

## Artie Ward

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**From:** Maxwell Insurance <maxwellauckland@gmail.com>  
**Sent:** Monday, 16 May 2022 12:25 PM  
**To:** Harshad Phadnis  
**Subject:** Life insurance quotes Mr Harshad Sham Phadnis / Mrs Anjali Phadnis  
**Attachments:** fidelity-life-direct-debit-form.pdf; risk-declaration-form.pdf; Client Acknowledgement (Disclosure) - 31 March 2019.docx; Child declaration form.pdf; Disclosure Statement maxwell.docx; Scope of service -Maxwell.docx; Fidelity-Life-illustration-Mr-Harshad Sham Phadnis, Mrs Anjali Phadnis, Mr Aspi Harshad Phadnis.pdf

Good morning Harshad and Anjali,

Thank you all for your time and the opportunity to give quotes on your life insurance.

It was great to talk with you Harshad.

I am **Raja alias Roger ( Ex banker from BNZ for 15 years ) - Insurance Adviser** and I can help with your insurance needs and help protect assets / family and save time and money.

Below I have listed no obligation quotes for you and your family regarding your enquiry for life insurance, trauma coverage and survivors income.

**Fidelity Life – fortnightly premium \$65.04 incl GST and policy fee**

Please note that these fortnightly premiums are **indicative only**, based on non-smokers rates and could be subject to change on application due to medical conditions.

If there is any further information you require from me or if you would like to apply for Life insurance, please do let me know.

I have also attached my scope of service document. If you could acknowledge that you have received this by return email would be appreciated.

### **Needs Analysis :**

**1-** Clients -Harshad and Anjali ( referred by Ms Tina KaurMortgage Adviser ) - based in Hamilton ,going to be buying their 1st home in hamilton will have \$900k approx mortgage size

2- Both are Engineers and in steady ,stable job with 1 dependant kid

**3-Final Objective for customers :**

**To add value to the policy and get low premiums in place.**

**4-Existing Life Insurance : - Nil**

Medical insurance - Yes with Southern cross / workplace subsidized /status quo - no changes

**5-Medical conditions - Nil for both - as per email from Harshad.**

So based on these above questions / answers , needs analysis arrived :

Based on the info / Statement of Advice given :

**Information about the life insurance company :**

**Fidelity Assurance has A rating** with good claims paying ability,service plus No1 Life insurance company for the last 3 yrs and NZ Super has a stake in the company.

Mr Harshad Sham Phadnis

**Life insurance \$900,000 ( equivalent of mortgage)**

**Trauma Multi stand alone cover - \$200,000 -**

( Allows for 5 claims of \$40,000 ) covers heart attack,cancer,stroke and 40 conditions

Please remember trauma starts after 90 days of the cover **for some conditions - listed in the quotes**

**Total permanent disability - \$100,000**

**Survivor's Income - \$3000 / per month for 2 years**

**This will be paid to Anjali after partner dies for family protection**

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Mrs Anjali Phadnis

**Life insurance \$900,000**

**Trauma Multi stand alone cover - \$200,000 -**

( Allows for 5 claims of \$40,000 ) -covers heart attack,cancer,stroke and 40 conditions

Please remember trauma starts after 90 days of the cover **for some conditions - listed in the quotes**

**Total permanent disability - \$100,000**

**Survivor's Income - \$2000 / per month for 2 years**

**This will be paid to Rijo after partner dies for family protection**

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Mr Aspi Harshad Phadnis child -\$10,000 trauma coverage

**Results :**

1-Strategized / implemented - to put premiums affordable and to balance mortgage and Insurance payments.- **@ \$65.04 / per fortnight**

**2-Attached quotes / brochures @**

3-Application forms attached and Disclosure Statement.

**4-Once Client confirms, after they are ready- Electronic Application**

**( paper less ) can be done by Zoom or Video call or in person.**

5, Clients can just email the signed declaration and direct debit forms / disclosure form.

Please let me know if you have any questions by email / or text or phone.

Thanks and regards,

**Raja ( alias )Roger Venkatesh,  
Insurance Adviser**

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