

2 June 2021

Mrs Alice and Mr Derek Brown
123 Fake Street
Falsetown NSW 1234

Fee Disclosure Statement

Every year, we are required to disclose the ongoing fees received for the previous year to 01 July 2021, and outline the proposed fees for the upcoming 12 month period starting from 01 July 2021.

This document - the "Fee Disclosure Statement" - will be issued to you once a year and contains:

- records of the fees paid by you to us, services you were entitled to, and services you received during the previous 12 months;
- estimated fees and services you will be entitled to during the upcoming 12 months, should you choose to renew your agreement with us.

In addition, we are required by legislation to receive written confirmation from you that you would like to renew the terms of our agreement to provide ongoing financial services.

How can you renew our agreement?

In order to renew our agreement, you need to respond within 120 days of your Anniversary Date (01 July 2021). As such, you must renew the arrangement, in writing, by 29 October 2021. Your written confirmation can be provided via email or by completing and returning the attached Authority to Renew.

What happens if you don't renew?

If we haven't heard from you by 29 October 2021, then we are required to assume that you do not wish to continue to receive our ongoing advice services. If that is the case, we will no longer provide any advice to you, nor charge any ongoing fees, and we will no longer be responsible for, or have any legal obligations around, the currency of the advice already provided and your future financial affairs.

If, at a later date, you decided to re-engage our services, there may be significant costs involved in updating your personal and financial information and constructing new advice.

Kind regards,

Jacob Support
Authorised Representative No. 545984
CSMs AFSL - AFSL: 123132112 ABN: 12 874 535 435

Issue Date 02/06/2021
Anniversary Date 01/07/2021

Services and Fees for Previous Year

Services

The following list outlines the services that you were entitled to, and the services that you received, during the previous 12 months (01/07/2020 to 30/06/2021):

Service	Extended Description	Entitled	Provided
sub service one	sub service one	✓	✓
services three	services three	✓	

Fees

The following fees were paid during the previous 12 months (01/07/2020 to 30/06/2021):

Description	Account	Amount
Example Description	123	\$110.00
Total		\$110.00

Services and Fees for Upcoming Year

Services

If you choose to renew the ongoing fee arrangement, the following list outlines the services that you will be entitled to receive during the upcoming 12 months (01/07/2021 to 01/07/2022):

Service	Extended Description	Entitled
sub service one	sub service one	✓
services three	services three	✓

Fees

If you choose to renew the ongoing fee arrangement, the following are the estimated fees applicable for the upcoming 12 months (01/07/2021 to 01/07/2022):

Description	Account	Amount
Example Description	123	[\$[Insert]]
Total		[\$[Insert]]

Notes

- Fees disclosed above represent the amount paid to cover the cost of providing ongoing professional services to you. This figure does not include any commissions received from products or insurance policies previously recommended to you, nor does it include any associated administrative, investment or transaction costs.
- Due to differences in processing and reporting cycles, fees disclosed above may be slightly understated and not inclusive of some amounts recently paid to 1Test Account (main). If any such variances exist, they should be incorporated in a subsequent fee disclosure statement.
- The fees for the *upcoming* 12 months are a reasonable estimate based on all of the relevant information available to us at the current time, and reflect the most accurate account of your position at this time.
- Your adviser Jacob Support, is an Authorised Representative (No. 545984) of CSMs AFSL (123132112)

Authority to Renew

Pursuant to the terms and conditions of service previously provided to me, by signing below:

- We agree to renew our existing ongoing fee arrangement for the next year;
- We acknowledge that while this arrangement will remain in place for the next year, it may be terminated at any time at the discretion of either party.

Name:

Mrs Alice Brown

Signature:

Name:

Mr Derek Brown

Signature:

Please return this form to:

Mail:

1 Advice Lane
Financetown NSW 2000

Email:

jacob.support@morningstar.com

IF THE AGREEMENT IS NOT RENEWED BY 29/10/2021 WE WILL NOT BE ABLE TO PROVIDE YOU WITH ANY FURTHER ADVICE UNTIL A NEW ARRANGEMENT HAS BEEN ESTABLISHED.