

Date

Mr. and Mrs. Surname
Address
Suburb, State
Postcode

Dear **Mr. and Mrs. Surname,**

RE: Declaration of receiving Advice from an Accredited Senior Equity Release Adviser

Before executing the Equity Release Deed in accordance with the terms that were set out in the Statement of Offer documents **you are required to confirm the following:**

Your Accredited Senior Equity Release Adviser who is required to maintain for at least 7 years a written record of that advice, about each of the following matters:

- (a) how the Product's fee structure works (including how the initial service fee and further service fees are calculated generally and the general impact the fees have on the equity in your property and on the long term cash flow;
- (b) when fees and other costs under the Equity Release Deed will accrue and be payable;
- (c) how the equity in your property is projected to increase or decrease over a period of 15 or more years, at 5 year intervals commencing from the date the Equity Release deed is entered into, and the point in time at which the Funds property interest is likely to reach 100 per cent, based on the following:
 - (i) the valuation of the property, as stated in the statement of offer, increasing at a rate of 3 per cent per year;
 - (ii) the percentage rate applying in your circumstances to the initial service fee and further service fees; and
 - (iii) the initial property interest;

- (d) how the projections referred to in subparagraph (c) may impact your possible need for future aged care accommodation and whether they prefer to leave equity in the home to their estate;
- (e) the circumstances in which you will be able to terminate the ERP contract and the estimated costs associated with doing so; and
- (f) the impact that termination of the Equity Release Deed would have on any third person, who is not a registered proprietor of the property, but is residing in the property;

Yours sincerely

DomaCom Australia Limited

I / We acknowledge that we have received advice from an Accredited Senior Equity Release Adviser in accordance with all matters listed above and have received an Information Statement in accordance with the ASIC relief instrument 18-0926.

Signature

Signature

Full Name

Full Name