

[0 seconds][Agent] : Now you also have the option to select different waiting periods and benefit periods. I'll explain those those those to you. Now a waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. Do you understand that?

[24 seconds][Customer] : You mean waiting for that happen?

[26 seconds][Agent] : Yes, yes, yes, yes. That's the way. That's the the non payment period.

[27 seconds][Customer] : I can wait a month, 30 days, something like that.

[32 seconds][Agent] : Now you can choose 30 days or 90 days, 30 days, yeah, OK, we'll put 30 days for you. OK. So now the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Now you can choose six months, one year, two years, or five years. Which benefit. Would you like me to select for you?

[1 minutes 6 seconds][Customer] : Tell me again what my choice? How about one year?

[1 minutes 7 seconds][Agent] : Yep, 1-6 months, one year, 2 years, five years, certainly. Let's put one year all right now. So monthly benefit amount 3437 dollars Waiting period of 30 days benefit.

[1 minutes 39 seconds][Customer] : 45 4945 to Fortnite.

[1 minutes 28 seconds][Agent] : One year Annual income before tax \$55,000 fortnightly premium \$45.95 a fortnight 4595, a fortnight every two weeks here 4595. Yeah. Remember, this is all indicative because we still need to go through those questions because it may or may not change, depends on the way you answer the questions. Yeah. So how does that sound to you so far?

[1 minutes 49 seconds][Customer] : Yeah, sounds good.

[2 minutes 4 seconds][Agent] : Sounds good. Alright, Well the next step is to take you through the health and lifestyle questions to see if there are any changes.

[2 minutes 5 seconds][Customer] : Yep, Yep, this one's covered. I have to pay 4595 every Fortnite. How many? How many, for how long or any I can or cover?

[2 minutes 16 seconds][Agent] : OK, now be correct this thi this is this this you you've got income unless this this cover is for you right until OK until if once it's in place. Once the cover is in place for you, it'll cover you until your policy anniversary following your 65th birthday.

[2 minutes 36 seconds][Customer] : Yeah, I have to pay this amount until I'm 65.

[2 minutes 58 seconds][Agent] : That's correct. As if you want once it's in place, but you can cancel at any time.

[2 minutes 57 seconds][Customer] : Yeah, OK.

[3 minutes 2 seconds][Agent] : There's no lock in contract, For example, if you want to take this up for three years, four years, totally up to you. If you if you cancel, if you want to cancel after four years, you can give us a call to apply to have it canceled. You are not locked in until your 65th birthday. That's what I'm saying.

[3 minutes 20 seconds][Customer] : OK.

[3 minutes 21 seconds][Agent] : OK. It's not locking contracts.

[3 minutes 23 seconds][Customer] : OK.

[3 minutes 23 seconds][Agent] : OK, Does, did, does, did you understand that one? Is that clear? OK, alright. The next step is to go through the questions. OK, now what I'm gonna do before I do that, I'm gonna read you what we call is a pre underwriting disclosure statement and then we'll go to the questions. OK?

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

[3 minutes 46 seconds][Agent] : OK, now it reads here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into an income protection contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect that decision. To ensure you and on what terms. You do not need to tell us things that we already know or or should not as an insurer or which reduces the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you

understand this yes or no? Thank you. OK, so the first question I have for you is, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, Yes or no?

[5 minutes 17 seconds][Customer] : Yes, yes.

[5 minutes 37 seconds][Agent] : Thank you. Now the next lot of questions I'm going to ask you, they ask specific questions. We just require you to answer yes or no, OK? Now, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no thank you.

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

[6 minutes 12 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia yes or no Cancer or leukaemia, excluding skin cancer yes or no Kidney disorder yes. Thank you Hepatitis or any disorder of the.