





### 5 different investment strategies;

- Growth Accumulation Phase (Direct Real Estate – debt),
- Growth Accumulation Phase (Direct Real Estate – no debt),
- Growth Accumulation Phase (No Direct Real Estate – debt),
- Growth Accumulation Phase (No Direct Real Estate – no debt),
- Retirement Phase.

### A family friendly superfund deed only 15 pages long which allows:

- Borrowing,
- Account Based Pensions,
- Transition to Retirement Pensions,
- Pension Rollovers,
- SMSF Wills,
- Reserving

### SMSF Wills;

- Pension to spouse then kids who are entitled to pension then lump sum to estate,
- No benefit if beneficiary is bankrupt or getting divorced,
- Pension with ability to rollback if borrowing remains in fund.

### Account Based Pension Kit;

- Explanatory Memorandum,
- Product Disclosure Statement,
- Step by step checklist,
- Member Application,
- Trustee Acknowledgement.

### Pension Rollback Kit;

- Explanatory Memorandum,
- Pension rollback checklist
- Member request for rollback,
- Resolution to rollback,
- Letter to Member.

### Transition to Retirement Pension Kit;

- Explanatory Memorandum,
- Product Disclosure Statement,
- Step by step checklist,
- Member Application,
- Trustee Acknowledgement.

### Reserving Kit;

- Explanatory Memorandum with examples,
- Checklist,
- Resolution to implement reserve,
- Resolution to review & allocate,
- Resolution to allocate from reserve



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