



TRANSFER YOUR SMSF TO

# TAKE BACK CONTROL



2023/24

**Sup**er**vision**  
**GROUP**

*Why transfer to an SMSF specialist?*

# TAKE BACK CONTROL OF YOUR SMSF

The SMSF world has been very active over the past 10 years. SMSF administration and accounting has been radically altered in favour of the SMSF Trustee. If you have not seen any improvement in the cost or service from your current provider you may want to consider your SMSF specialist provider.

There are many reasons why a specialist SMSF accounting solution is the best selection to grow your retirement nest egg. Here are some of the main reasons.

## **Updated SMSF Daily**

Most major and mid tier banks can supply data feeds directly to your accountants software. If you or your accountant are not making the most of this feature, then you will be paying for highly trained accountants to manually enter data into software which ends up on your invoice.

## **Bank Data Feeds**

Data feeds are the foundation of keeping transactions up to date and reducing the time it takes to complete year end taxation returns. If you need to make important decision during the year, then your SMSF really needs to be updated. People who are serious about growing their SMSF, should be making SMSF decisions regularly with the updated facts in front of them.

## **Investment Data Feeds**

Many forward thinking share trading companies and brokers provide data feeds to update both purchases and sales automatically. These data feeds ensure the correct cost base is recorded from source and reduces any human error associated with manual entry.

Some wrap account providers also supply datafeeds increasing the ease of updating.



Are you  
getting the  
most from  
your  
SMSF?

### Online Portal

Having an online portal with up to date information for your whole portfolio is extremely important. Your whole portfolio updated all the time You may look at your share trading account regularly, but do you really know the exact capital gain and growth once you start buying or selling your investments?

### Contribution Limits

If you want to contribute more to your SMSF, how long does it take to work out a plan to contribute more or less into super? If your answer is an excel spreadsheet created manually from your bank statement, you are not getting the best of what is available in the market. You can get an updated report everyday that demonstrates your requirements.

### Pensions

When you have pensions in your SMSF, you need to keep on top of your pension limits. When processing is being completed on an ongoing basis, you will be able to track your progress and make the necessary withdrawals.

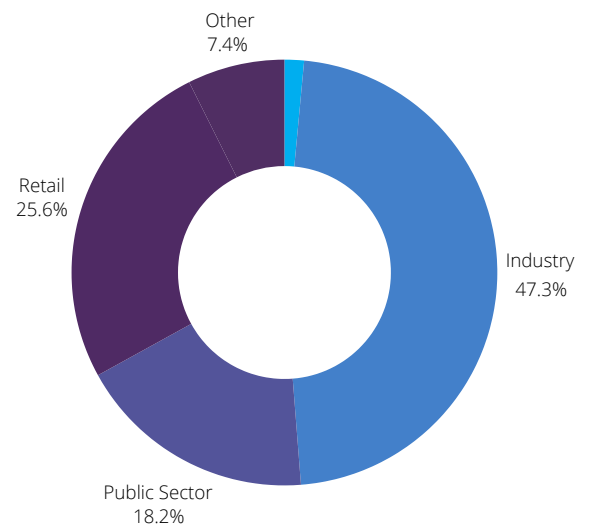
### Investment Valuation

Having a combined view of all your SMSF investments on one page provides total insight. Many SMSF's can view their shares and cash online in isolation, but combining that investment valuation with Term Deposits and Property gives you clarity on what investments are yielding in income and capital growth.

### Member Statements

Having all of your annual member statements available to you when ever you need them is extremely handy. Sometimes SMSF members don't really understand the progress they are making in their SMSF until they look at their member statements.

## 2024 \$Value Total Super



Source for all graphs: APRA Statistics "Quarterly Superannuation Performance- Various Years

Members statements show the level of contributions made by the member and the increase or decrease in market value.

Important information like taxable and tax free component's needs to be understood by the members.

### Capital Gains Report

Many SMSF trustees buying and selling shares in their SMSF rely on their trading account to calculate profits on share sales. The alternative is to run complicated excel spreadsheets which relies on your excel skills. Your accountant has a very different way of calculating your SMSF capital gains and you may be surprised that, what you think is your cost base is not accurate. Your accountant will sell certain parcels of shares which are tax effective in contrast to your trading platform which will sell the average dollar cost. Over time this will distort the cost base and of course your unrealised capital gains reporting.

# Why TRANSFER?

Getting the best value for money SMSF accounting and administration services is vitally important to continually improve your investment returns and keep you in front of of regulators.

## Accounting Best Practice

### Software

SMSF tax and financials must be completed on specialist SMSF accounting software:

*Class Super*

*BGL 360*

*SuperMate*

The aforementioned are the major specialist SMSF accounting software providers in Australia today. Non specialist SMSF accounting software are just not designed to give you the financial and member information that you need to remain compliant.

Non SMSF accounting software will not be able to provide you with online access and updated portfolio valuations. If your member statement does not include taxable and tax free components, then it is possible that your Accountant is not completing your SMSF on the right software, exposing you to compliance issues in later years.

### Integrated Investment Solutions

Paperwork and transferring money from one bank account to another can take the shine off operating your SMSF.

Audit time can be difficult trying to piece together all of your SMSF documents- especially if you are doing multiple share trades. It is possible for all your share trading documentation to be contained in one platform with your accountant being able to pick out the documents and information that he needs without the ability to trade on your account.

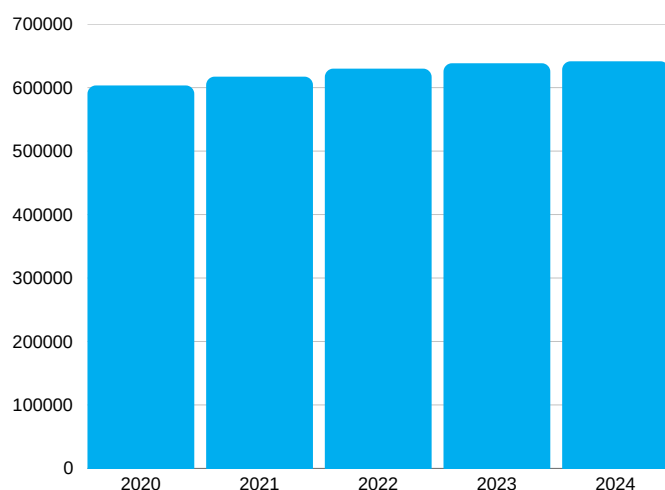
## Connecting Accounts

Some trading platform providers will insist on a new bank account to enable trades to be settled. Having multiple bank accounts adds time and work to your accounts, not to mention confusion and manual transfers from one account to the other.

It is possible to connect your SMSF online trading account and Term deposit provider with your SMSF bank account.

When you trade shares online, it is extremely convenient to know exactly how much cash you have available to spend and a platform that will not allow you to over commit your cash reserves.

## Numbers of SMSF's operating in Australia



Source for all graphs: APRA Statistics "Quarterly Superannuation Performance- Various Years

# Updated SMSF DAILY

You may be wondering why SMSF transactions need to be updated constantly? The ATO's reporting requirements demand that SMSF's report significant changes almost as soon as they happen. Supervision are already providing our clients with the latest reporting solutions.





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# Is an SMSF Still Right FOR ME?

*Is an SMSF Still Right for Me?*

## REMAINING COMMITTED TO YOUR SMSF?

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It is normal and prudent to question if an SMSF still continues to be the right vehicle to hold your Superannuation benefits. In fact it is a requirement of the ATO who regulate SMSF's.

If you have had some poor investment returns or difficult audit questions then it may feel like an SMSF is too time consuming or costly to keep running.

Whilst it is natural to feel this way, it may not be the SMSF at fault, but the way you have structured your SMSF which does not allow it to reach its full potential.

The aforementioned points in this paper can be some answers to making vast improvements to your SMSF success. Investment decisions also play a part in determining your satisfaction with choosing an SMSF as your preferred Superannuation vehicle.

As a refresher, here are some investment options an SMSF can purchase directly, illustrating the flexibility of the structure.

**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 the 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.

**Business Real Property-** Many small business owners have grown their Superannuation by investing in their own business premises. Their SMSF has purchased the building and the business paying rent to their own Superannuation.

## Why choose Supervision for your SMSF?

### **Experienced Team**

With 15 years history and 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.

### **Online**

Staying connected to your online portfolio will keep you firmly focused in looking forward to the road ahead. Access anytime, anywhere, on any device.

### **Engaging**

The Team at Supervision are available to help you. As the SMSF driver you have your own team that work with you.

### **Environment**

Whenever we can we choose to reduce paper and postage to lighten our carbon footprint. We were one of the first SMSF firms to use electronic signing for annual taxation returns.

### **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 together all the elements of SMSF together so you can concentrate on building your Super. We set up a bank account, share trading platform and term deposit platform for you. This means that when you want to invest, you are ready to go.

### **Collaboration**

We know that sometimes you need the help of certain professionals for specific solutions. Over time we have built an exclusive expert network of SMSF professionals to help with Financial Advice, Estate Planning, Legal, Audit, Actuarial, Mortgage Broking, Banking, Stock Broking & Portfolio Management. This means you are never alone and you can continue to work with your preferred professional adviser.

### **Our Team**

We are available to communicate face to face, via telephone, skype and in person. Help is always just a phone call away.

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# Why SMSF with SUPERVISION?

When it comes to SMSF, Supervision is not just another accounting firm. We have streamlined the SMSF experience from start to finish and we know what you need to get started today.

# Super Gateway

# ALL YOUR SMSF NEEDS

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

Once your SMSF is established, Supervision will provide you free access to your online portfolio online 24/7.

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. "My Portfolio" supplies updated bank account balances and asset valuations. Daily datafeeds are updated by our team on an ongoing basis to give you the most up to date SMSF portfolio available. You can even communicate with us via this portal.

## **Investment Transact**

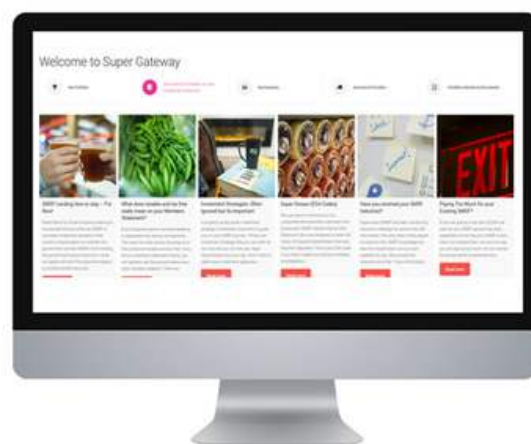
Access your SMSF bank account, online trading platform for shares and term deposits. You can get an online quotation for insurance and also access third party portfolio managers.

## **Services & Providers**

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

## **Go Mobile**

If you prefer your information mobile, our website is mobile friendly and "My Portfolio" can be viewed with a special free mobile app.



## 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 Transactions
  - Contribution Limits & Reporting
  - Pension Minimums & Reporting
  - Investment performance & KPI comparisons
  - Asset Allocation
  - Updated Share prices
  - Income & Franking Credit reports
  - CGT Reports
  - Member 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 platform- CMC Markets. This package also allows you to place Term Deposit investments 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. Please remember that transfer customers are not able to take advantage of this package until 12 months after joining Supervision. *Moving to this package and the "More Flexibility" package will require using our preferred bank account and share trading platform.*

#### More Flexibility Package

This package includes all of the same features as the Take Control package and allows your SMSF to hold direct property with borrowing and other approved investment platforms.

#### Total Peace of Mind Package

This package has been created for SMSF's that want to use their own providers, multiple bank accounts, unlisted assets and any number of different investment alternatives. It opens up the widest range of investments possible in an SMSF.

#### 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. Our efficient monthly billing service removes bill shock and the inevitable cash flow issues that it causes.



## Packages

### Investment Options:

*Please Note:* Supervision fees are charged on a monthly basis in accordance with the relevant fee package. Supervision does not impose a transfer fee, but will require a catch up fee to be paid upon application for the months of the current financial year that have already passed. Any outstanding tax return years will be invoiced upon completion, at the package rate X 12 months.

	Take Control*	More Flexibility	Total Peace of Mind
Cash	ANZ V2 Plus Account	ANZ V2 Plus Account	Your Choice
Term Deposits	AMM Term Deposit Platform	AMM Term Deposit Platform	Your Choice
ASX Listed Securities	CMC Markets	CMC Markets	Your Choice
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	Your Choice	Your Choice
Real Estate		✓	✓
Wrap Accounts		Data Fed Accounts Only	✓
Foreign Exchange (FX)			✓
Private Companies or Private Trust			✓
Overseas Property			✓
Collectables			✓
Physical Metals			✓

\*Take Control package is only available 12 months after transfer. This means the lowest cost package achievable at transfer is the "More Flexibility" package. You can move to the lower fee packages once you have converted to our preferred bank account and share trading platform.

## Why SMSF with SUPERVISION?

Our Packages are a great way to fix your annual fees with no hidden surprises. Our efficient monthly billing service removes bill shock and the inevitable cash flow issues that it causes.

## 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?

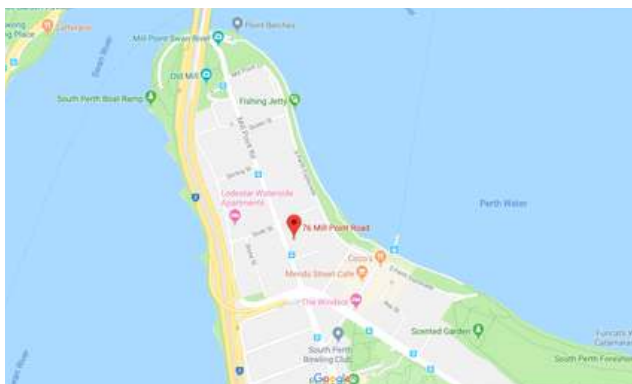
Supervision make it easy to create and maintain your SMSF through our online services.

# Supervision GROUP

## Apply Online Today or Call

### 1300 693 863

Proud Technology Partners of |



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