

[5 seconds][Customer] : Hello.

[7 seconds][Agent] : Morning Ian. It's Ken from Real Insurance. The line just dropped out, so give me a call back. Yeah, look. Oh, OK, no worries. Not, not what happened there as it is a second call as a follow up call. Can I just get here to confirm her her name and date of birth again please?

[11 seconds][Customer] : Yeah, yeah, All I heard was underwriters and then it stopped piano with two FS and but the, uh, date of birth is the 22nd of September 1972.

[32 seconds][Agent] : Yeah, thank you. And and again place my calls are recorded and as far as I provide these generator not be suitable to the situation. Now that's fine. I think you already have an existing umm loss insurance policy, no? OK, that's perfectly fine. Our cover is designed to provide financial protection for your loved ones for a lump sum payment if you were to pass away, and the payout here could be used to pay for mortgage or any other costs involved in raising family.

[36 seconds][Customer] : Yeah, no, yeah.

[58 seconds][Agent] : It's easy to apply. We will ask her some health and lifestyle questions either side. So if she's approved, if she is accepted and once she decides to commence the policy, she will be covered immediately for death due to any cause. The only thing not covered is suicide in the 1st 13 months. An event's prior to \$10,000 generally held with feudal costs or any other foreign expenses that and so on. In addition, there is a terminally ill advanced payment included. If she were diagnosed with 12 months or less to live by a medical practitioner, we'll pay her claim in full and the money could be used for medical costs. Make sure that she receives the best care possible, \$100,000 up to \$750,000 is the range of cover that she can choose from. Which, which amount or which level cover would you like me to call it on 1st for Fiona?

[1 minutes 16 seconds][Customer] : Yeah, yeah, just in the middle somewhere.

[1 minutes 54 seconds][Agent] : OK. Online, I see you selected \$500,000 if you want me to start with that first.

[2 minutes][Customer] : Yeah.

[2 minutes][Agent] : Yeah. Yeah, certainly. And has she had a cigarette in the last 12 months? Yes, I know. OK.

[2 minutes][Customer] : Oh, no, no, it doesn't smoke.

[2 minutes 7 seconds][Agent] : All right. Fantastic. Thank you. So if I get this quote, do you have any questions so far? No.

[2 minutes 13 seconds][Customer] : No.

[2 minutes 14 seconds][Agent] : OK, all good. Her previous step meaning it will generally increase HC ages. In addition, this policy has automatic indexation, meaning each year her sum insured will increase by 5% with associated increase in premium. But she can opt out of this automatic indexation each year. She can also find information about our premium structure on our website. Firstly, half \$1,000,000, OK, that's \$58 and \$58.55 a fortnight. Would that be an affordable amount for Fiona?

[2 minutes 54 seconds][Customer] : Is it a fortnight or a month? Because I was reading that it was like \$69.00 a month, yeah.

[2 minutes 57 seconds][Agent] : So A49 depends on the benefit amount, age, gender that'll contribute to initial premium. But if you're looking at around what 69 a month, I'll just start around some figures that you see what the premium is for that 69 a month. And just keep in mind if she does start with a specific and she's not locked into a specific amount subject to eligibility, she can apply for more cover. She could also apply for less cover as well. OK, so \$400,000, the monthly premium that will convert to \$126.85 risk for you. With 1/2 that it's \$250,000 and that'll be \$63.43 a month. Would that be a bit more affordable for Fiona?

[3 minutes 57 seconds][Customer] : Yeah, no problem.

[3 minutes 58 seconds][Agent] : OK, OK, fantastic. Just give me a bit of an idea of the projection for next year closely where all our Prem rejections are indicative only assumes that she does not make any amendments to cover.

[4 minutes 5 seconds][Customer] : Mm, hmm, yeah.

[4 minutes 12 seconds][Agent] : So as an indication if she make no changes to her policy, her Prem next year will be \$74.43 a month. But if she choose to opt out of that index size next year, then that'll be \$70.89 a month. Yeah. So that's that's the real life insurance cover. I know you're inquiring on

behalf here, but what are your thoughts so far? Do you think this would be suitable for our circumstances? Of course, definitely.

[4 minutes 46 seconds][Customer] : They'd have to sit down and talk to her and yeah, go for it.

[4 minutes 49 seconds][Agent] : And do you have an e-mail address? I'll e-mail this across to you so you get the chance to go through the quote with her. And also I'll include the link to the PDS. My name and number will be there.

[4 minutes 57 seconds][Customer] : Yep Yep.

[5 minutes 1 seconds][Agent] : So just feel free to call if you have any questions or if she has any questions, she can definitely call. What's the, what's your e-mail address? Mm hmm.

[5 minutes 3 seconds][Customer] : So the Yep is BN, so it's IANR and that's Erskine ERSKIN, a@hotmail.com.

[5 minutes 18 seconds][Agent] : Yep, Yep. No worries at all. I'll just e-mail that out.

[5 minutes 28 seconds][Customer] : Yep.

[5 minutes 23 seconds][Agent] : So I'm just going to send those two quotes that you've requested, the 250,000 and also the \$500,000 of benefit of that. OK.

[5 minutes 42 seconds][Customer] : Mm hmm.

[5 minutes 34 seconds][Agent] : And when would you be able to speak with Fiona about the quote and the life cover in general?

[5 minutes 42 seconds][Customer] : Uh see it's you back in the first week in February.

[5 minutes 46 seconds][Agent] : Oh, OK.

[5 minutes 45 seconds][Customer] : So I'd like 2 weeks time or something.

[5 minutes 47 seconds][Agent] : Yeah, certainly.

[5 minutes 47 seconds][Customer] : Yeah, yeah.

[5 minutes 48 seconds][Agent] : So I work Mondays through Friday, so she's happy to continue. I'm happy for her to just give me a call back. Or you can give me a call back and then I'll just explain the main features of benefits.

[6 minutes 3 seconds][Customer] : Yep.

[5 minutes 58 seconds][Agent] : If she's happy with it, then we'll go through those health and lost all questions to check on her eligibility for cover and also on the final premium as well. If she's eligible for cover, have a look at the calendar for February, so say early February, February 8th, Thursday, next couple of weeks. Yeah. OK. And that I'll just start at 10:00. You're in NSW.

[6 minutes 17 seconds][Customer] : Yeah, Yeah, that's correct.

[6 minutes 29 seconds][Agent] : OK, great. Yeah, same here. So I'll make a note here. Call 11:00. That's suitable for me. Would that be suitable for you?

[6 minutes 36 seconds][Customer] : Yep.

[6 minutes 37 seconds][Agent] : OK, great. And now before we go, do you have any other questions? All right.

[6 minutes 43 seconds][Customer] : No, no, that was it for today.

[6 minutes 44 seconds][Agent] : OK, great. Well, thank you very much for your time and enjoy the rest of your day. And look at the e-mail, I've just sent that across to you. Should get that next half hour.

[6 minutes 44 seconds][Customer] : OK, excellent. No worries.

[6 minutes 53 seconds][Agent] : Thank you, Ian.

[6 minutes 54 seconds][Customer] : Thank you.

[6 minutes 54 seconds][Agent] : Bye now.

[6 minutes 55 seconds][Customer] : Bye.