

Flexibility in the type of investment i.e. direct shares, direct property, managed funds and any other approved investment

Personalised service through a single point of contact – each fund has a dedicated administrator

Enable you to focus on maximising the return of your fund while leaving the compliance and day to day administration and recording to us

One statement of position, rather than a myriad of different funds and reports

Simple, easy to understand position and performance reports

Amalgamation of your family's superannuation to jointly make investments

An introduction to smartsuper

Using smartsuper has many advantages

Ongoing monitoring of your investment strategy and other compliance obligations

Personal control of your investments

Increased Flexibility and Adaptability to Change

Fees are similar to or less than those paid in a retail fund

Improved Efficiency

Control of contributions made by your employer

Running your own superannuation fund is about you having **Control** over when, where and how you invest and the fund providing you with the **Flexibility** to pay benefits to yourself and your beneficiaries in the most effective manner

Phone: 1300 138 348



## Why smartsuper?

smartsuper has been established for over 10 years providing superannuation administration services to clients. Our service is designed for the active investor who is concerned about their investments but may not have the time, desire or in some cases the skill to administer the fund to the level required by the increasingly complex legislation changes and compliance requirements.

smartsuper has actively built relationships with professional suppliers to deliver a unique, simple and practical service to ensure all aspects of the fund are dealt with in a timely and efficient manner.

Our service supports you with a full range of facilities including:

- Administration
- Actuarial
- Deed establishment and amendment
- Audit

We couple these facilities with a technical support service designed to structure your fund and benefit payments to help you get the optimum result.

## Why choose smartsuper?

We do not pretend to be the cheapest administration service available. We do, however, deliver a service which is full and complete. If you are looking for a firm to work alongside you on a monthly basis, assist you to meet your Trustee responsibilities and ensure the things that need to be done are done, then smartsuper is your best choice.

We dedicate specific people to your account, but don't leave everything to one person ensuring that you continue to be looked after even if your administrator is on holidays.

Our service is designed to make your life easy. We have never had a client walk into our office and say: *"Today I'd like to become the Trustee of a self managed super fund and take on all the Trustee responsibilities, please"*. We recognise that you want to use the fund to manage your investments the way you want to manage them, provide retirement income and make sure the right people benefit from your assets in the event of your death. Our job is to help that happen for you with the least amount of effort on your part.

## Why set up your own Super Fund?

There are 2 main reasons people want to run their own super funds:

- Flexibility
- Control

Be aware! Become involved in your fund. Don't just presume things. Ask questions and seek answers.

The more you involve yourself with the assets of the funds and the better you understand how the fund works, the better it will perform for you. After all it is your money!

smartsuper is here to help, both technically and administratively.

## Why are we different?

- We hold Australian Financial Services Licence Number 247120 enabling us to provide financial product advice in superannuation and arrange for the establishment of superannuation funds
- We can assist in devising a range of options for fund structuring, including pension calculations and death benefit payments
- Linking the technical strategy to the administration process ensures that the people who are helping design the outcome also build it and look after it, thus ensuring the right outcome
- Our team is dedicated to enhancing the benefits of using a DIY super fund (SMSF or SAF)
- We aim to improve the flexibility and tax management aspects of DIY super funds
- We only employ people with appropriate qualifications, not clerical assistants
- Monthly reconciliation is a standard smartsuper practice so you know exactly where you are up to

## Our Professional Links

We have excellent relationships with:

- The Australian Taxation Office – we are a member of their Superannuation Consultative Committee, the Superannuation Funds Working Group and the Super Simplification Working Group for SMSF Administrators.
- Treasury – we were part of the Treasury team drafting the Superannuation Simplification Legislation.
- Price Waterhouse Coopers, who provide our actuarial service
- Freehills, who provide our Deed Service
- Ure Lynam, who provide our Audit Service



### Trust Deeds

- For those who choose to use the Approved Trustee [Small APRA funds ("SAFs")], continuously complying deeds will be provided by the Approved Trustee
- For those who choose to be their own trustees [Self Managed Super Funds ("SMSFs")] a complying deed is sourced from Freehills. It is recommended that all deeds be prepared and reviewed by the same firm to ensure easy update and monitoring as legislation changes
- Both styles of deed are flexible enough to allow maximum planning opportunities

### Fund Establishment

- Application to become a regulated fund
- ABN and TFN application
- Completion of establishment minutes and member application documentation
- Rollover of monies from current funds to your own fund

### Actuarial

- Arranging for Lump sum, RBL, Pension and Allocated Pension calculations and actuarial certificates as required via Price Waterhouse Coopers

### Statutory Obligations

- Preparation and lodgement of APRA or ATO statutory Returns
- Lodgement of all statutory reporting forms – RBL, pension commencement, commutations etc
- Preparation of annual statutory financial accounts and members' statements
- Preparation of all minutes for the trustees to sign
- Arranging annual audit of the fund if required or provide appropriate information to the auditor of choice of the trustee of the fund
- Arranging actuarial calculations as required

### Technical Service

- Assist you with understanding how to apply the law to your personal situation
- Assist you with the technical structure of your fund so you can use it to your best advantage

### Fund Reporting, Trustee Obligations and Administration

- Monthly reconciliation of accounts
- Quarterly fund reporting to the members, trustees and any financial advisors including reporting on investment values and performance
- Advising trustees of their upcoming obligations (SAF obligations are met by the Approved Trustee)
- Keeping Members advised of movements of assets outside of the stated Investment Strategy
- Provide you with minutes for your investments
- Maintenance of records for each member including balances, contributions, allocation of contributions and drawdowns to the correct components
- Monitoring of non-standard assets to advise of need for revaluation
- Retention of records in digital format for the mandatory 10 year period

### Taxation and Audit

- Determination of the correct taxation payments for the fund and its members
- Surcharge reporting and taxation payments
- Arranging for preparation and lodgement of the fund's annual Taxation Return
- Preparation and lodgement of GST, BAS and IAS Returns as applicable
- Preparation of all Rollover documentation to the regulator
- Preparation of comprehensive workpapers at year end to simplify the audit process. Clients are free to use their own auditor or we can recommend one that specialises in the area

### Outsourced Services Provided Through us

- Trust Deeds are provided by Freehills or the Approved Trustee
- Actuarials are provided by Price Waterhouse Coopers
- Approved Trustee Services are provided by a major listed trustee company
- Audit services are provided by Ure Lynam