

[0 seconds][Customer] : Hello.

[2 seconds][Agent] : Hello, this is Ethan here calling from One Choice Insurance regarding the life insurance cover that you were looking at with us online. How you going today?

[11 seconds][Customer] : I'm doing good.

[12 seconds][Agent] : That's good. Giving a call today to go through the main features and benefits of the cover with you, run through some pricing and answer any questions that you might have had for us as well. Just letting you know before we get started that all of our calls are recorded. Any advice I provide is limited to the products that we offer and assisting you to make a decision about whether they are suitable for your needs and we can consider your personal circumstances. But if you have any questions along the way, feel free to let me know and I'll be more than happy to assist you.

[22 seconds][Customer] : Yeah, Alright.

[42 seconds][Agent] : Do you mind reconfirming your full name and date of birth so I can make sure I'm speaking with the right person please?

[47 seconds][Customer] : Yeah, it's Elizabeth, Jane. Polly. My birthday is June 6th, 1974.

[55 seconds][Agent] : Yep. And just with your first name, I've got it here spelt as ELIZEPTH.

[1 minutes 2 seconds][Customer] : Correct.

[1 minutes 3 seconds][Agent] : Oh yeah, perfect. And just confirming that you are, of course, a female New Zealand resident currently residing in New Zealand. Perfect. And do you have an e-mail address at all?

[1 minutes 11 seconds][Customer] : Yes, yeah. Liz and Maloney at Gmail.

[1 minutes 19 seconds][Agent] : Sorry. Sorry. Your phone's a bit muffled. It's a bit hard to hear.

[1 minutes 23 seconds][Customer] : OK, sorry.

[1 minutes 24 seconds][Agent] : That's alright, Liz.

[1 minutes 24 seconds][Customer] : It's Liz at Malo. Gmail.

[1 minutes 28 seconds][Agent] : Sorry. Yeah. Yeah.

[1 minutes 31 seconds][Customer] : Liz like Z letter N like Nancy M like Mary ALON like Nancy I at

Gmail.

[1 minutes 48 seconds][Agent] : OK, so L for Lima, I for India, Z for Zebra, N for November, M for Mary, E for Echo, L for Lima, O for oscarforNovemberforIndia@gmail.com.

[2 minutes 5 seconds][Customer] : Yes. M like Mary A Maloney, alright.

[2 minutes 10 seconds][Agent] : OK, so Liz, N for November, M for Mary, A for alphaforLimaonforNovemberi@gmail.com. Alright, perfect. Sorry about that. It's just the phone is really muffy. I'm not too sure what's going on. It's like super like yeah, it sounds like there's like, yeah, it sounds like there's something like blocking the microphone or something. I'm not too sure what's going on. Anyway, so thank you so much for taking the time to inquire with us. Have you ever looked into life insurance before?

[2 minutes 43 seconds][Customer] : Yeah, yeah.

[2 minutes 45 seconds][Agent] : OK, yeah. Awesome. Anything in place at the moment?

[2 minutes 48 seconds][Customer] : No, no.

[2 minutes 50 seconds][Agent] : No. OK, that's alright. Well, with our life insurance, what we've designed it to do is to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans and any other costs involved in raising a family. So basically it's there to give be the Peace of Mind that if something happened to you, then your family would have that financial security. You can choose up to five beneficiaries to receive this benefit amount and what they can also do at the time of claim is request an advance payout of \$10,000 from the full amount to help with any funeral costs or any other final expenses at the time. And there is also a terminally ill advanced payout included in the cover also. Uh, so we, so we do keep everything nice and simple for you. You know, everything is well done over the phone. There's no forms to fill in medical checks or blood tests to complete. We simply take you to your health and lifestyle questions as this will determine the pricing and terms of the policy for you as well. Yep.

[3 minutes 43 seconds][Customer] : OK, OK.

[4 minutes 4 seconds][Agent] : Umm, So just before we go through pricing there, I just wanted to

also ask, you know, apart from funeral expenses, is there anything in particular that you're looking at covering for your family in the event of your passing?

[4 minutes 16 seconds][Customer] : Yeah, I, I have 3 kids. They're adults. I have one son.

[4 minutes 19 seconds][Agent] : OK, Your kids, they're all adults.

[4 minutes 23 seconds][Customer] : Yeah.

[4 minutes 24 seconds][Agent] : OK. Are they dependent on your income at the moment?

[4 minutes 29 seconds][Customer] : Two of them I, I have a 18 year old and I have a son that's disabled and he's 30 years old.

[4 minutes 31 seconds][Agent] : Two of them, I see 30. Right, Right. OK. Sure.

[4 minutes 38 seconds][Customer] : So I'm, you know, yeah, he's challenged and he's epileptic, so he's disabled. So I'm, you know, my elder son is working, but my thing is worried about these two. Just something to help them out through life.

[4 minutes 53 seconds][Agent] : Yeah, yeah, sure. Airport. Sorry.

[5 minutes 3 seconds][Customer] : I want to pay off my bills, if anything, and to pay off my bills that I have, if any.

[5 minutes 14 seconds][Agent] : OK, Any leftover bills when you pass away?

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

[5 minutes 19 seconds][Agent] : Yeah, sure. Yeah, 100%. Well, that's exactly what it's there for, you know, to make sure there's that financial protection, especially, you know, having a disabled son. I can, you know, definitely def definitely sympathize with that and understand where you're coming from there. Well, just a couple of preliminary questions. Have you had a cigarette in the last 12 months? Yeah, no worries. And I can quote you from \$100,000 up to a maximum of \$1 million. How much cover do you think you'll need for your kids there? Yeah, sure. So for \$500,000 of cover, the indicative cost for that would be \$124.26 a fortnight. So again, that's \$124.26 a fortnight. However, this, this could be higher for this level of cover depending on the outcome of your health and lifestyle application. Umm, but we can look at something higher or lower for the uh, the benefit amount to make it cheaper or, you know, obviously give you more cover. Umm, so it's up to you.

[5 minutes 38 seconds][Customer] : Yeah, probably 5 Hun 500 O OK EV.

[6 minutes 23 seconds][Agent] : Uh, how did you want to look at any other amounts?

[6 minutes 26 seconds][Customer] : Yeah, that sounds pretty good. Every two weeks, Every fortnight.

[6 minutes 29 seconds][Agent] : OK, cool. The 12426 of one night. OK, cool. Well, I'll keep that in mind. And then if the pricing goes up due to your health and lifestyle application and you wanna look at something lower than, you know, it gives me an idea of, uh, how much we need. How much yeah, we need to go in order to, uh, make sure it's suitable there for you, but we'll play it by year anyway. Umm, and you'll also, you do have the option to add an extra benefits to your cover. They do cost extra, but we've got serious illness cover and we've also got, uh, total and permanent disability covers as well. And I'm gonna look at adding in any of those, you know, just the life insurance for now.

[6 minutes 58 seconds][Customer] : O OK, just the life insurance for now.

[7 minutes 12 seconds][Agent] : OK, cool. No worries. OK, so I'll take you through the health and lifestyle questions. I'll just need to read you out a pre underwriting disclosure statement before we get started. So I'm just waiting for that to pop up here. OK, so it says. 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 they 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 a life insurance contract. You have a legal duty to provide to us any information that you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know 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 you make a false statement in answer to our questions, we may be able to decline in pay, impose new conditions on your policy, or avoid your

policy entirely. Do you understand this? Yep. All right, perfect. So as to these questions are going to be yes or no's, I'll go through each one one by one and I'll read out the full question to you before I gain your answer. So the first question says here, are you a citizen or permanent resident of oh, sorry, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[8 minutes 41 seconds][Customer] : Yes, yes, I must get a send of news.

[9 minutes 7 seconds][Agent] : OK awesome. And the next part is have you ever had symptoms of being diagnosed with or treated for or intended to seek medical advice for any of the following? So umm, I'll read out each entry in full and then if it applies to you then you just say yes. If not then then obviously just knows is I Will Survive. So the first one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina, yes or no. And the next one is lung disorder, excluding asthma, sleep apnea or pneumonia. Next one is cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver. And the next one is anxiety, depression, or stress requiring medical treatment or any other mental health disorder.

[9 minutes 46 seconds][Customer] : No, no, no, no, no, no, no.

[10 minutes 17 seconds][Agent] : And the next one is, have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? Perfect. And the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to answer any approximate figures, words or height and weight ranges. So first of all, what is your exact height, please? Yep. So 5 feet and 9 inches. And what is your exact weight please? It's OK, we can do pounds if you've got that. Yep, £250. No worries. Do do, do. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? Perfect.

[10 minutes 31 seconds][Customer] : No, 59, I don't know kilos, but I know yeah, 250, no, I.

[11 minutes 23 seconds][Agent] : Alright, awesome. Yeah, that's alright. So I could, yeah, definitely use a few myself, to be honest. And on the next page it says does your work require you to go

underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? And do you have definite plans to travel or reside outside of New Zealand, IE booked or will be booking travel within the next 12 months?

[11 minutes 47 seconds][Customer] : No, no, yes.

[12 minutes 9 seconds][Agent] : And which countries do you intend to travel to or reside in?

[12 minutes 14 seconds][Customer] : I am gonna go to Conga for a week.

[12 minutes 19 seconds][Agent] : To where? Sorry.

[12 minutes 21 seconds][Customer] : Conga, Conga.

[12 minutes 23 seconds][Agent] : Tonga. Oh. Tonga. OK Yep. Sure.

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

[12 minutes 26 seconds][Agent] : No worries.

[12 minutes 27 seconds][Customer] : And I'm going back to California, to the US probably in eight months.

[12 minutes 35 seconds][Agent] : OK. United States of America.

[12 minutes 37 seconds][Customer] : Yeah.

[12 minutes 38 seconds][Agent] : Yep.

[12 minutes 38 seconds][Customer] : She lives in my mom's.

[12 minutes 39 seconds][Agent] : Yeah, sure. OK. So Tonga, USA and the others or that's it?

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

[12 minutes 46 seconds][Agent] : That's it. Perfect. Alright, Awesome. Thank you for that. OK, And will you be overseas for longer than three consecutive months?

[12 minutes 58 seconds][Customer] : No, no, just a week.

[13 minutes][Agent] : No worries. OK, And do you have existing life insurance policies? The other life insurance companies with a combined total sum assured of more than \$5,000,000. Perfect. Alright, awesome. OK, so on the next page here, it's in regards to your medical history. So it says. Have you

ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first part is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

[13 minutes 12 seconds][Customer] : No, no, no, no.

[13 minutes 38 seconds][Agent] : Yes or no Uh, next one is chest pain, high cholesterol or high blood pressure, tumor, low or cyst including skin cancer, sunspots or Melanoma. And the next one is, have you ever had an abnormal pap or cervical smear? No next one is thyroid condition or neurological symptoms such as humus or fainting, uh, disorder of the stomach, bowel, gallbladder or pancreas. And the next one is epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Umm, any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption, other or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma.

[13 minutes 53 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no.

[14 minutes 48 seconds][Agent] : No perfect. Alright, awesome. So just hopping over to the next page for you. Umm OK, so it says other than what you've already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as been not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yep. So put a yes, that for you. I was sorry.

[15 minutes 16 seconds][Customer] : Umm, I mean I, I took a blood test, umm, but I'm still yeah, I just took a umm, I just went in for my check up and and umm they have umm, I'm just waiting on my blood work.

[15 minutes 31 seconds][Agent] : Yep, Yep.

[15 minutes 37 seconds][Customer] : But I mean, they just a hold of me.

[15 minutes 41 seconds][Agent] : Did it?

[15 minutes 39 seconds][Customer] : So I don't, I'm not.

[15 minutes 41 seconds][Agent] : Did it what? Sorry.

[15 minutes 43 seconds][Customer] : And and yeah, I'm I'm fine. I just do this every year.

[15 minutes 46 seconds][Agent] : Yeah. So it's an annual check up.

[15 minutes 48 seconds][Customer] : Yeah, just the annual check UPS.

[15 minutes 50 seconds][Agent] : OK. Yeah, that's a good. So I'll put it down as annual check UPS where there were no where there were no presenting symptoms and results came back normal. Is that correct?

[15 minutes 50 seconds][Customer] : Is that right?

[16 minutes 1 seconds][Agent] : Sorry.

[16 minutes 2 seconds][Customer] : Yes.

[16 minutes 2 seconds][Agent] : Yeah. OK, perfect. Thank you for that. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[16 minutes 15 seconds][Customer] : No, no.

[16 minutes 16 seconds][Agent] : Perfect. Thank you for that. And for the next page, when we say immediate family, this specifically means father, mother, brother or sister. So it says to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial Nematosis polyposis? Perfect. All right. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[16 minutes 38 seconds][Customer] : No, no, no.

[16 minutes 52 seconds][Agent] : Perfect. And the last question says here, umm, other than one of events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fit paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazardous activity.

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

[17 minutes 20 seconds][Agent] : Perfect. Alright, awesome traffic. Well, look, congratulations, your application has been approved, subject to Oh, sorry, yeah. So your application has been approved

and this policy will cover you for death due to any cause except suicide in the 1st 13 months. So if any other cause of death will cover you straight away as soon as the cover's in place. And in addition, like we spoke about, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim in full and the money could be used for medical costs, etcetera, to ensure that you receive the best care possible. Now I do need to advise that the premium has risen, uh, due to BMI 75%. So I will give you the new premium and then if you wanna look at a lower level of coverage, you just let me know.

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

[18 minutes 16 seconds][Agent] : Umm, especially because, you know, please be aware that your premium is stepped, which means that they'll generally increase each year. Umm, So if you wanted to start up at a lower premium, then we can look at a lower level of cover for you. In addition, this policy does have automatic indexation, which means each year your benefit amount, uh, which is the amount that you're insured for will increase by 5% with associated increases in premium. You can opt out of this indexation each, yeah as well, just to let you know. So for \$500,000 of cover, you are now looking at a payment of \$217.46 a fortnight. Are you happy with that or do you want me to quote you on something a little different?

[19 minutes 3 seconds][Customer] : 200 like and that'll be 130.

[19 minutes 7 seconds][Agent] : So it's, if you look at it this way, it's less than 109 a week is what it equates to. Yeah. So if you want, we can look at something lower to, to make it more affordable. Unless you're happy with that, then we can just stick with that. It's up to you.

[19 minutes 15 seconds][Customer] : OK, OK, I should always change it.

[19 minutes 29 seconds][Agent] : Yes, it's subject to eligibility. You can apply to increase or decrease your level of cover anytime. So if you want to there you go with the 500,000 to start off with, then we can set that one up for you. And then in the future, like I said, subject to eligibility, you can apply to increase or decrease your level of cover at any time, especially like if your BMI changes and you feel that you may be be eligible, uh, for a lower premium, then umm, you can give us a call

back and apply to have that BMI loading reviewed.

[19 minutes 59 seconds][Customer] : So, so how much is 400,000?

[19 minutes 57 seconds][Agent] : Yeah, yeah.

[20 minutes 1 seconds][Customer] : Will it go down a little bit more or what are what?

[20 minutes 4 seconds][Agent] : It W it will definitely be a lower premium. I'll just need to get that for you. I think it might be like 175. Let me just have a look.

[20 minutes 12 seconds][Customer] : OK.

[20 minutes 14 seconds][Agent] : Umm, So I'm just reapplying the health and lifestyle questions there for you. Umm, OK. Alright, so for \$400,000 of cover it works out at 176 dollars and 12 it's a fortnight. How's that sounding?

[20 minutes 38 seconds][Customer] : Oh, OK, so the lower you go, they're only taking off like 25 bucks off of it, right?

[20 minutes 44 seconds][Agent] : Uh, depends. Yeah. It's not like it, there's no sort of, uh, set amount that it goes up or down by. Yeah. I just know that like, for example, if we had to look at 200, it may be around half what I've quoted you for the 400, but it may not be exactly half.

[21 minutes 1 seconds][Customer] : Oh, OK.

[21 minutes 2 seconds][Agent] : Yeah.

[21 minutes 2 seconds][Customer] : Can I, can I check that one? Yeah.

[21 minutes 5 seconds][Agent] : The 200,000, yeah, of course. Yeah. Let me load that up for you. Umm, OK, I'm guessing it's going to be about 80 or so. 80 to 90. Let me just have a look here. OK, so for \$200,000 of cover, that works out to be \$93.44 a tonight. How's that sounding?

[21 minutes 37 seconds][Customer] : I think that'll be better.

[21 minutes 39 seconds][Agent] : Yeah, cool.

[21 minutes 39 seconds][Customer] : Wait for three. Just be a little bit more right?

[21 minutes 39 seconds][Agent] : OK, yes, 300,000. Do you want me to look for you? See what? See what it costs?

[21 minutes 48 seconds][Customer] : Sorry.

[21 minutes 49 seconds][Agent] : Yeah, that's alright. No, that's alright. All good, all good. Umm, OK, so then just let me know if you want to change it back to one of the others there. So I'm just having a look here. Umm, uh, Yep. There we go. And then we're gonna exit out of that. OK? So for \$300,000 of cover, it works out at \$134.78 a fortnight.

[22 minutes 21 seconds][Customer] : OK.

[22 minutes 21 seconds][Agent] : So sorry.

[22 minutes 22 seconds][Customer] : I think I'll, I'll go with that.

[22 minutes 25 seconds][Agent] : OK, yeah, cool.

[22 minutes 25 seconds][Customer] : The 300, OK.

[22 minutes 27 seconds][Agent] : OK, so just confirming that one 3478 a fortnight is going to be affordable for you.

[22 minutes 32 seconds][Customer] : Yes, absolutely.

[22 minutes 33 seconds][Agent] : Yeah, perfect. And like I said, if it does, you know, get too expensive in the future, then subject to eligibility, you can apply to decrease your level of cover at any time. So just give us a call back if you want to look at changing anything there. And we generally collect payment within the next 7 days, but we do send out all of your documentation shortly after. We set this up for you today so that you'll get an e-mail copy and a hard copy sent out.

[22 minutes 57 seconds][Customer] : OK.

[22 minutes 57 seconds][Agent] : And this policy gives you a 30 day cooling off. So if you decide that the policy isn't suitable for you and you apply to cancel within 30 days of your first payment, then you get a full refund of your premium unless a claim has been made. So for the next part, we generally collect payment within the next 7 days. Like I said. When did you want the first payment to come out?

[23 minutes 21 seconds][Customer] : When do I want the first payment to come out?

[23 minutes 24 seconds][Agent] : Yeah. When do you want the first payment to come out? Seven days from now would be the 15th, which is at the Wednesday.

[23 minutes 27 seconds][Customer] : Can we do what is the next 7 days OK? Can we do that?

[23 minutes 39 seconds][Agent] : Yeah, sure. So I have the first payment come out next week Wednesday, which is the 15th. And then every fortnight thereafter on a Wednesday will be your other payment collection dates.

[23 minutes 43 seconds][Customer] : Yeah, OK.

[23 minutes 48 seconds][Agent] : Did you want to note down a bank account or a card? Which one?
Bank account or card?

[23 minutes 51 seconds][Customer] : Yeah, yeah, let's do the card.

[23 minutes 59 seconds][Agent] : Card. Yeah, sure. So, uh, for security purposes while obtaining your card details, the call ring will stop and we'll recommend after we have collected your details. So I'm just gonna pause that.

[24 minutes 54 seconds][Customer] : O.

[24 minutes 54 seconds][Agent] : Alright, so please be advised that the call recording has now received for quality and monitoring purposes, so we could definitely use the bank account instead as per your request there. So I'll just need the account whenever you're ready. Mm hmm. Mm hmm. Yep, Yep. OK, So that's 010190050311800 and that's in the name of Elizabeth Jane Pauley.

[24 minutes 59 seconds][Customer] : OK, 010190050311800 yes, correct.

[25 minutes 32 seconds][Agent] : Perfect. And just a few questions regarding the use of that account. First of all, do you have authority to operate this bank account alone?

[25 minutes 41 seconds][Customer] : Absolutely.

[25 minutes 42 seconds][Agent] : Yep. And do you need to jointly authorize debits with anyone else for this account? And have you canceled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? And just confirming that you're happy to set up a direct debit authority without signing the form, is that correct?

[25 minutes 48 seconds][Customer] : No, No, no, yes.

[26 minutes 6 seconds][Agent] : Yeah. And I've got a state, a statement here that says, excuse me, you agree. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize

your bank to allow P uh, Pinnacle life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Is that also correct? Perfect. So all I need to do now is read out the declaration to you, which would just take me a few minutes to complete and then at the end we'll get everything sent out to you by e-mail and post.

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

[26 minutes 42 seconds][Agent] : Perfect. Thank you so much for your patience there. So it just says here, thank you, Elizabeth Jane Pauley, it is. It is important you understand the following information. Uh, 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 in full. Once your life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle Bickel, has an agreement with Greenstone Financial Services and that Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial and vice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premium premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this? Yes or no? Perfect. And then it says your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of this, uh, sorry, I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? Yes or no?

[28 minutes 5 seconds][Customer] : Yes, yeah.

[28 minutes 32 seconds][Agent] : Perfect. And then it says we may. I'm sorry. By agreeing

declaration, you consent to be contacted by us in relation to other products and services. You could opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Elizep's Jane Pauly receives \$300,000 in the event of life insurance. For Elizep's Jane Pauly Life Insurance, a 75% loading was applied during the application process. A benefit is not paid in the event of suicide. In the 1st 13 months of the policy. Your total premium for the first year of cover is \$134.78 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 24% and 71% of the each premium. Your premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with AB plus financial strength good and triple B minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product to ensure the product meets you and needs. Do you have a 30 day cooling off. Which you may cancel? Your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Last of all, just two questions at the end here. First of all, do you understand and agree with the declaration? Yes or no? Yep. And would you like any other information now or would you like me to read any part of the policy document to you?

[29 minutes 58 seconds][Customer] : OK, yes, no, no, I I just have A to know.

[30 minutes 25 seconds][Agent] : Just while I've got you, OK, Yeah, sure. Yeah, go for it. Terminal illness.

[30 minutes 32 seconds][Customer] : OK, so if let's say you know, when you when you talk about terminal illness, I mean if, if, if anything like that was to ever happen like in the future, do I call you guys and let you know or I don't do any of that?

[30 minutes 41 seconds][Agent] : Yeah, yeah. So you can. So if you were to, so if you were to suffer a terminal illness where you've umm, you know, where you've been diagnosed with 12 months or

less to live by a medical practitioner, you can have a chat to our claims team and they'll put you in the right direction as to how to claim on that.

[31 minutes 11 seconds][Customer] : OK, so let's OK, so any, so if in the future, like any surgeries or anything that's not life threatening or anything like that, I don't need to let you guys know, right?

[31 minutes 23 seconds][Agent] : Uh, well, the life insurance doesn't cover that. So this covers you specifically for death, terminal illness, and in the event of your passing, the advance payout for the funeral expenses.

[31 minutes 33 seconds][Customer] : OK, got it.

[31 minutes 34 seconds][Agent] : So in the event of your passing, your beneficiaries can give us a call and have a chat to our claims department. Umm, and if you were to suffer a terminal illness along the lines of what we spoke about earlier, then umm, you can call our claims department and have a chat to them about it.

[31 minutes 50 seconds][Customer] : OK. So the beneficiary thing, do I give you that now or no?

[31 minutes 57 seconds][Agent] : No, you don't have to. So you can choose up to five beneficiaries. You're going to get a beneficiary form with your policy documents. And yeah, you just need to fill it out, sign it, and send it back to us at your leisure.

[32 minutes 5 seconds][Customer] : OK, OK, awesome.

[32 minutes 12 seconds][Agent] : Yeah.

[32 minutes 12 seconds][Customer] : Alright.

[32 minutes 13 seconds][Agent] : So just to reread those two questions at the end so we can set this up for you. First of all, do you understand and agree with the declaration? Yes or no?

[32 minutes 21 seconds][Customer] : Yes.

[32 minutes 21 seconds][Agent] : Yeah. And would you like any other information now or would you like me to read any part of the policy document to you just while I've got you? OK.

[32 minutes 29 seconds][Customer] : No, no. That's it. I, I everything. I understood everything.

[32 minutes 34 seconds][Agent] : Awesome. And ALS, we do offer income protection and funeral insurance as well. Is there anything else I can help you out with today?

[32 minutes 41 seconds][Customer] : Nope, that's it.

[32 minutes 42 seconds][Agent] : Alright, thanks.

[32 minutes 42 seconds][Customer] : Thank you so much for your help.

[32 minutes 44 seconds][Agent] : That's OK. No worries. I just, I just want to thank you for your time and patience and for choosing One Choice Insurance today. Umm, and if there's anything else we can help with in the future, we're open from 8:00 to 8:00 on weekdays. Just give us a call back if there's anything else that we can assist you with.

[32 minutes 59 seconds][Customer] : OK, alright. Thank you so much.

[33 minutes][Agent] : Alright, no worries, enjoy the rest of your week.

[33 minutes 1 seconds][Customer] : Thank you too. Bye bye.

[33 minutes 4 seconds][Agent] : Will do Thank you. Bye.