

[3 seconds][Agent] : Good afternoon. Welcome to Really Insurance. You're speaking with Christine. How can I help you today?

[9 seconds][Customer] : Yeah. Good afternoon. I just want to understand that I was talking to someone regarding the regarding the job. Yeah.

[21 seconds][Agent] : Account protection, yeah, Yes. The reason for your call back, were you wanting to speak to them in regards to that or did you have a different inquiry? OK, perfect. Let's bring up your information 1st and I'll have a look. Can I have your first and last name to start with please?

[33 seconds][Customer] : You know about the this income protection Boracoli is my full name.

[45 seconds][Agent] : Thank you. And what's your date of birth? Thank you. Let's have a look yes, I'll take you through the quote for the income protection insurance. Umm, I'll just need to confirm as well that you are a male Australian resident.

[48 seconds][Customer] : 26 July 1982 Yes, I'm Australian citizen.

[1 minutes 5 seconds][Agent] : Ah, perfect. No worries. So Gorov Gorov, sorry, I specialize in real life income protection insurance. So what I'll do is run through the information and quotes for that income protection today and I can answer any, obviously any questions you may have. Uh, what do you currently do for work? What else? Remove the list. How long have you been in that job for? Thank you. And are you employed or self-employed?

[1 minutes 24 seconds][Customer] : On remove list two PS self-employed.

[1 minutes 35 seconds][Agent] : self-employed. Good on you. Thanks for confirming. And is this the first time you've ever inquired for income protection before?

[1 minutes 43 seconds][Customer] : Yeah, this is the first time inquiring with you.

[1 minutes 46 seconds][Agent] : OK, no worries.

[1 minutes 46 seconds][Customer] : Yes, I was talking to someone but we missed out each other.

[1 minutes 51 seconds][Agent] : Oh, that's OK. I can run you back through the quotes to determine obviously a suitable level of cover for you. I'm sure you're aware as well what The income protection cover is designed to provide a monthly income benefit that is paid directly to you if you're unable to

work due to any saving, sickness or injury and you suffer a loss of income. So it is designed to help cover your bills and living costs if your salary is interrupted. Do you also have children that you're wanting to protect with this scrap? No family or maybe just yourself?

[2 minutes 21 seconds][Customer] : No, no, no.

[2 minutes 27 seconds][Agent] : No, just you. That's fine. So in the event obviously something was to happen, you were unable to work, how much? How much do you feel you would need per month to get by comfortably to cover your bills or living costs?

[2 minutes 26 seconds][Customer] : Only me including my mortgage everything around 9:00 to 11:50 thousand.

[2 minutes 46 seconds][Agent] : OK, no worries. So what we can offer is an income benefit of up to 70% of your monthly pre tax income from \$1000 up to a maximum of 15,000. So we can quote you on different amounts and it will determine roughly how much obviously you earn up before tax per annum. So just so we can generate the pricing, I need to ask a few questions. So Gordon, before answering any of our questions, it is important that you're aware of your duty to answer all our questions accurately and honestly. Failure to do so, it can impact your cover and claims time. So just confirm, firstly, do you work 15 hours or more per week? Yes or no?

[3 minutes 27 seconds][Customer] : Yes.

[3 minutes 27 seconds][Agent] : Thank you. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment yes or no?

[3 minutes 40 seconds][Customer] : No, I'm not in office. Yes, I'm not in office working. I'm I'm I'm mostly the time I'm outside.

[3 minutes 41 seconds][Agent] : So no thank you. So you happy to been answered no to that question for you. Thank you. I've put no And do you perform heavy physical duties? You've had use of a machinery or drive a vehicle for your work.

[3 minutes 51 seconds][Customer] : Yes, if I drive on my small truck.

[4 minutes 3 seconds][Agent] : I say yes. You drive the small truck. Thank you. And are you qualified

skilled or semi skilled or hold the required licenses to perform your role? Yes or no?

[4 minutes 13 seconds][Customer] : I'm qualified. Yes.

[4 minutes 15 seconds][Agent] : Thank you. Do you work in any of the following fields? Aviation as a pilot or crew, Entertainment or sporting industry, Air Force, Army, armed forces or do you handle explosives? Yes or no? And do you regularly work underground or underwater, Work at heights above 10 metres, work offshore, carry a firearm or drive long haul? Yes or no? No, that's fine. And I'll also confirm your smoking status. Have you had a cigarette in the last 12 months?

[4 minutes 30 seconds][Customer] : No, no, no.

[4 minutes 53 seconds][Agent] : No, that's fine. Thank you. So if you want to look at roughly 10 to \$12,000 of cover per month, I'll start over 10,000 because I just need to determine what your annual income is before tax. So good of your pre tax income is your share of annual income earned in the business before tax. This is directly due to your own personal efforts less any business expenses and excluding super contributions. So this is the amount that the business would otherwise cease earning in the event that you were unable to work due to a disability. So I need to confirm what is your annual pre tax income please? Perfect. So it's \$175,000 uh, so do you want me to put it in the middle there like 162,500? I ju I just need one figure. So the annual account before tax. What would it be if you had to put one figure on it?

[5 minutes 36 seconds][Customer] : Between 1:50 to 175, 150 two 175 around 160.

[5 minutes 59 seconds][Agent] : 160 OK perfect. 160,000 thank you. So if based off your annual income before tax for 160,000, the maximum monthly benefit amount we can actually offer is \$9333 because don't forget we're offering up to 70% of the monthly pre tax income. Are you OK for me to start the quote on that amount? Then based on your annual income? OK, thank you. Next you can choose is your waiting periods and your benefit periods for the quote. So could have waiting period is the non payment period that you must wait before the income benefit is payable after the insured event occurs. Two options we provide that you could choose are 30 days or 90 days waiting period. Do you know what about you'd like me to quote you on for the waiting period?

[6 minutes 24 seconds][Customer] : Yes, I want to understand how much that premium is.

[6 minutes 51 seconds][Agent] : Correct. So the premium will depend on what waiting period you choose. So a 30 day waiting period will be a higher premium than if you choose a 90 day waiting. So which, which waiting period would you like me to select first for the quote?

[7 minutes 3 seconds][Customer] : What about 60 days?

[7 minutes 5 seconds][Agent] : We don't have that as an option. So it's 30 days or it's 90 days.

[7 minutes 9 seconds][Customer] : The 90 days? How much?

[7 minutes 11 seconds][Agent] : Yeah, sure. Let's have a look at 90 days and just keep in mind the income benefits paid monthly in arrears. So if you choose a 30 day waiting period, for example, your first payment will be 60 days after your first sellers with a claim. If you choose a 90 day waiting period, your first payment will be 120 days after your first sellers with a claim. Next is the benefit. So please choose which option you would like for the benefit. The options are six months, 12 months, two years and five years and it's just the maximum amount of time that will pay the benefit to you for the way for the benefit. For anyone injury or illness. So example is if you choose a six month benefit. But you're off work for a year, we'll only pay you for six months. So do you know what benefit. You'd like me to quote you on? Six months, one year, two years or five years?

[8 minutes 2 seconds][Customer] : I have been told it's up to 65 years.

[8 minutes 6 seconds][Agent] : Yep. So the policy itself, it covers you up until your 65th, It will follow your 65th birthday for your policy anniversary. But the benefit. For any particular one that even real illness is dependent on which you choose.

[8 minutes 25 seconds][Customer] : So but what is the per person is not able to work for a very long, long time, more than say five years? What you are saying then?

[8 minutes 24 seconds][Agent] : So 6 months, one year, sorry, can you repeat the question?

[8 minutes 36 seconds][Customer] : What if a person is not able to work more than five years because of any reason then?

[8 minutes 43 seconds][Agent] : So that's, that's the maximum benefit. You're eligible to apply for on this policy. So for example, uh, let's say you're off work for a broken leg first time, umm, claim and you've, you've got five year benefit. But you only stay off work for a year. You still have 4 years

remaining of that benefit period to utilize. If it, if it reoccurs again, you can apply to claim on if that makes sense because obviously the income protection is designed to get you back to work as quick as possible.

[9 minutes 9 seconds][Customer] : Yeah, I understand, buddy.

[9 minutes 14 seconds][Agent] : Sorry.

[9 minutes 10 seconds][Customer] : But injuries, take example, somebody's eyes are gone, or somebody's football foot is gone, that is gone. So then that means he can't work all his life. That's what I'm trying to understand.

[9 minutes 23 seconds][Agent] : Oh, I see. Yes. So that is still based on your benefit. Though. So that's how our product works. So it's dependent on what your benefit. Is, for how long we'll pay you. And it also will be balanced at the time of claim whether you're receiving any other benefit payments, for example, work cover or anything else. Obviously you're self-employed. So just want to clarify that for you. So even if you lose your leg, the unfortunate event, knock on wood, it would still depend on how much, how long your benefit. Is.

[9 minutes 53 seconds][Customer] : So why? He said to me 65 years before?

[9 minutes 57 seconds][Agent] : That's what age your policy expires.

[10 minutes 2 seconds][Customer] : So in any occupation, 65 years?

[10 minutes 6 seconds][Agent] : So anyone that applies for this cover, yes, that's just the policy that we provide is that it covers you into your policy anniversary following your 65th birthday. Thereafter, the policy expires.

[10 minutes 17 seconds][Customer] : Well, I mean, if somebody's a a politician or accountant or a banker or any other occupation then.

[10 minutes 27 seconds][Agent] : It doesn't matter what your occupation is, that's just the policy that that's how long it'll cover you up until for our policy that we provide.

[10 minutes 35 seconds][Customer] : Oh alright, just because I heard that some applications have longer tenure for the payment, it's just I won't understand the policy of the conditions.

[10 minutes 44 seconds][Agent] : So that's why I'm explaining with our policy grew up, that's, that's

just the policy expiry age for any occupation because it's dependent on your duties that you take place in at work, which will determine not only your approval, but also the application that we take you through to determine if you're actually eligible for the cover as well. So there's still an application process after the quote which will determine if you're even eligible. So not everyone is approved for the policy. That's why I just want to strictly take you through a quote first. So let me give you an example. If you choose a six month benefit. With the 90 day waiting period, the premium would be \$48.64 a fortnight for the \$9333 monthly benefit.

[11 minutes 24 seconds][Customer] : Mm, hmm. OK.

[11 minutes 22 seconds][Agent] : Do you want to look at any other benefit periods?

[11 minutes 25 seconds][Customer] : Well what about I have to include the PPD as well?

[11 minutes 33 seconds][Agent] : TBD is not included on this policy.

[11 minutes 37 seconds][Customer] : So how can one include PPD?

[11 minutes 40 seconds][Agent] : Uh, TPD is included in a life insurance policy. That's a completely separate policy.

[11 minutes 45 seconds][Customer] : Yeah, that's what I have been told by this. I have to take PPD too. So I want to understand that how can include PP, how much the premium would be?

[11 minutes 55 seconds][Agent] : So total and permanent disability is not included in income protection. It's included in our life insurance. So you're saying you also want a quote on life insurance to get a quote for TPD because we don't provide TPD by itself. It's something that's an optional actually you can add on to your life insurance. You have to apply for life insurance first.

[12 minutes 13 seconds][Customer] : And how much is the premium for that?

[12 minutes 16 seconds][Agent] : Sure. So, so the life insurance you can choose from \$100,000 up to 1,000,000. Do you know what amount you'd like me to quote you on for the life and the TPD?

[12 minutes 26 seconds][Customer] : Yes, it is 100,000 plus the PPD. Then how much the premium is?

[12 minutes 32 seconds][Agent] : OK, let me just load that up for you. So you said 100,000, is that correct? Yep. OK, perfect. So I'll just pop that in. Just bear with me. OK, TPD and you said your

removal list for TPD, so you work how many hours of do you work per week? Do you work at least a bit, a bit of 20 hours per week? OK, perfect. And your removal list, So I'll just is it strictly just furniture removal?

[12 minutes 41 seconds][Customer] : Yes, yes, yes.

[13 minutes 18 seconds][Agent] : Yes. OK. OK, perfect. So if you want to look at \$100,000 of TPD, that's alongside the life insurance, it'll cost you \$20.54 a fortnight. So that's \$100,000 of life insurance and \$100,000 of TPD.

[13 minutes 45 seconds][Customer] : So same is same, the PPD is same as As for them and life insurance is same.

[13 minutes 52 seconds][Agent] : You could choose life insurance all the way up to \$1,000,000 and then the TPD. You could choose whatever amount you want up to the maximum amount of life insurance that you have.

[14 minutes 7 seconds][Customer] : OK, I'll just stick to this right now the the income protection. So how much is the premium?

[14 minutes 2 seconds][Agent] : So if you want to go higher, we could go higher for example, so the premiums \$48.64 a fortnight if you would. We could choose the six month benefit. With the 90 days waiting, sure five years. If we change that benefit period of five years, the premium will adjust to \$137.99 a fortnight.

[14 minutes 21 seconds][Customer] : No, no, I have to do five years, 100-3799, OK.

[14 minutes 37 seconds][Agent] : Yeah, and that's with the 90 days waiting period uh, for the monthly benefit amount of \$9333 and you get a refund on this policy back uh, through our real rewards. So following your first policy anniversary date, we refund you 10% back of the premiums you've paid in that time. Yeah, sure. 30 days waiting period with five year benefit. For the same monthly benefit amount will be \$208.98 per fortnight.

[14 minutes 57 seconds][Customer] : What about 30 days and that's for five years.

[15 minutes 13 seconds][Agent] : That's for five years.

[15 minutes 18 seconds][Customer] : So I'll just get back to you on that.

[15 minutes 14 seconds][Agent] : Do you want me to e-mail the quotes to you?

[15 minutes 24 seconds][Customer] : Yeah, that should be OK. Thank you.

[15 minutes 25 seconds][Agent] : Thank you. I've got your e-mail colleague044@gmail.com.

[15 minutes 30 seconds][Customer] : Yes.

[15 minutes 31 seconds][Agent] : Wonderful. Don't forget, like I mentioned, the application process to apply, not everyone is eligible. And what it also does is not only determines your approval, but it confirms on what terms we can offer the cover and also the final pricing. So what I'll do, I can run you through the application now so we can determine your approval for the cover. Before I do that, I just need to what, save your address to actually access the application? What's your post code to start with? Thank you.

[15 minutes 59 seconds][Customer] : 3977 Granbourne West.

[16 minutes 1 seconds][Agent] : Your suburb, Cranbourne West. Perfect. And I'll just confirm your address please.

[16 minutes 11 seconds][Customer] : 16 Indiana Court, Granbourne West.

[16 minutes 15 seconds][Agent] : Nana court. OK, perfect. And then that way I can send all the information out for you to make an informed decision accordingly so you can determine, you know, if it's suitable. I know you mentioned this is the first time inquiring with real insurance, so you're currently comparing the market at the moment.

[16 minutes 34 seconds][Customer] : I don't know, I will talk about that later.

[16 minutes 37 seconds][Agent] : OK, that's fine. All righty. So let's jump into the application then I'll just make sure I've saved your address correctly. So, umm, it's Cranbourne W is the post code and it's 16 Liana Court, uh 3977 in Victoria, both your home and postal address. Is that correct? Yep, Liana court. Thank you. Alrighty, that's saved uh, by the way, while I'm waiting for the application to load up, this policy does include a rehabilitation benefits along with the final expenses benefits. It actually pays \$10,000 in the event that you pass away while this policy is in force as well. Umm, good of were you aware also that the premiums income protection are generally tax deductible? Do you know that?



[17 minutes 1 seconds][Customer] : 1616 Yes my counter may be annoying.

[17 minutes 35 seconds][Agent] : Oh, OK, yeah, have a discussion with your account and then that's no problem. And keep in mind as well, there are some exclusions that applies outlined in the PDS. Umm, So you can review that. After we go through the application, I'll send all the documents for you to review. This is not setting anything up today though. Good on. This is strictly to determine if you're eligible for the cover. Umm. So I'll read this out and then we'll get into the application. So please be aware that all calls are recorded for quality and monitoring purposes. We collect the personal information to provide insurance quotes to cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including handle access and correct information and lodge complaints about breaches of privacy. So by proceeding you understand that you are applying to purchase the Income Protection Policy and as such you have a duty to take reasonable care to not make any misrepresentations would have. 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 have had. If you do not take reasonable care, you may breach your duty and 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. Can I get you to confirm what I do understand and agree to your duty? Yes or no?

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

[19 minutes 2 seconds][Agent] : Thank you very much. So the first question of the application, I'll just confirm is have you been hospitalised for COVID-19 in the last 12 months or have you experienced any ongoing symptoms or complications associated with the COVID-19 infection in the last 30 days? Great to hear.

[19 minutes 20 seconds][Customer] : No, Citizen.

[19 minutes 23 seconds][Agent] : Next question is are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia A yes to Australian citizen residing in

Australia correct.

[19 minutes 34 seconds][Customer] : Yes.

[19 minutes 35 seconds][Agent] : And does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore yes or no?

[19 minutes 46 seconds][Customer] : No.

[19 minutes 47 seconds][Agent] : And I'll reconfirm are you employed or self-employed That was self-employed is that correct?

[19 minutes 53 seconds][Customer] : Yes.

[19 minutes 54 seconds][Agent] : Yes. Do you own a business or are you a contractor Good of.

[19 minutes 58 seconds][Customer] : I only business like the, the I only business and at the same time I get the uh, like the work from here and there. No, I mean, I, I just get that work 'cause if somebody says OK, do the work for me and then I didn't work for them, yes.

[20 minutes 8 seconds][Agent] : So you're a business owner and the work you mentioned that you get from here and there, is that like contracting, subcontracting or it's just you, you pick up the jobs, right, Right. So you're just a business owner. I'll pop that in. Have you been in your current business for at least 12 months? That's a yes, correct? Yep. You said I think two to three years. Perfect. And has your business been profitable?

[20 minutes 31 seconds][Customer] : Yes, Yes.

[20 minutes 37 seconds][Agent] : Thank you. So I'll just confirm if you would have become disabled and unable to work, could I, would your business continue to to generate income for more than 60 days? Yes or no? That's fine. Thank you. And do you have a second occupation that generates a taxable income, yes or no? Have you ever been declared bankrupt or placed in receivership in voluntary, in voluntary liquidation or under administration, yes or no?

[20 minutes 49 seconds][Customer] : No, no, I've never been bankrupt, no.

[21 minutes 9 seconds][Agent] : And what about the rest of the question or placed in receivership involve invol involuntary liquidation or under administration, yes or no Fine. The next section is in relation to your height and weight. So 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. It does not allow me to enter any approximate figures, words or height and weight ranges. So can I confirm what is your exact height to start with, please? Perfect. And what is your exact weight please? Kilograms. Thank you. And well I'll just confirm. Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months 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 Australia, IE booked or will be booking travel within the next 12 months?

[21 minutes 39 seconds][Customer] : 169 centimeter 74 Yes No, no, I don't have any plans yet.

[22 minutes 19 seconds][Agent] : So that's a definite no for that one.

[22 minutes 22 seconds][Customer] : Yes. No.

[22 minutes 23 seconds][Agent] : Yeah, thank you for confirming. No, that's fine. We'll move on to the next question. Just regarding the income protection insurance, do you have existing income protection cover, yes or no? Thank you. Doing well. We just said the halfway through the application, so we're up to the medical history section now. Please confirm. Good. Have you ever had symptoms of, been diagnosed with or intend to Sorry, been diagnosed with or treated for or intend to seek medical advice for any of the following cancer, tumor, mole or cyst, including skin cancer, sunspots, Melanoma, or leukemia? Yes or no? That's good to hear, thank you. Have you ever had an abnormal PSA test or an enlarged prostate? Yes or no. Any stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure? Yes or no. Great. Any high cholesterol, thyroid condition, or neurological symptoms such as dizziness or fainting? Yes or no. Diabetes, raised blood sugar, impaired glucose tolerance, or impaired fasting glucose. Yes or no. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder, or pancreas. Yes or no.

[22 minutes 34 seconds][Customer] : No, no, no, no, no, no, no, no.

[23 minutes 48 seconds][Agent] : Epilepsy, motor neurone disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no Anxiety, depression or stress requiring

medical treatment or any other mental health disorder? Yes or no. Thank you. Any illegal drug use, abuse of prescription medication or received medical advice or counseling. So alcohol consumption, yes or no? Uh, any disorder of the kidney or bladder? Yes or no? Any blood disorder or disease? Yes or no. Any asthma or other respiratory disease, excluding childhood asthma. Yes or no. Back or neck pain or disorder? Yes or no.

[23 minutes 56 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[24 minutes 35 seconds][Agent] : Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Yes or no. Any joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Yes or no? Osteoporosis or osteopenia, Yes or no. Any defective hearing or sight other than which is corrected by glasses or contact lenses? Yes or no.

[24 minutes 44 seconds][Customer] : No, no, no, no.

[25 minutes 5 seconds][Agent] : Great moving forward, UMM could have 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 but not limited to any surgeries, X-rays scans, blood tests or biopsy? Yes or no?

[25 minutes 33 seconds][Customer] : No I just went to doctor for a normal cough and thing and he said you don't have any problem.

[25 minutes 39 seconds][Agent] : How long ago was that? Are you happy for me to answer yes. Then it was just in relation to cough and you made a full recovery, is that correct?

[25 minutes 41 seconds][Customer] : Just two months ago just coffee given me normal over the counter medicine.

[25 minutes 50 seconds][Agent] : And a full recovery, no outstanding tests.

[25 minutes 53 seconds][Customer] : No, nothing.

[25 minutes 54 seconds][Agent] : No, no worries. I've just put yes to that question and I've disclosed your cough with a full recovery. Is that correct? Anything else to to disclose or that was everything?

[26 minutes][Customer] : Yes, that's it.

[26 minutes 6 seconds][Agent] : That's it. Thank you for your honesty. Glad to hear you're feeling

better. Next question. Good. 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? Yes or no? And other than what you've already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no? No, that's wonderful. We're on the second last section now. This is just regarding your family history. It is to the best of your knowledge, could I have any of your immediate family leaving or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Yes or no?

[26 minutes 22 seconds][Customer] : No, no, no.

[26 minutes 56 seconds][Agent] : Perfect. And so the best of you know each of any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60. Yes or no? Wonderful final question for you. Now this is regarding hazardous pursuits but of other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, motor racing, parachuting, mountaineering and sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity? Yes or no? No, perfect. That is the end of the application there. I just want to thank you for your patience throughout that process and I can confirm, congratulations. Good. Your application for the income protection has been approved today with no changes made. So good. And you for looking after yourself and your health.

[27 minutes 9 seconds][Customer] : No, no, I have been told last time that I will be able for discount. Discount because of my weight and hide the pain. That's what I have been told last time.

[28 minutes 7 seconds][Agent] : So with us here at Real Insurance, are you eligible to receive a refund back of \$582.18 through our real reward? You'll receive that after, after a year's worth of paying premiums. It will be a direct deposit back to you automatically. That's with the 30 day waiting period, the five year benefit. For the benefit amount. I'll just reconfirm. I'll just change that benefit amount. It was for \$9333 per month.

[28 minutes 43 seconds][Customer] : Mm hmm.

[28 minutes 40 seconds][Agent] : So that means, sorry, let me just fix that premium for you. I apologize. So basically anyway, come before tax of \$160,000, the uh, monthly benefit amount of \$9333 with a 30 day waiting period and a five year benefit. Is \$208.98 a fortnight, which you've been approved for, and the real reward you get back is \$543.35. Umm. So what we can do to organize setting up that Peace of Mind for you is get you immediately covered over the phone today without you requiring to have to make a payment. So I'll send all your policy documents out for you to review and you get a calling off.

[29 minutes 18 seconds][Customer] : Oh, no, no, right now I just have to make up my mind. I would rather just that I just have to be clear about the few things that if I'm, I really want to, you know, pay that extra premium. Because I, because I was thinking if it is 60 days, it would be a bit about it's 90 days, 30 to 90 and it's the, it's approximately 4050 percent, 40% or more premium which I have to pay if I take 30 days.

[29 minutes 53 seconds][Agent] : OK.

[29 minutes 49 seconds][Customer] : So I want to just make up my mind and sort out my budget and then I get back to you on that just in 2-3 days.

[29 minutes 58 seconds][Agent] : Yeah. No worries with the benefit. Then, then I'll send the quote out for D do you set on five years or we open to having a lower benefit. Which could potentially bring your costs down as well?

[30 minutes 10 seconds][Customer] : No, I prefer the five years, but I just about think about this 30 or 90 days term.

[30 minutes 12 seconds][Agent] : OK, 30 or 90. All right, I'll send you both quotes. So I'll send you the 30 days or the 90 days, two separate quotes. And as your cover's been fully approved, I'm going to e-mail you the policy schedule for that \$9333 monthly benefit amount with the waiting period of the 90 days. One with the benefit period of five years. It's pending activation. So if you decide you want to take out the 90 day waiting period policy, you can activate it yourself through the e-mail when you're ready and all the doctors will automatically be posted. How does that sound?

[30 minutes 45 seconds][Customer] : That that sounds better. Thank you.

[30 minutes 46 seconds][Agent] : Sounds good. You're welcome and I'll quickly give you a premium projection while I have you. As any income protection cover, your premium is stepped, which means it will generally increase each year as you age. You're more than welcome to discuss this with your financial advisor as well. Otherwise as an indication for you. So if you want to make no changes to the policy, then your premium next year per fortnight would be \$217.71 for your monthly benefit amount of 9333, \$3.00 with the 30 day waiting period. Sorry with the 30 day waiting period and the five year benefit. So let me just change that to 90 days. I'm sorry because I'm gonna send you that out. Please bear in mind it is password protected. The e-mail I sent, so it will be your date of birth to access it as the password. Does that make sense?

[31 minutes 35 seconds][Customer] : Yes.

[31 minutes 36 seconds][Agent] : Thank you. So if we adjust that waiting period to 90 days, I apologize. The premium per fortnight is \$137.99. So as an indication if you make no changes to the policy then your premium next year will be \$143.70 a fortnight good of for that monthly benefit amount. I concerned with the 90 day waiting period and the five year benefit. There. Please also if you want to look at further information regarding our premium structure, you can visit our website and find out further information if you need. 2 Is that all please?

[32 minutes 8 seconds][Customer] : Yeah, that's clear.

[32 minutes 9 seconds][Agent] : Lovely. Well it's been a pleasure assisting you in understanding how the cover works. Take your time to review that information. I've just sent the quotes out. Otherwise was there anything further I can assist you with today?

[32 minutes 20 seconds][Customer] : Yeah. Everything OK? Thank you.

[32 minutes 21 seconds][Agent] : You're welcome. I've got your mobile 0403912766 so I'll give you a call back in two days to follow up. How does that sound?

[32 minutes 32 seconds][Customer] : Alright, thank you.

[32 minutes 33 seconds][Agent] : Thanks for your time, you have a great afternoon.