

This declaration is made by: :

Josh and Monica Cook of

1/12 Prince Street Randwick

Date 28th January 2021

We hereby declare that:

1. We have decided to establish a self-managed superannuation fund (**Fund**) We have asked Heather Byrne to assist us to establish this fund.
2. We are aware that:
 - a. Heather Byrne Accountant (**Firm**) does not hold a financial services licence; and
 - b. Accordingly the Firm is generally prohibited from providing me with any recommendation or opinion that is intended to influence me in making any decision in relation to self-managed superannuation (including whether to establish, contribute to or draw benefits from an SMSF, or any investment decision by an SMSF trustee), or that could reasonably be regarded as being intended to have such an influence (**Financial Advice**).
3. If the Firm has provided me with advice in relation to self-managed superannuation, that advice has been of a **factual nature only** with regard to tax rates, legislation and the understanding of operations and regulations of a self managed super fund;
4. The Firm has not provided us with any Financial Advice in relation to the Fund, such as (without limitation):
 - a. Whether I should establish the Fund;- (we rang and requested establishment of the fund today)
 - b. Any decision to contribute to or draw a benefit from the Fund; or
 - c. Any investment decision by a trustee of the Fund.
 - d.
5. We understand that:
 - a. If we request the Firm to establish the Fund, the Firm will be obliged to establish the Fund in accordance with our instructions, even if the Firm believes those instructions may not be in my best interest; and
 - b. If we request the Firm to provide administration services in relation to the Fund, in providing those services the Firm will be prevented from providing Financial Advice.

Signed
