

Transcript: Franchesca

Baez-6566538039214080-6215023218868224

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hello, this is How can I assist you today? Yes, I was told, um, I'm working on, um, getting beneficiaries on my life insurance policy but I was told I need to call you guys first. I have the paperwork. This is actually, I just filled out the request for change of benefic- um, beneficiary paperwork. Um, but I was told I needed to call you guys to find out if there's anything else I need to do before I get a notary and send these in. Quick question. Did anyone advise you that you needed to submit any notary paperwork? No, what kind of paperwork? The paperwork that you're speaking in regards to. The reason we are asking is usually if you're able to add in your dep- um, dependents to your policy, we don't need any type of work as such than just you calling in and verbally providing the information. Oh. Mm-hmm. I can- No, I was told that I, I was... Okay. Um, so what do you need my policy number? Uh, no sir. I just need the last four of your Social, the last name and the staffing company you're with. Okay. 3498, The Resource. And what is the last name? S-T-R-I-C-K L-I-N. I'm glad you told me that 'cause I was just gonna, um, send this paperwork. I was getting ready to go get a notary, um, for this paperwork. It's called a request for change of beneficiary. Um, APL, I think is what? American Public Life Insurance term life policy. Okay. And could you verify your mailing address and date of birth for the purpose of verification? 1007 Haywood Street, Winston-Salem, North Carolina 27105. Okay. What is that date of birth? 3/19. What was the year? I'm sorry, it cut off. 1977. I have your past contact as 336-655-4734. 4734, yes. And I have your email down as p as in Thomas, middle name, initials. Mantelt, mantelt@hotmail.com. Yes, sir. Now were you looking to change the beneficiaries for the term life or are you looking to add- Actually I'm not even... I don't re- I don't... Well, yeah, 'cause I fu- actually I forget who I actually put on there when I initially signed up for the life insurance. So, um, yeah. I may not need to change it but I wanted to do it just 'cause I forgot. I never did get that paperwork. It's been so long ago. Um, who do you guys have... Who do I have on file right now? You have- Let's see, who- You have your mother- Okay. ... Janice Strickland and your son Chris Strickland. They're both have 50%. No, that's my brother. That's my brother. Chris is my brother. Okay, I can change that down to being 80% then. So we, so our total... I would like to add one, want to add my father to that. Okay. How would you like to divide the benefits? Um, actually I wanted to do... Chris would probably be the contingent. Um, Janice Strickland would be the first beneficiary. Um- So what I remember that there is percentage wise all three defendants have to add up to 100% benefits. Okay. Well Janice would be the first 100%. Augusta, which is my father, A-U- No sir, you're mis- I'm so sorry for interrupting you. You're misunderstanding. The total coverage that you can provide for your life insurance is 100%. So if you're going to have three beneficiaries, you have to divide 100 between the three of them. Okay. You can't provide 100 to each of them. Well, what if... Okay. Well, the reason I say that because if one of them died then the

other one 100%. If two of them died, then the third one would get 100%. But okay, um... Okay. So who is the only person that's still alive that you want as a beneficiary since they do have to be alive to claim their benefits? Yeah, all th- all three of them are alive now but we're all going to leave this earth one day. Um, and I want, and I, I want them I'm sorry, it's putting in and out. I think we have a misconnection. Okay. Can you repeat what you were- Okay. It was coming in and out. Yes. Sorry. Well, what I'm re- what I realized is that all of us are gonna die one day. Um, and just in case I say Janice Strickland, I got her as 100%. Well, if she leaves, I would like s- somebody else to get the 100%. Okay. Um, So these are PPO limited plans. Okay. I understand that part. Yes, sir. So that would be more- Okay. ... towards a major medical insurance. These are limited PPO plans. Okay, so let's do 50, okay. So you can only put people that are currently gonna be taking those benefits. Okay. So let's do Janice Strickland. Let's do 50% and...I want to add my father, Augusta. Let me know when you're ready. A, I'm going to want him to do 50%. Well, we're going to have him to do 40% and we'll have Chris to do 10% and that should equal a total of over 100%. And that first name for your father is A-U-G-U-S-T... Oh, right. T-A... Yeah, Augusta. Stricklin, S-T-R-I-C-K-L-I-N. Okay, so I have your father with 40%, your mother, Miss Janice, with 50% and then your brother Chris with four- I mean with 10%. That's correct. All right, and then I did want to verify, Mr. Stricklin, you were not trying to add any dependent just to change your beneficiaries, correct? Yes. What do you mean by adding dep- adding dependents? You mean like... Clarify that for me so make sure I have a clear understanding. Like putting in a spouse or a child into your policy, into your dental or medical plan. No. No. No. Just me. Understood. So we're just looking to change those beneficiaries which leaves us mother with 50, father with 40 and brother with 10. Yes, that's correct. So I don't need to send this back- And then if- Go ahead. Go ahead. You go. No, sir. You're correct. Um, if you want to double check with the carrier to see if they need to change it on their end, um, per that paper, you, I can transfer you there too. But to our understanding you don't need to actually submit any type of paperwork. You can just call them for us to change it. Okay. Well, great. Uh, well, if you could contact... Uh, excuse me, if you could connect me to APL, um, and make sure we're clear, I'm clear on that end and make sure I don't need to send this to them there. Understood. Bear with me one moment, I'll get you transferred over now. Okay, thank you. No problem, my pleasure. Have a great one. Thank you. You too enjoy the rest of your day.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Hello, this is How can I assist you today?

Speaker speaker_2: Yes, I was told, um, I'm working on, um, getting beneficiaries on my life insurance policy but I was told I need to call you guys first. I have the paperwork. This is actually, I just filled out the request for change of benefic- um, beneficiary paperwork. Um, but I was told I needed to call you guys to find out if there's anything else I need to do before I get a notary and send these in.

Speaker speaker_1: Quick question. Did anyone advise you that you needed to submit any notary paperwork?

Speaker speaker_2: No, what kind of paperwork?

Speaker speaker_1: The paperwork that you're speaking in regards to. The reason we are asking is usually if you're able to add in your dep- um, dependents to your policy, we don't need any type of work as such than just you calling in and verbally providing the information.

Speaker speaker_2: Oh.

Speaker speaker_1: Mm-hmm. I can-

Speaker speaker_2: No, I was told that I, I was... Okay. Um, so what do you need my policy number?

Speaker speaker_1: Uh, no sir. I just need the last four of your Social, the last name and the staffing company you're with.

Speaker speaker_2: Okay. 3498, The Resource.

Speaker speaker_1: And what is the last name?

Speaker speaker_2: S-T-R-I-C-K L-I-N. I'm glad you told me that 'cause I was just gonna, um, send this paperwork. I was getting ready to go get a notary, um, for this paperwork. It's called a request for change of beneficiary. Um, APL, I think is what? American Public Life Insurance term life policy.

Speaker speaker_1: Okay. And could you verify your mailing address and date of birth for the purpose of verification?

Speaker speaker_2: 1007 Haywood Street, Winston-Salem, North Carolina 27105.

Speaker speaker_1: Okay. What is that date of birth?

Speaker speaker_2: 3/19.

Speaker speaker_1: What was the year? I'm sorry, it cut off.

Speaker speaker_2: 1977.

Speaker speaker_1: I have your past contact as 336-655-4734.

Speaker speaker_2: 4734, yes.

Speaker speaker_1: And I have your email down as p as in Thomas, middle name, initials.

Speaker speaker_2: Mantelt, mantelt@hotmail.com.

Speaker speaker_1: Yes, sir. Now were you looking to change the beneficiaries for the term life or are you looking to add-

Speaker speaker_2: Actually I'm not even... I don't re- I don't... Well, yeah, 'cause I fu- actually I forget who I actually put on there when I initially signed up for the life insurance. So, um,

yeah. I may not need to change it but I wanted to do it just 'cause I forgot. I never did get that paperwork. It's been so long ago. Um, who do you guys have... Who do I have on file right now?

Speaker speaker_1: You have-

Speaker speaker_2: Let's see, who-

Speaker speaker_1: You have your mother-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Janice Strickland and your son Chris Strickland. They're both have 50%.

Speaker speaker_2: No, that's my brother. That's my brother. Chris is my brother.

Speaker speaker_1: Okay, I can change that down to being 80% then.

Speaker speaker_2: So we, so our total... I would like to add one, want to add my father to that.

Speaker speaker_1: Okay. How would you like to divide the benefits?

Speaker speaker_2: Um, actually I wanted to do... Chris would probably be the contingent. Um, Janice Strickland would be the first beneficiary. Um-

Speaker speaker_1: So what I remember that there is percentage wise all three defendants have to add up to 100% benefits.

Speaker speaker_2: Okay. Well Janice would be the first 100%. Augusta, which is my father, A-U-

Speaker speaker_1: No sir, you're mis- I'm so sorry for interrupting you. You're misunderstanding. The total coverage that you can provide for your life insurance is 100%. So if you're going to have three beneficiaries, you have to divide 100 between the three of them.

Speaker speaker_2: Okay.

Speaker speaker_1: You can't provide 100 to each of them.

Speaker speaker_2: Well, what if... Okay. Well, the reason I say that because if one of them died then the other one 100%. If two of them died, then the third one would get 100%. But okay, um...

Speaker speaker_1: Okay. So who is the only person that's still alive that you want as a beneficiary since they do have to be alive to claim their benefits?

Speaker speaker_2: Yeah, all th- all three of them are alive now but we're all going to leave this earth one day. Um, and I want, and I, I want them

Speaker speaker_1: I'm sorry, it's putting in and out. I think we have a misconnection.

Speaker speaker_2: Okay.

Speaker speaker_1: Can you repeat what you were-

Speaker speaker_2: Okay.

Speaker speaker_1: It was coming in and out.

Speaker speaker_2: Yes.

Speaker speaker_1: Sorry.

Speaker speaker_2: Well, what I'm re- what I realized is that all of us are gonna die one day. Um, and just in case I say Janice Strickland, I got her as 100%. Well, if she leaves, I would like s- somebody else to get the 100%.

Speaker speaker_1: Okay.

Speaker speaker_2: Um,

Speaker speaker_1: So these are PPO limited plans.

Speaker speaker_2: Okay.

Speaker speaker_1: I understand that part. Yes, sir. So that would be more-

Speaker speaker_2: Okay.

Speaker speaker_1: ... towards a major medical insurance. These are limited PPO plans.

Speaker speaker_2: Okay, so let's do 50, okay.

Speaker speaker_1: So you can only put people that are currently gonna be taking those benefits.

Speaker speaker_2: Okay. So let's do Janice Strickland. Let's do 50% and...I want to add my father, Augusta. Let me know when you're ready. A, I'm going to want him to do 50%. Well, we're going to have him to do 40% and we'll have Chris to do 10% and that should equal a total of over 100%.

Speaker speaker_1: And that first name for your father is A-U-G-U-S-T... Oh, right.

Speaker speaker_2: T-A... Yeah, Augusta. Stricklin, S-T-R-I-C-K-L-I-N.

Speaker speaker_1: Okay, so I have your father with 40%, your mother, Miss Janice, with 50% and then your brother Chris with four- I mean with 10%.

Speaker speaker_2: That's correct.

Speaker speaker_1: All right, and then I did want to verify, Mr. Stricklin, you were not trying to add any dependent just to change your beneficiaries, correct?

Speaker speaker_2: Yes. What do you mean by adding dep- adding dependents? You mean like... Clarify that for me so make sure I have a clear understanding.

Speaker speaker_1: Like putting in a spouse or a child into your policy, into your dental or medical plan.

Speaker speaker_2: No. No. No. Just me.

Speaker speaker_1: Understood. So we're just looking to change those beneficiaries which leaves us mother with 50, father with 40 and brother with 10.

Speaker speaker_2: Yes, that's correct. So I don't need to send this back-

Speaker speaker_1: And then if-

Speaker speaker_2: Go ahead. Go ahead. You go.

Speaker speaker_1: No, sir. You're correct. Um, if you want to double check with the carrier to see if they need to change it on their end, um, per that paper, you, I can transfer you there too. But to our understanding you don't need to actually submit any type of paperwork. You can just call them for us to change it.

Speaker speaker_2: Okay. Well, great. Uh, well, if you could contact... Uh, excuse me, if you could connect me to APL, um, and make sure we're clear, I'm clear on that end and make sure I don't need to send this to them there.

Speaker speaker_1: Understood. Bear with me one moment, I'll get you transferred over now.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: No problem, my pleasure.

Speaker speaker_2: Have a great one.

Speaker speaker_1: Thank you. You too enjoy the rest of your day.