

# Financial Services

Newsletter



2018 . Vol 17 No 9

---

## Contents

- page 138 **General Editor's note**  
*Karen Lee* *LEGAL KNOW-HOW*
- page 139 **Strategies to reduce your total superannuation balance**  
*Joseph Cheung and William Fettes* *DBA LAWYERS*
- page 143 **ASIC review of direct life insurance**  
*Mark Radford* *RADFORD LAWYERS*
- page 148 **Unfair contract terms for small business update**  
*Andrea Beatty* *PIPER ALDERMAN*

### General Editor

**Karen Lee**

*Principal and Consultant, Legal Know-How*

### Editorial Board

**Lisa Simmons**

*Partner, Ashurst Australia*

**Richard Batten**

*Partner, MinterEllison*

**Michael Vrisakis**

*Partner, Herbert Smith Freehills*

**Matt Daley**

*Partner, Clayton Utz*

**Stephen Etkind**

*Special Counsel, Salvos Legal*

**Mark Radford**

*Director and Principal Solicitor, Radford Lawyers*

**Harry New**

*Partner, Hall & Wilcox*

**Andrea Beatty**

*Partner, Piper Alderman*

**Fadi C Khoury**

*Partner, Corrs Chambers Westgarth*

**Michael Chaaya**

*Partner, Corrs Chambers Westgarth*

**Paul Callaghan**

*General Counsel, Financial Services Council*

**Ruth Neal**

*Senior Legal Counsel, Commonwealth Bank of Australia*

**Jon Ireland**

*Partner, Norton Rose Fulbright*