



Replacement of an existing policy declaration

I hereby declare that I have fully disclosed to the client the actual and potential financial implications, cost and consequences of replacing the existing funeral policy. I have also explained to the client that these implications may include a change in premium and that their benefits and cover may not be the same or there may be more exclusions, restrictions or waiting periods imposed.

I further declare that, irrespective of the client's response to the questions in the Replacement of Existing Policy section, I explained the following to the client: -

- The meaning of replacement
- That a replacement may have actual and potential financial implications
- That where a replacement is considered, the client is legally entitled to comprehensive information regarding the potential consequences of replacement