

## TRANSACTION WITHOUT ADVICE

The Day Family Superannuation Fund  
 11 Dunnes Avenue  
 HOPE ISLAND QLD 4212

This is an acknowledgement of your express instruction for me to make the transactions shown below on your behalf.

### Other transaction details:

Action	Description	Level of Cover
CANCEL	You have requested to cancel your Life Policy held with AMP	\$330,750.00
CANCEL	You have requested to cancel your Total and Permanent Disability Policy help with AMP	\$330,750.00
CANCEL	You have requested to cancel your Income Protection Policy held with AMP	\$2,537.69

We understand the commissions and/or fees disclosed below will be payable to Count Financial Limited (Count) and its Authorised Representatives as a result of these transactions:

### Fees and commission details:

\* Please note, Count or I can only receive commission payments on new and existing retail insurance policies. Where an insurance policy is related to either a group superannuation fund or is linked to a default superannuation option, we only receive commission where we are entitled to receive these payments through existing arrangements with product providers.

Please refer to Count's Financial Services Guide (FSG) for information on remuneration or other benefits that Count and/or your adviser may receive.

### Transaction notes:

Murray and Helen you have requested to cancel Helen's Life, TPD and Income Protection Policy held within AMP. With the following sums insured of Life Insurance \$330,750, TPD \$330,750 and Income Protection \$2,537.69

**It is important to note that the financial security of you and your family may be jeopardised by not covering the financial risks or loss arising from inadequate or insufficient insurance cover in the event of death, disability or sickness and injury.**

Please note the following:

\*Cancelling your insurance cover means that if you wish to apply for cover again in the future, the insurer will assess your application for medical underwriting purposes. If your health had deteriorated in the meantime, then the new terms offered may be less favourable. In a small percentage of cases, the Insurer may decline the cover altogether.

\*You require no advice concerning this request and have been advised of the risks associated with reducing your cover.

\*MBA charges no fees on the facilitation of this request

\*This request may impact the achievement of current and future goals

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Count Wealth Accountants® is the business name of Count Financial Limited ABN 19 001 974 625 AFSL Number 227232 a wholly-owned, non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124

Count is a Professional Partner of the Financial Planning Association of Australia Limited

Count advisers are authorised representatives of Count

[www.count.com.au](http://www.count.com.au)

## Client Declaration

We have read and understood this Transaction without Advice document dated 16 October 2018 and confirm that:

- Andrew Keese has:
  - Provided us with a copy of Count's FSG which we have read and understood; and
  - Offered to provide advice in relation to the effect of these transactions on my circumstances. We declined this offer of advice and specifically requested that you do not investigate our personal circumstances or current investments.
  - Has not provided us with any financial planning or investment advice, nor recommended any financial product to us;
  - Provided us with a Product Disclosure Statement (PDS) if relevant about each financial product on which we are transacting which we had the opportunity to read.
  - Agreed to place this business solely at my request and instructions;
- We are aware that there may be risks related to the product(s) We have selected including, but not limited to, risks associated with:
  - Product issuers (including the quality and experience of the issuer, associated companies, management company and trustee, as appropriate);
  - Products such as the quality of underlying assets and risk-return characteristics of the product and their appropriateness to my personal situation, financial needs and objectives;
  - The appropriateness of the financial product(s) on which I am transacting and the significant impact that this may/will have on my existing financial strategy and/or investment portfolio;
  - Markets and the economy, such as economic cycles, volatility and other capital market factors; and
  - Capital and income prospects.
- We understand that insurance cover is not automatic and we should not cancel any existing cover until confirmation is received that the new cover is in place. Count will not be held liable for any insurance cover which is not effected, or delays caused in effecting insurance cover, due to the underwriter's assessments or the insurer's requirements for me to demonstrate insurability.
- We understand that Andrew Keese and/or Count will collect information about us for the purpose of implementing our instructions, and that Count has a privacy policy in place for the protection of personal information about its clients which is in its possession. Please refer to Count's Financial Services Guide for further details.
- Please note that a cooling-off period may apply to your initial investment or insurance policy. Refer to the PDS.
- We understand the fees and charges involved in implementing my instructions, and are aware that Andrew Keese and Count will receive benefits as a result of the placement of the financial products in accordance with our instructions.

Individual Authority: Murray Day

Individual Authority: Helen Day

  
Signature  18, 10, 18  
Current Date

  
Signature  18, 10, 18  
Current Date

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AMP Life Limited  
Customer Service  
PO Box 300  
PARRAMATTA NSW 2124

Dear Sir/Madam

**Helen Maree Day - P400808411**

Please be advised that I wish to cancel my Life and TPD Insurance of sums insured of \$330,750 effective immediately.

Please be advised that I wish to also cancel my Income Protect insurance of sums insured of \$2,537.69.

I am aware that I will be inadequately insured and understand the risks of not having appropriate levels of Wealth protection in place.

I am aware that in order to re-establish this insurance policy again I will need to apply and go through medical underwriting.

Should you have any further queries, please contact Sinead Maddigan (07) 5557 8700

Kind regards



SIGN HERE

Director of Day Superannuation Co. P/L ATF The Day Family SMSF  
Murray Day

18/10/2018

Date



SIGN HERE

Director of Day Superannuation Co. P/L ATF The Day Family SMSF  
Helen Day

18/10/18

Date