



## Creating a path to progress



### Strategic advice

With something as important as your financial future, you should structure your affairs to ensure you get it right.

Strategic SMSF advice can add significant value to your overall wealth.

This strategic advice involves estate planning, transitioning to retirement, retirement income streams and ownership issues, asset allocation matters and investment strategies. We will help maximise the outcomes for now and in the future when your wealth passes through family generations.

### Administer your SMSF

Given the fact that your self-managed superannuation fund is a hands-on superannuation strategy, it needs commitment to run effectively and within regulatory boundaries. It takes knowledge, time and skill.

Don't despair, we prepare the annual administration of your fund so that reporting results of operations is easy. This means that you have a professional who will take the time to consider if there is something more that you can be doing with your fund, or who can help you if a compliance issue has arisen.

### Set-up your SMSF

Is an SMSF really for you? We'll talk it through together and help you decide if a self-managed superannuation fund is the right strategy for you.

We will set-up your fund and assist with everything from rolling over your existing superannuation accounts to helping you understand the strict compliance responsibilities that come with managing your own superannuation funds.

We understand that if you haven't ever run your own business that taking on the responsibility of running your own super fund can be very daunting, but with a little help from us you will be on top of it in no time.

### Transfer your SMSF

If you already have your own SMSF and would prefer us to help shoulder and manage your responsibilities, we will arrange the smooth transition of your fund's accounting and permanent records from your current administrator.

On taking over your fund administration, we will comprehensively review your fund and alert you to any possible compliance or taxation matters that may require attention.

**'SMSFs are the largest and fastest-growing segment of the Australian retirement savings pool.**

**It's a way of having more say about what your financial future holds'**

# Self Managed Superannuation Funds (SMSF)

## Benefits of having an SMSF

- Greater control over your super. You make the key decisions and you're in charge of where you invest your money.
- Flexibility and choice. You construct your fund's investment strategy and enjoy more investment choice. The choice of investments in SMSFs is far greater than what other super arrangements can offer. You can invest in property, direct shares, cash, term deposits and more.
- Insurance can be included in your SMSF to protect your income and assets, for example life insurance, total and permanent disability (TPD) and income protection.
- Tax advantages. There are potential tax savings in SMSFs depending on your personal circumstances and investment strategy.
- Pool your super with family members. More potential cost savings.
- The potential to borrow to buy a property within your super fund.
- Costs. You are in control of what services you require and how much you pay for them.
- Planning for when you're not around. You can specify who you want to leave your money to.



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