

Get Started.

Taking Control of your Super?

INTRODUCTION

For an ever-increasing number of Australian's looking for greater control and value from their superannuation, a Self-Managed Super Fund (SMSF) appears to be the retirement vehicle of choice. There are more than 598,620 SMSFs in existence, with more than 1,130,721 members. More and more people are discovering the benefits of a SMSF with approximately 2500 new SMSFs established each month.

WHAT IS AN SMSF?

A self-managed superannuation fund (SMSF) is simply a small family superannuation trust that has four or less members. Like a family trust, the central control over the investment decisions of an SMSF lie with the individual Trustees or Directors of the Trustee Company. The SMSF is formed with a trust deed which includes the governing rules by which the trust must operate. In contrast to a typical family trust an SMSF trust must abide by a set of specific government regulations, namely the SIS legislation.

EVOLUTION OF SMSF'S

SMSFs have existed for decades, in their early days they were a structure typically used by accountants for wealthier and more complex clients. As knowledge of SMSFs grew, Accountants began utilising the structure for self-employed clients. SMSFs were relatively expensive to set up and run. During the past two decades the SMSF sector has been the fastest growing component of the superannuation sector. With such a large number establishing a SMSF, significant investment has been made to deliver the services and expectations of the modern SMSF investor. During the past 10 years investment has largely been focussed into software and technology. The results of this investment have been greater efficiency and lower cost to establish, administer and manage an SMSF.

WHY ARE SMSF'S SO POPULAR?

A key driver of growth in SMSF has been the desire to have control over how superannuation assets are invested and to be able to access investments that are not available in traditional super funds.

Investment Choice

SMSFs allow trustees investment choice into all legal investments. For instance, access to direct shares, direct property, term deposits, hedge funds, ETFs, managed funds, collectibles, currency trading, precious metals and other investment types that typically cannot be accessed as a member of a large industry or retail super fund. SMSF benefits can be seen not just in "choice", but in the ability to implement sophisticated investment strategies.

WHY ARE SMSF'S SO POPULAR?

Tax Strategies

The superannuation environment enjoys the benefit of receiving concessional tax treatment at a rate of no more than 15% in a complying status. For a significant proportion of the population this maximum 15% tax rate means that Superannuation is an attractive vehicle in which to accumulate wealth for retirement. In addition to the concessional tax rate, trustees of SMSFs can undertake tax planning measures typically not achievable within a traditional superannuation account. By undertaking a strategic approach, internal rates of return can be improved within an SMSF because of these additional tax savings. Trustees can consider reducing or eliminating capital gains tax by making portfolio adjustments to sell assets realising a capital loss to offset assets that have been realised to make a capital gain. A strategy that can be systematically undertaken each year. Design an investment strategy that might provide sufficient tax deductions to reduce or eliminate the tax liability accrued for concessional contributions. SMSFs investing into property may achieve significant tax benefits through depreciation; a non-tangible liability. SMSFs investing into blue chip shares can achieve tax benefits through imputation credits achieved from fully franked dividends. These are just a couple of the many strategies that SMSF trustees can reach from the tool bag to improve their financial position for retirement.

Borrowing

Under a specific arrangement superannuation funds can borrow. These rules can be fully utilised by SMSFs but may have limited application in large commercial super funds. The ability to borrow and invest within an SMSF is one of the distinct benefits of an SMSF when compared to traditional superannuation accounts. Lending increases risk to the SMSF but when the underlying investment is chosen well, returns are magnified.

Costs

Supervision SMSF has significantly reduced the set up and ongoing running costs of a SMSF. This cost is often lower than that of traditional superannuation accounts. Supervision SMSF provide a comprehensive service including daily administration, audit and compliance from just \$82.50 per month or \$990 per annum. Commercial super funds typically charge based on a percentage of your super account balance, with a range typically between 1% to 2% pa depending on the underlying fund managers. With \$100,000 you can expect costs of between \$1,000 and \$2,000 per annum. With \$200,000 this cost rises to between \$2,000 and \$4,000 per annum and so on. At Supervision SMSF you choose the fixed price package and add investment and transaction costs to determine the cost per year. As your SMSF balance grows the lower the cost as a percentage of your SMSF account balance.

Pension Planning

For those members nearing pension phase, SMSF allows seamless transition from accumulation into flexible income streams. As with all superannuation accounts, the ability to take tax free income streams on retirement is a big incentive to stay within the superannuation environment. SMSF offers maximum flexibility in how you can go about it. Supervision SMSF can help you in this area.

WHY ARE SMSF'S SO POPULAR?

SMSF STRUCTURE (SEE DIAGRAM BELOW)

Estate Planning

SMSFs enable members to craft and implement an estate planning strategy to achieve your desired outcome with exceptional tax efficiency. This includes being able to leave tax advantaged (sometimes tax free) income streams to dependant beneficiaries with control around when they receive a lump sum, and to effectively look after child beneficiaries in a way that no other structure can match. SMSFs can make binding nominations that do not lapse, unlike commercial super funds which must be continually updated. Estate Planning is a specialist area and it is recommended that professional advice is sought. Supervision SMSF can assist to introduce you to an estate planning specialist if required.

ABC Pty Ltd (Trustee & Directors)

The central control over the investment decisions of an SMSF lie with individual Trustees or Director (s) of the Trustee Company. A Corporate Trustee has many benefits over individual trustees and is widely accepted as best practice for SMSF. All participating members of the SMSF must be a Director of the Trustee Company. The Director (s) of the trustee company are responsible for the ongoing obligations, investment decisions and risk management of the SMSF.

ATF = As Trustee For.

ABC Superannuation Fund - SMSF & Members

The SMSF is formed with a trust deed which includes rules that the trust must operate. In addition to the Trust Deed, SMSFs must abide by specific government regulations named SIS. The SIS act defines the rules of all Superannuation including SMSF. Any persons with a direct financial interest in an SMSF is regarded as a member. An SMSF is regulated by the Australian Tax Office.

Bank Account – Central Hub for your SMSF

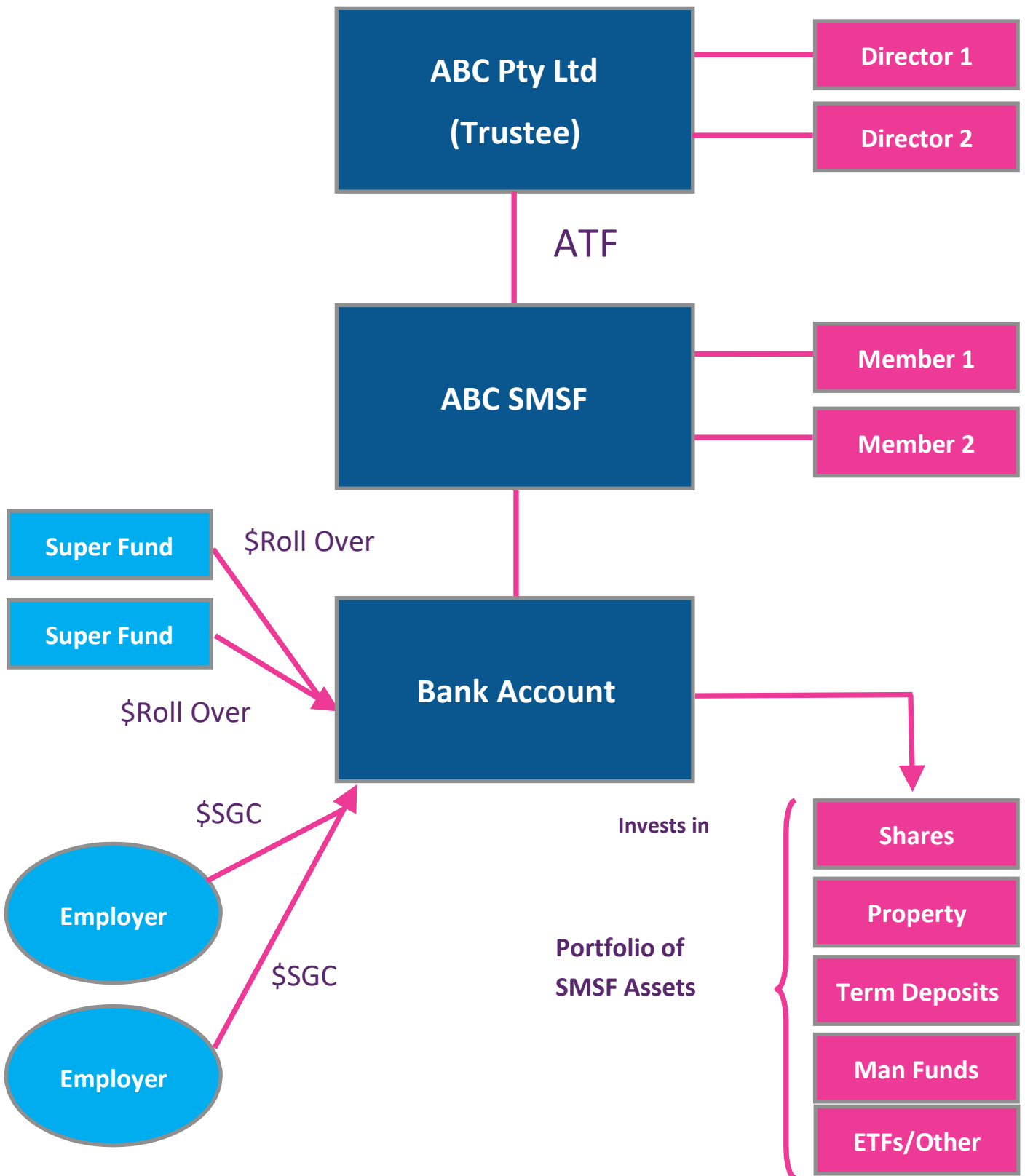
A separate bank account is created for your SMSF transactions. No personal transactions are allowed.

Roll Overs — When a bank account is established, rollovers can be arranged from existing super fund accounts. When deciding to rollover proceeds from existing superfunds, consideration should be given as to whether any life insurance, total & permanent disability or salary continuance policies are held within existing super funds. If you Roll Over your total members balance it is likely any attached insurance policies will be cancelled. Insurance can be purchased and paid for by your SMSF.

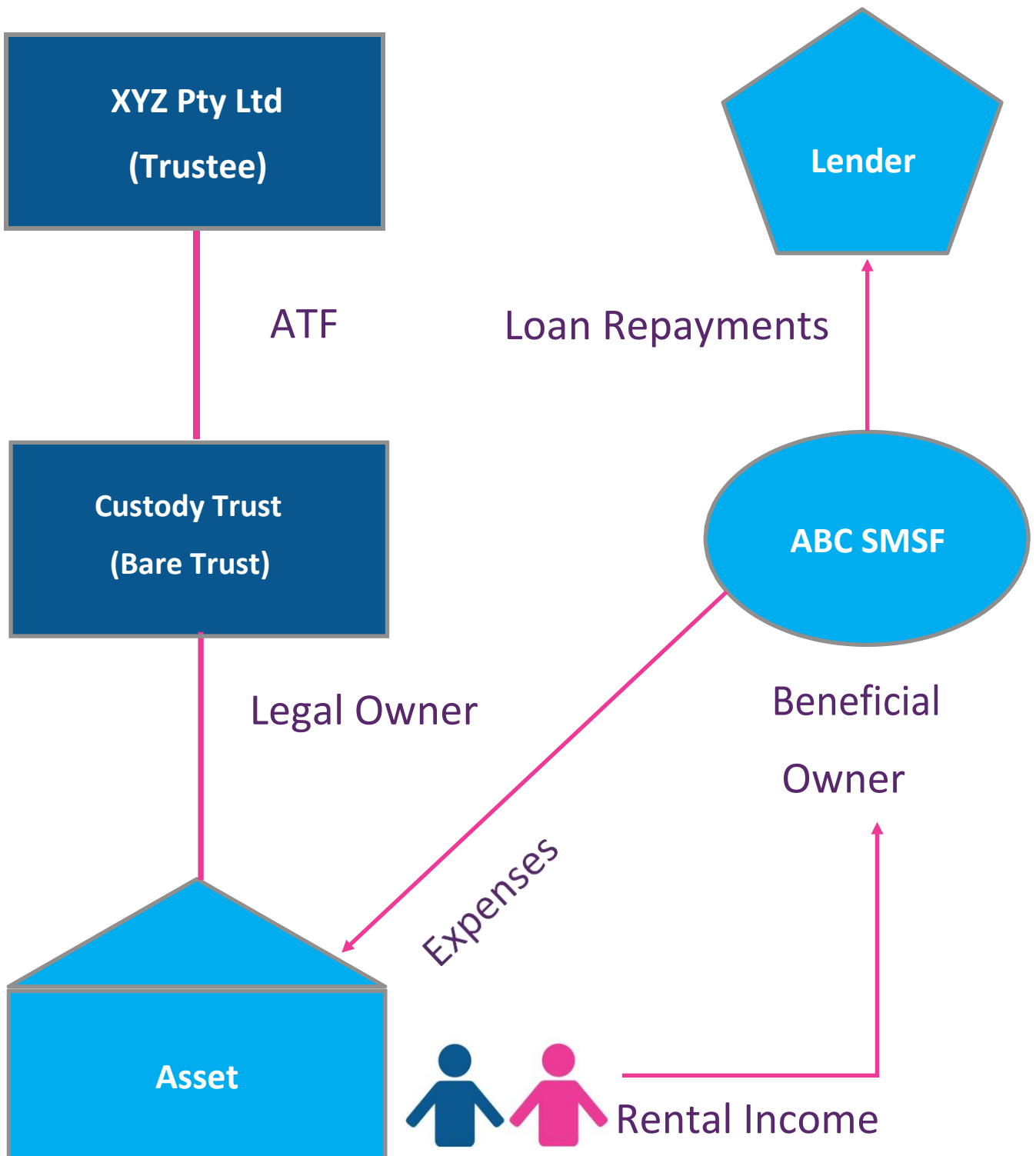
Employer Contributions — Employers can be instructed to make SGC superannuation contributions and Salary Sacrifice Contributions to your new SMSF, building a steady contribution stream.

Investing - When the SMSF bank account holds sufficient cash reserves the Directors/trustees can then commence their investment strategy and begin making investments on behalf of the members of the SMSF. As you act as both trustee and member, it goes without saying that you should make decisions in your best interest. SMSFs have the whole universe of investment options open to them. Listed Shares, Term Deposits, Bonds, Property, Managed Funds, Collectibles are some of the most familiar investments, but you are not limited to them. Some restrictions on SMSF investments exist to safeguard the integrity of the Superannuation system.

SMSF STRUCTURE



**LRBA STRUCTURE
(SMSF BORROWING)**



IS A SMSF RIGHT FOR ME?

If you were looking for a picture of the typical SMSF person, you may be surprised that one does not exist.

People that have an SMSF do not necessarily live in the same suburbs or share the same careers, earn a certain level of income or sit within a social set. SMSF members come from all manner of financial backgrounds, financial literacy levels and walks of life. SMSF members typically share a common goal, they want to make the most out of what they have and are prepared to take an active interest in building their financial security. They do not necessarily have limitless knowledge or experience in investments, but they have the motivation to find a way to reach their goal. They are motivated to become financially secure.

Are you Motivated?

When you are deciding if an SMSF is right for you, your level of motivation to actively get involved to maximise your investment returns will be a major factor. We can provide you with everything you need to get started, but ultimately it is up to you. To succeed, it is imperative that you take your financial wellbeing seriously and understand superannuation has a large part of that to pay in your retirement and reaching financial freedom. Successful SMSF people don't leave it to chance, they plan and act now to achieve their long-term goals.

Are you Responsible?

When considering an SMSF you need to consider the responsibilities of a Trustee and whether these responsibilities sit ok with you. Supervision SMSF is here at every step of the journey to assist you in meeting your trustee obligations such as documentation, compliance, financial reporting and lodging tax returns, however there are items such as establishing an appropriate investment strategy and managing this for the members that we cannot assist you with. Supervision SMSF will help you to meet your ongoing trustee responsibilities but remember that as trustee, you will be ultimately responsible for the SMSF.

Are you Accountable?

When you manage your own SMSF, can you guess who is accountable for its performance? Did I hear you say 'me'? Whilst you can engage investment advisers, select fund managers, pick stocks and do some outsourcing, every decision is ultimately yours. Some decisions will work, others will not but ultimately you need to stay accountable and manage your investment portfolio diligently for the members.

WHAT CAN SMSFS INVEST INTO?

Choose from a universe of investment choices.

Cash, shares, share options, bonds, term deposits and real estate are some of the typical investment types for SMSFs.

Other Investment Options?

Listed Investments- For those that do not have the time or skill they may access investment management expertise through managed funds, exchange traded funds (ETFs), listed property trusts (LPTs) and listed investment companies (LICs).

Private Companies & Trusts- SMSF Investors have flexibility to invest into private trusts, companies and unit trusts.

Precious Metals- Some SMSF trustees choose to invest into commodities like Gold, Silver, Palladium and Pink Diamonds to mention a few.

Borrowing & CFDs- Under certain conditions SMSFs can borrow to invest into assets like shares and property. Some trade currencies on the foreign exchange whilst others buy commodities and a whole number of indices via CFDs.

Collectibles- Depending on the circumstances collectibles including artwork, coins, notes, bullion & jewellery can be owned by your SMSF.

Is it Legal?

If the sole purpose of investing is to build wealth to provide for a retirement income stream and the investment type is legal, then it is highly likely it can be done within SMSF. To clarify any investment ideas, Supervision SMSF will be able to help confirm the validity of whether a investment type is possible within SMSF.

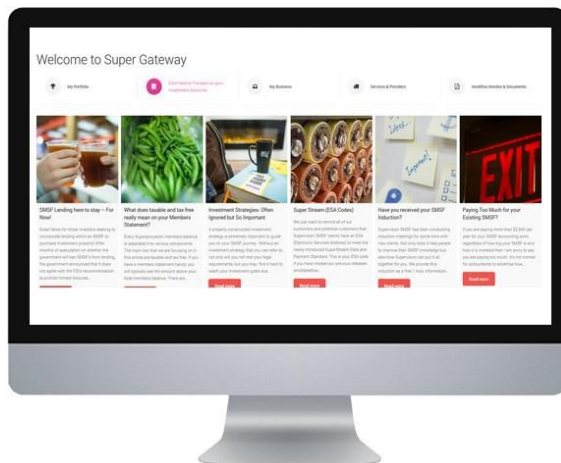
Packages to suit your investment needs

Supervision SMSF understands the varying needs of investors and for that reason constructed three service packages to meet these needs. For those that need only access main stream and highly efficient assets like bank accounts, term deposits and ASX listed assets then the low cost 'Take Control' Package is for them. For those that also need access to managed funds, Australian real estate which require more manual data entry then the 'More Flexibility' Package is for them.

For those that need access into some unique and complex investments, like international property, commodities and private investment structures then the 'Total Peace of Mind' Package is the ideal package to ensure resources and specialised services are provided.

SUPER GATEWAY (ALL YOUR SMSF NEEDS)

Access your SMSF World in one easy place, anytime, anywhere.



Supervision leverages the latest SMSF technology to provide a place where you can engage with your Super. Here are some of the features.

My Portfolio

View all the important information about your SMSF, including contributions, pensions, Investments & financial records. You have all the information that you need to plan and execute your investment Strategy.

Investment Transact

Access your SMSF bank account, online trading platform for shares and term deposits. We have also added a property gateway so that you can find out more about property as well. All your SMSF places all in the one screen.

Services & Providers

Get information about our selected SMSF providers. Access videos, contact information & special offers.

Documents & Workflow

Access your SMSF documents anytime. Take advantage of our cloud-based technology and download documents when you need them. Request a growing list of documents and actions from Supervision online when you have the time, not just during office hours. View the status of all your SMSF's tasks and jobs. We have taken SMSF transparency to the next level.

Please Request a Demonstration to see how good SMSF can be.

WHY SMSF WITH SUPERVISION?

There are many reasons why SMSF should be left to Supervision SMSF.

Experienced Team

With over 10 years history and a cumulative 50+ years SMSF experience you have peace of mind knowing that you have selected the winning crew for your retirement vehicle.

Awesome Value

Supervision SMSF offers the best valued SMSF service in Australia. You get all the extras without the luxury price tag to drive your retirement vehicle further.

Online

Connected to your online portfolio you won't be looking back into the rear view. Your SMSF dashboard will help you keep your eyes on the road ahead. Access anytime, anywhere, on any device.

Engaging

The Team at Supervision SMSF are real, local and approachable. As the SMSF driver you choose your preferred method of communication with your support team.

Environment

Supervision SMSF don't just talk about our impact on the environment. Whenever we can, we choose to reduce paper and postage to lighten our footprint.

Easy to Understand

We make SMSF easy and uncomplicated by taking out the jargon, so you can have greater understanding and confidence.

The Elements

Supervision SMSF brings all the elements of SMSF together so you can concentrate on building your Super. Select from a vast variety of investment options within easy reach.

Enlightened

You can access extensive technical support and education. It's this shared knowledge that gives you the edge. You will see why SMSF is right for you. We also provide information sessions and ongoing technical support for no additional fees.

WHY SMSF WITH SUPERVISION?

Some choose Supervision SMSF because we are specialists in SMSFs.

With over **10 years history** and a cumulative **50+ years SMSF experience** our clients understand and appreciate that we know what we are doing. We suspect there are not many who consider superannuation, administration, compliance, preparing financials, audits, dealing with enquiries and lodging tax returns all that exciting. That is why SMSF tasks are often left for later, not done well or possibly not done at all. Our customers value what we do because we 'get it' when it comes to SMSF and if even better we 'get it done' on time, leaving you to do what you do best or better still what you enjoy doing. We do more than just compliance we help you plan.

The team at Supervision SMSF are real, we are all Perth based providing national coverage and we are approachable. Our customers are pleased to know that they can communicate with us via email, telephone, skype or in person. We enjoy engaging with you. Therefore, SMSF has become more accessible to those who don't understand it.

Financial jargon can be difficult to understand and to many it is just 'gobbledy gook'. It is often mentioned that we at Supervision SMSF make superannuation and SMSF easy to understand. We don't see why SMSF should be so complicated. Our honest and straight-talking approach using easy to understand diagrams and language is what works for our clients. We are not your typical bunch of accountants!!! We believe in technology to make life easier and to help keep costs down. We have proven that technology and electronic data can improve accuracy, increase efficiency to complete work, reduce paperwork, reduce unnecessary mail and make the SMSF experience easier.

Our customers also believe in doing things a better way to not only have a positive impact on our environment but to achieve the many benefits that follow including lower fees for our services. In fact, the less data processing we do because of technology gains and the more we talk and engage with you to add real value the happier we are!

Customers say that the results of what we do make them look Savvy, Informed and Wealthy to others. We feel special when our hard work transpires to awesome outcomes and happiness for our customers. The team at Supervision SMSF provide a sincere, energetic and engaging experience to all. We believe that trust is earned over time from consistently delivering upon our promise to you. Find out why SMSF members are trusting us with their investment today!

PACKAGES

All Packages Include:

Services

- Corporate Trustee Establishment
- Audit
- Tax Return
- Daily Administration
- 24/7 Online Portfolio Access

Including:

- * Banking Transactions
- * Contribution Limits & Tally
- * Pension Requirements & Status
- * Investment Performance Reports & KPI comparisons
- * Asset Allocation
- * Updated Share Prices
- * Income and Franking Credit Information
- Electronic Signing
- Annual SMSF Review
- Online Documents
- Email Support
- Telephone Support

Investments

- Bank Account Establishment
- Term Deposit Establishment
- Share Trading Platform

The Take Control package is ideal for the vast majority considering a Self-Managed Super Fund. It is an excellent starter package to grow your superannuation wealth.

This is an ideal offering for those who may not only wish to take control of their superannuation, but also seek greater flexibility than what is offered in the 'Take Control' package.

This is an ideal offer for those who not only wish to take control of their superannuation but also seek maximum flexibility beyond that offered in the 'Take Control' and 'More Flexibility' packages.

PACKAGES

Investment Options:

	Take Control \$82.50/month	More Flexibility \$137.50/month	Total Peace of Mind \$220/month
INVESTMENT			
Cash	✓	✓	✓
Term Deposits	✓	✓	✓
ASX Listed Securities	✓	✓	✓
Price Per Trade	\$26.00 OR 0.15% whichever is higher	\$26.00 OR 0.15% whichever is higher	\$26.00 OR 0.15% whichever is higher
Bonds	✓ (ASX Listed)	✓	✓
Managed Funds		✓	✓
Foreign Exchange (FX)		✓	✓
Real Estate		✓	✓
Private Companies or Private Trusts			✓
Investments in Overseas Property			✓
Wrap Accounts			✓
Investments in Collectables			✓
Physical Metals			✓

LETS GET STARTED?

www.supervision.com.au

Select **"SMSF"** and then **"Get Started"**. If you want to establish a new SMSF, select **"New SMSF"**. If you want to transfer your existing SMSF to Supervision, select **"Transfer Existing"**

Things to consider before your start

Checklist v	Online Application
	Please Read our Terms & Conditions
	Please Read our Product Disclosure Statement
	Be Ready to provide: <ul style="list-style-type: none">• Personal TFNs• Drivers Licence Details (ID Requirements)• Members Date of Birth, Place of Birth• Members Mothers Maiden Names (ID Requirements)• Members Occupations• Decide on a Postal Address for the SMSF• Members Contact Details
	If you are Transferring from another firm, Supervision will contact your previous administrator or accountant for you. As all existing SMSF's are different, Supervision will contact you on your immediate requirements for lodgement and online access.

Apply Online Today

or Call

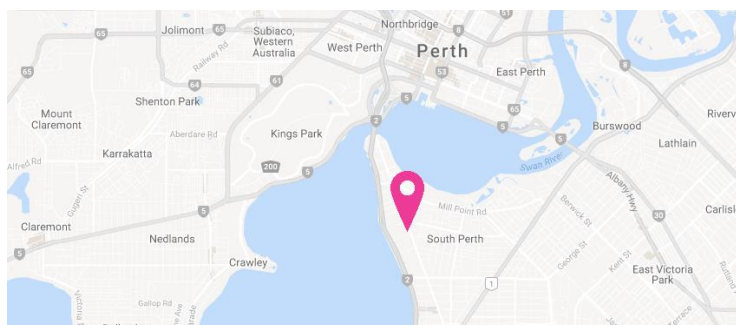
1300 693 863

'You can't get to the finish line without starting'

Technology Partners



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Disclaimer

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Supervision SMSF Solutions (ACN 134 666 596) AFSL 435751