agent] : OK, Beautiful. Joyce, so you're 66 years young today, nonsmoker and we can offer you between \$10,000 up to \$200,000 life insurance. How much life insurance do you feel would be enough to leave to your family?

[8 minutes 47 seconds][Customer] : And the maximum is 200,000, right? I saw. So we take 200,000. Yeah.

[8 minutes 45 seconds][Agent] : Firstly, That's right, yes, shop. So \$200,000 life insurance cover, that one will include a free will kit and it will come with a complimentary subscription to the Australian Seniors Day magazine.

[9 minutes 2 seconds][Customer] : MMM.

[9 minutes 1 seconds][Agent] : And the premium for this one is \$215.88 per fortnight. And as an indication, sorry. And keep in mind your premium with this policy is stepped as well, which means it will increase each year.

[9 minutes 17 seconds][Customer] : So how much? Sorry. How much do I pay a month? OK.

[9 minutes 16 seconds][Agent] : OK, this is fortnightly. I'm showing you. That's \$215.88 per fortnight. So if you want to look at it monthly, I'll show it to monthly. That one works out to be \$467.74 per month.

[9 minutes 36 seconds][Customer] : So my current one is cheaper by 40%.

[9 minutes 40 seconds][Agent] : Oh wow. OK. How much cover do you have at the moment?

[9 minutes 40 seconds][Customer] : The current one I have yeah, my I think it's more than 200,000 because I started long time ago. I started many, many years ago.

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

[9 minutes 49 seconds][Customer] : And yeah, I think I should stay, stay with them because their is alive until I passes out, passes away.

[9 minutes 57 seconds][Agent] : Yeah, Yeah, OK. It's like a lifelong cover for you that you have. OK.

[9 minutes 58 seconds][Customer] : Yeah, yeah, yeah. It's not.

[10 minutes 2 seconds][Agent] : Well, keep in mind, you mentioned earlier that you were your premiums are increasing exponentially every year. Was that your main concern as well with them?

[10 minutes 11 seconds][Customer] : Yeah, but not, not the not the amount you just put it to me. I've definitely say no to you.

[10 minutes 9 seconds][Agent] : No, that's OK.

[10 minutes 16 seconds][Customer] : Anyway, thank you. Now, if you send me a copy, I have a read of I have a reason and and you know, and I'll decide, but I don't think I'll go for it.

[10 minutes 26 seconds][Agent] : All right.

[10 minutes 26 seconds][Customer] : Thank you for your.

[10 minutes 27 seconds][Agent] : That's OK then.

[10 minutes 27 seconds][Customer] : Thank you so much. Thank you. Bye.

[10 minutes 28 seconds][Agent] : You're welcome, Joyce. You have a great day. OK. Thank you.