



30 July 2019

Mr R & Mrs D Nisbet  
2 Kahibah Road  
MOSMAN NSW 2088

Dear Bob and Dian

The following Fee Disclosure Statement (FDS) details the services and benefits we committed to providing you as part of your Ongoing Service Agreement and the fees you paid for these services and benefits over the past 12 months. This relates to the period 02 July 2018 to 01 July 2019.

This FDS is for your information only and you are not required to provide a response or take any action. Please contact our office if you have any questions about this statement.

We have also included a tax statement for the 2018-2019 financial year that you will require for completion of the Diro Superannuation Fund annual accounts and tax return.

We value the relationship that we have with you and thank you for your continued support.

We look forward to providing quality advice and service to you in the coming year.

Yours sincerely

Paul Banner  
Financial Adviser  
Authorised Capstone Representative No: 317351

**BRISBANE**  
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**SYDNEY**  
100 Walker Street  
North Sydney NSW 2060








## FEE DISCLOSURE STATEMENT

ROBERT & DIAN NISBET ATF DIRO SUPERANNUATION FUND

PERIOD: 2/7/2018 – 1/7/2019

### ONGOING SERVICE

The table below is a summary of the services and benefits that we committed to providing as part of your Ongoing Service Agreement and the services and benefits you received over the past 12 months.

PACKAGE ENTITLEMENT	FREQUENCY	SERVICE ACHIEVED?
Access to your financial adviser	Ongoing	
Review of strategic advice and portfolio, insurance or other product recommendations	Annual	
Written report to document any changes or to reconfirm your current position	Annual	
Implementation and administration of advice and investments	As required	
Inform you of new opportunities as a result of legislative or industry changes	As required	
Liaising with third parties such as accountants, SMSF administrators or solicitors	As required	
Government benefits advice	As required	N/A
Email and/or telephone updates	As required	

### ONGOING FEES

The client fees listed in the table below shows the dollar amount you paid for your ongoing service package during the disclosure period. Amounts are inclusive of GST.

#### Diro Superannuation Fund

REFERENCE / INVOICE NO	PRODUCT	CLIENT FEES	TOTAL FEES
Diro Super Fund	Fee For Service	\$4,950.00	\$4,950.00
		<b>Total</b>	<b>\$4,950.00</b>

Note: The fees listed in this FDS only cover the cost of ongoing services you have agreed to with us. These fees are separate to any ongoing commissions we may receive from the products you have invested through us and the premiums you pay for insurances. Please be assured, we pride ourselves on transparency and all sources of remuneration have been clearly disclosed previously in your Statement(s) of Advice.

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**PROVENANCE**  
BRISBANE | SYDNEY

Mr R & Mrs D Nisbet  
Diro Superannuation Fund  
2 Kahibah Road  
MOSMAN NSW 2088

TAX INVOICE / STATEMENT  
Invoice #: 20190501  
Date: 30/06/2019

DESCRIPTION	AMOUNT
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Ongoing service and review in relation to Diro Superannuation Fund. \$ 4,500.00

Payments received (Amounts detailed below are inclusive of GST):

23-Jul-18	\$412.50
23-Aug-18	\$412.50
23-Sep-18	\$412.50
23-Oct-18	\$412.50
23-Nov-18	\$412.50
23-Dec-18	\$412.50
23-Jan-19	\$412.50
23-Feb-19	\$412.50
23-Mar-19	\$412.50
23-Apr-19	\$412.50
23-May-19	\$412.50
23-Jun-19	\$412.50

Payment has been set up via direct debit from your bank account.

If you have any questions concerning this invoice, please contact your adviser.

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GST:	\$ 450.00
Total Inc GST:	\$ 4,950.00

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