

## Austbrokers Countrywide Financial Services Self Managed Superannuation Service

### Self Managed Superannuation Funds

Running your own superannuation fund can often be a rewarding experience, both financially and personally. Anyone can establish their own superannuation fund, however if you have less than \$200,000 then it may be uneconomical to do so.

Self managed super funds (SMSF's) provide the following benefits:

**Control:** This is the major advantage of a SMSF. SMSF's offer absolute control over how, when and where your superannuation assets are invested. In addition to this you have control over the fund itself. For example, you can invite others to join the fund, add or cancel life insurance policies or start an income stream for a member.

**Flexibility:** You have the ability to change investment decisions based upon changes to legislation, investment markets or member needs.

**Tax savings:** Through control over investments, you have the ability to manage the funds effective tax rate to well below 15%, and in some cases even to zero.

**Cost savings:** In most commercial funds administration fees are charged as a percentage of your account. In a SMSF many of the costs are fixed so it doesn't matter how much money you have in the account – you continue to pay the same administration fee.



Along with these benefits comes responsibility. As a trustee of the fund it is your responsibility to ensure that all legislative requirements are met. You must also spend time on administration, compliance, auditing and creating an investment strategy. This is where Austbrokers Countrywide Financial Services can assist.

Austbrokers Countrywide Financial Services provide a number of SMSF packages. Whether you have an established fund or wish to commence a new one, we can provide you with the assistance you require. Please contact our office for further information or to arrange an appointment.

## Our Services

Each of our packages contains a combination of the following services:

- **Establishment of the fund**
  - Trust deed establishment
  - Development of Product Disclosure Statement
  - Membership application forms
  - Consent to act as trustee
  - Death benefit nomination forms
  - Investment strategy guidelines
  - ABN registration
  - Application to register for superannuation entity
  
- **Advice**
  - Development of investment strategy
  - Full financial modelling
  - Risk profiling
  - Individual investment selection
  - Ensure legislation requirements are met (i.e. Sole purpose test, arms length investments)
  
- **Administration**
  - Mailbox service
  - Quarterly and yearly reporting
  - Bank account flexibility
  - Investment flexibility
  - Online access available
  - Back up and technical support
  
- **Compliance**
  - Income tax and regulatory return
  - Fund audit
  - Trustees annual report to members
  - Member benefit statements
  - Income stream (pension) calculations, PAYG reporting and actuarial requirements are available



## Our Packages

### Wanting to establish a new Self Managed Super Fund?

If you believe that a SMSF is for you, we will happily assist you in all aspects related to the establishment and maintenance of the fund. Our packages for newly established funds are as follows:

#### **Austbrokers Countrywide Premium Package - \$605 per month**

- Establishment of the fund
- Advice
- Administration
- Compliance

#### **Austbrokers Countrywide Standard Package - \$485 per month**

- Establishment of the fund
- Advice
- Compliance



## **Already have a Self Managed Super Fund?**

If you already have a SMSF, we will happily assist you in the maintenance of the fund. We will provide strategy and investment advice and be your point of contact for all details related to your SMSF. Our packages for existing funds are as follows:

### **Austbrokers Countrywide Platinum Package - \$605 per month**

- Administration
- Compliance
- Advice

### **Austbrokers Countrywide Gold Package - \$462 per month**

- Compliance
- Advice

### **Austbrokers Countrywide Diamond Package - \$275 per month**

- Advice only



All fees and charges will be fully discussed and agreed with you before we proceed with the service package. Fee may vary depending upon number, type of investments within the fund and any miscellaneous administration requirements. Austbrokers Countrywide Financial Services Pty Ltd incorporates APESMA Insurance & Superannuation Services and Member Advantage Insurance & Superannuation Services. Austbrokers Countrywide Financial Services Pty Ltd is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd ABN 61 094 529 987 Australian Financial Services Licensee – License Number 244252 7/50 Borthwick Avenue, Murarrie, QLD, 4172.