



TRANSFER TODAY

# SMSF CASE STUDIES



2019/20

**Supervision**  
**GROUP**



*Get Started*

# WHAT IS POSSIBLE IF YOU TRANSFER

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Over the past 15 years, Supervision has been helping transfers from other accountants and administration firms. This paper is to discuss some real life cases where clients have gotten the most out of Supervision's unique services and in some cases completely changed their attitude to how an SMSF works.

## **High Volume Share Trader Case Study 1**

This SMSF Trustee is one of the most prolific share traders that we had ever helped. Each year, this client completes over 1400 trades. To keep track of the vast amount of trades he devised an elaborate card system designed to manually calculate the profit he was making on his activities. These cards used to take at least 3-4 hours per day to update.

Being retired gave him the time to invest, but in addition to his research, his SMSF investment strategy was more than a full time job.

Whilst the Trustee was profiting from his trades, he was also growing weary of the long hours that it took to provide manual trading records to his accountant each year at tax time. A lengthy process ensued to make sure that the profit he had calculated was close to his manual records he had painstakingly created.

Whilst the amount of time it took his traditional accountant to complete the annual return was not a huge surprise, the fees were getting more and more each year.

Before coming to Supervision, he was considering very carefully whether or not he needed to give up his profitable trading and go back to lower investment returns with a passive strategy.

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What can your  
**SMSF DO?**



## Most Popular Investments (\$) Value\*

1. Bank (Cash)
2. CBA (Commonwealth Bank of Aus)
3. NAB (National Australia Bank)
4. ANZ (Australia New Zealand Bank)
5. WBC (Westpac Bank Corporation)
6. CSL (CSL Limited)
7. WES (Wesfarmers Limited)
8. BHP (BHP Limited)
9. MQG (Macquarie Group Limited)
10. TLS (Telstra Corporation Limited)
11. WOW (Woolworths Group Limited)
12. WPL (Woodside Petroleum LTD)
13. IOO (Ishares Global 100 ETF)
14. RIO (Rio Tinto Limited)
15. VAS (Vanguard AUS Shares Index)
16. MGE0001AU (Magellan Global)
17. SFY (SPDR S&P/ASX 50 ETF)
18. VAN0108AU (Vanguard Balanced)
19. MFG (Magellan Financial Group)
20. VAF (Vanguard Australian Fixed Int)

\*Source Supervision clients (accounting software report) Oct 2019

## Client Insights TOP 20

### Get Started

## TRANSFER SMSF CASE STUDIES

***Supervision was able to radically improve the above scenario for this client with the following solutions.***

All trades were data feed directly from Commsec to Supervision's accounting software. In addition, the bank account transactions which corresponded to the ongoing trades were data feed as well.

The multiple data feeds had a huge impact on the ability for the Supervision team to provide updated records and reports for this SMSF client on a daily basis.

**Here is how it works and the end result for the client.**

Every night around midnight, all of the days settled trading activity hits Supervision's accounting software. At the same time the cash account with its transactions also hits the account.

The accounting software automatically recalculates the balance of the shares and sells the parcels in the most tax effective way. Before the Supervision team arrive at work the next morning the client can confidently open his online portfolio and see current holdings updated with a comprehensive capital gains calculation both realised and unrealised.

Everyday this client can concentrate on profitable daily trading activity rather than working on paperwork. Uninterrupted data streams allow Auditors to complete SMSF checks quicker which keeps a lid on fees and additional costs.

Not only has this client saved money, but the amount of time that he has gotten back has made the switch incredibly profitable.

## Case Study 2

### Time Saving - Electronic Signatures

Some clients have related stories about how they would not take holidays around SMSF tax return time. They would put off travel plans with family and friends, just so they could prepare and sign paper tax returns for their SMSF.

Not only did they have to spend time putting together paperwork, but they needed to make sure they were home when their tax signing pack arrived, so it wasn't damaged by rain and snails or stolen from their post box.

One client was so relieved they could now go away on holidays when they wanted, knowing that their SMSF returns were sent for signing electronically. Now the client can sign their SMSF return from anywhere in the world and have their refund deposited into their account by the time they get back.

## Case Study 3

### Outstanding Returns - 5 Years Fixed in 4 weeks

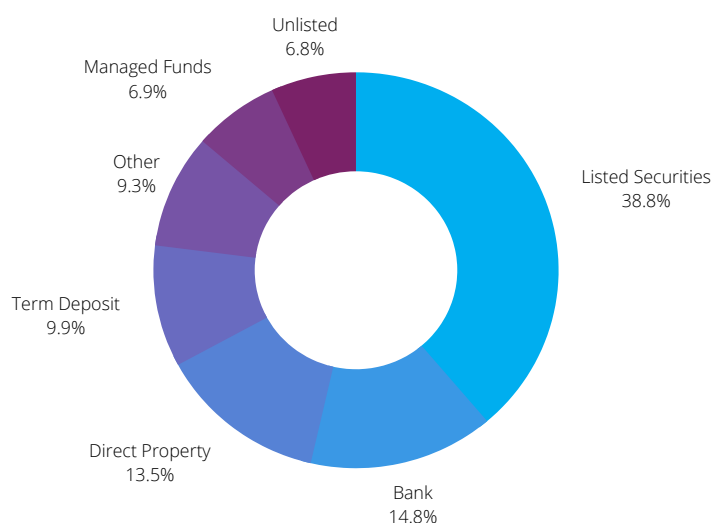
Recently a client came to Supervision, extremely worried that the ATO were about to take action against them, including fines for late lodgement and de-registration.

Whilst the Trustees were responsible for their returns, they did not get much direction or guidance from their accountant who also completed their business accounts.

With letters coming from the ATO on an ongoing basis, the Trustees finally made a difficult decision to leave their accountant and put their SMSF in the hands of a professional SMSF administrator.

After 4 weeks, the client was able to complete their outstanding obligations with the ATO and finally sleep at night.

## Top 7 Asset Classes \$Value\*



\*Source Supervision clients (Accounting software report) Oct 2019

To complete the transformation now these clients log in to their portfolio, and keep tabs on their progress, encouraging to them take an active role to build their Super balance. With Supervision's help they will not be lodging late anymore.

## Case Study 4

### Access to Team- Seeking Guidance

For some SMSF trustee's, being able to speak to someone about your SMSF is a extremely important thing to do. One client recently read an article about the downsizer contribution. They were not working, but they wanted to get more money into their tax effective SMSF.

Whilst Supervision does not provide financial advice, we were able to confirm the client's understanding of the incentive which provided the confidence to go ahead with their strategy.

# What is the "Right" STRATEGY?

Having access to your SMSF online will allow you to pinpoint exactly where you are and what changes need to be made. Without updated information how can you keep your SMSF updated.

**Case Study 5****Established SMSF- No Investments**

Sometimes clients can establish an SMSF with the intention of buying a specific asset, but for some reason it fails to materialise.

One such case is the client who established an SMSF with his personal accountant with the intention of purchasing a new office premises for his business.

When the first deal fell through and finding another suitable opportunity was proving difficult, the trustee put their SMSF on the back burner.

The client didn't know how to establish an SMSF bank account or fill out the roll over form so the SMSF was established but had no way of completing any investments.

Because of the the factors above, the trustee lost motivation to continue and was on the verge of winding up the SMSF. After a meeting with Supervision we informed the client of how we could get the SMSF up and running so that he could realise his dreams of purchasing a business premises.

Supervision was able to guide the client through the roll over process, depositing money into the newly established cash account, having it available for borrowing and mortgage broking requirements.

The client has since bought a suitable premises for his business using his SMSF. Supervision helped get everything sorted out (roll overs, bank accounts) and also supplied information to a specialist SMSF mortgage broker which enabled the purchase.

**Case Study 6****No Telephone Support**

It is interesting that we still gain clients who have been with a low cost, low service provider. With the many changes and nuances of Super, it is startling to find that some SMSF providers don't provide telephone or email support.

One client was so relieved we emailed back a Centrelink schedule for her old age pension that she called and thanked us for the same day service. Because transactions are updated on an ongoing basis, Supervision is able to complete many requirements for our clients same day or very quickly.

**Case Study 7****High Fees- Saving Money is making money**

We help clients from other accounting firms all the time to reduce their fees dramatically. Not only do we provide all of the services mentioned above, but our fees are fixed price and charged monthly.

Monthly fees smooth out cash flow issues caused by a large annual fee and tax requirements which always come at the same time. We have clients that regularly save \$2-3,000 per year on their SMSF returns.

Over 10 years, a saving of \$20,000 earning income & growth will add a significant dividend to your retirement benefit. It could be significant enough to provide you with the dream holiday of your lifetime.

**General Warning & Disclosure**

This publication should not be viewed as advice. Whilst the above scenario's are real, we don't recommend any investment strategy mentioned above as right for you. This content is designed to give existing SMSF Trustees some insight into our SMSF services. We always advocate that you seek written advice from a licenced Financial Adviser if you are considering any of the investments mentioned above. If you don't have one, we can help.



What is the "Right"  
**STRATEGY?**

Having access to your SMSF online will allow you to pinpoint exactly where you are and what changes need to be made. Without updated information how can you keep your SMSF updated.

## Packages

### All Packages Include the following services:

#### Establishment

- Corporate Trustee Establishment
- Face to Face induction meeting
- Help with Roll Overs
- Establishment of Bank Account, Share Trading Platform, Term Deposit Platform
- Trust Deeds
- SMSF registration with the ATO
- ASIC registered Agent

#### Ongoing

- Audit
- Tax Return
- Financial Statements
- Online Portfolio - updated daily
  - Banking Transaction
  - Contribution Limits & Totals
  - Pension Minimums & Totals
  - Investment performance & KPI comparisons
  - Asset Allocation
  - Updated Share prices
  - Income & Franking Credit reports
- Electronic Signing - Annual Tax Pack
- Telephone Support
- Email Support
- Corporate Secretarial
- Annual SMSF Review Meeting

#### Take Control Package

This package is ideal for SMSF's that want to purchase listed securities available on our preferred online share broker - CMC Markets. This package also allows you to purchase Term Deposits through AMM term deposit platform which is linked to our preferred Bank account provider. Regardless of how big your portfolio gets, you can reap the benefits of this amazing low cost solution.

#### More Flexibility Package

This package includes all of the same features as the Take Control package but allows your SMSF to hold one direct property, even with borrowing. You are also able to hold a Wrap Account as long as has a compatible data feed.

#### Total Peace of Mind Package

As the name suggests, this package opens up the whole world of investment solutions and asset classes available in SMSF's. You have complete flexibility to choose any investment types or platforms.

#### Client of a Financial Adviser?

We work closely with financial advisers. We may be able to tailor a special package with your adviser, so please don't hesitate to contact us for more details on how we can help you.



# Why SMSF with SUPERVISION?

Our Packages are a great way to fix your annual fees with no hidden surprises at years end. Our efficient monthly billing service smooths out any cash flow problems that are caused by large annual invoices.



## Packages

### Investment Options:

	Take Control	More Flexibility	Total Peace of Mind
Cash	ANZ V2 Plus	ANZ V2 Plus	Your Choice
Term Deposits	AMM Term Deposit	AMM Term Deposit	Your Choice
ASX Listed Securities	CMC Markets	CMC Markets	CMC Markets
Price Per Trade	\$26.00 OR 0.15% whichever is higher	\$26.00 OR 0.15% whichever is higher	Your choice of Broker and your fee selection
Bonds	CMC Markets	CMC Markets	Your Choice
Managed Funds	CMC Markets	CMC Markets	Your Choice
Real Estate		✓	✓
Wrap Accounts		Data Fed Accounts Only	✓
Foreign Exchange (FX)			✓
Private Companies or Private Trust			✓
Overseas Property			✓
Collectables			✓
Physical Metals			✓

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Our Packages are a great way to fix your annual fees with no hidden surprises at years end. Our efficient monthly billing service smooths out any cash flow problems that are caused by large annual invoices.

## Lets Get Started

**WWW.SUPERVISION.COM.AU**, <hover over "SMSF">, <"Transfer Existing SMSF">

Checklist	Online Application
	Please Read our Terms & Conditions
	Please Read our Product Disclosure Statement
	<p>Be Ready to Provide:</p> <ul style="list-style-type: none"> <li>• Personal Tax File Numbers</li> <li>• Drivers Licence Details (ID Requirements)</li> <li>• Members Date of Birth, Place of Birth (Country &amp; Town)</li> <li>• Members Maiden Names (ID Requirements)</li> <li>• Members Occupations</li> <li>• Decide on a postal address for the SMSF</li> <li>• Members Contact Details</li> <li>• Roll Over Details - Name of Fund and Member Number/s</li> </ul>
	If you are transferring from another firm, Supervision will contact your previous administrator or accountant for you. As all SMSF's are different, Supervision will contact you on your immediate requirements for lodgement and online access.

# Why SMSF with SUPERVISION?

Supervision make it easy to create and maintain your SMSF through our online services.





## Apply Online Today or Call

# 1300 693 863

Proud Technology Partners of |



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