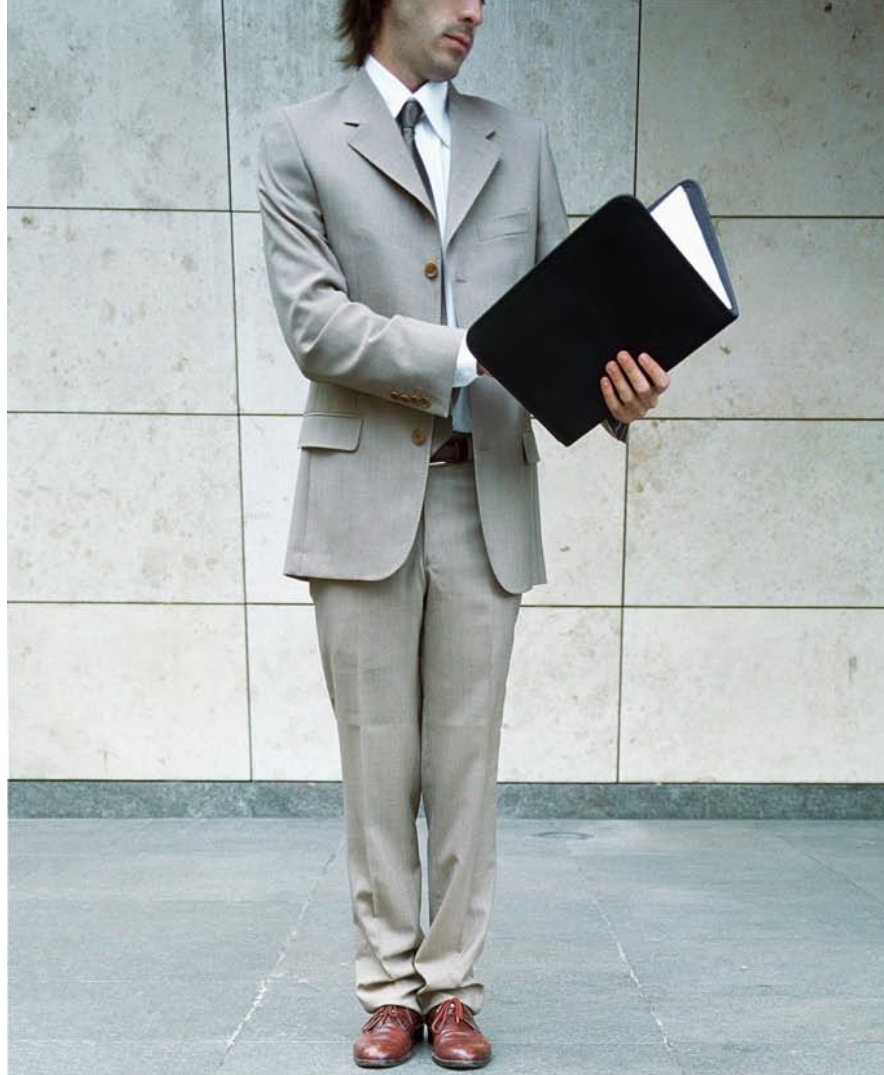


# Finally

A simple yet comprehensive SMSF deed.

A superfund that is:

- easy to read (less than 15 pages),
- doesn't provide for pensions that had to be commenced in 2007,
- doesn't unnecessarily repeat the SIS Act and Regs (but has the important Reg 1.06 and Reg 1.07D requirements),
- Can be amended at any time and doesn't need to be upgraded regularly, and
- comes standard with every possible kit included.



## What's in your self managed superfund deed?

Plus

Your own self managed superfund guide for trustees and members

### What you need to know to run your own superfund

InvestorOne  
Come inside it's easy

### Establishing the Fund

The Fund is established by the execution of a trust deed.

Members get the Fund and all investments will be in the Trustee's name. Be a trustee or directors if they are not minors. Sign an ATO declaration of obligations and responsibilities. Apply to the ATO to be regulated to tax treatment. Prepare and maintain an Investment Strategy. Age of 18 can be members. Prepare an SMSF Will or Binding Nomination.

### Investments

Investments of the Fund must be in line with the Investment Strategy. Investments are to be separated from non-super and held in the Trustee's name. Liquidity and liquidity must be considered. Do not borrow to invest in shares, managed funds, etc. Invest in Life, TPD and Income Protection. Invest in units in a private unit trust. Do not invest in assets which are used as security. Do not invest in units in a private unit trust. Do not invest in assets which are used as security.

### Document Checklist

- ✓ SMSF Trust Deed
- ✓ ATO Notice
- ✓ Membership Application
- ✓ SMSF Will
- ✓ Investment Strategy

### Contributions

Age Group	Concessional	Non-concessional
Under 50 years of age	\$25,000 p.a.	\$150,000 p.a.
Over 50 years of age	\$10,000 p.a.	\$150,000 p.a.

### Contributions

Age Group	Any contributions or Employer contributions or Member contributions if at least employed part-time	Employer contributions only
Under 65	55	55
Age 65 to 75	56	57
Over 75	58	59

### Benefits on Death

On a member's death the Trustee can pay the account to a dependant as an income stream or lump sum. It cannot be made to non-dependants. Beneficiary must be less than 18 years of age to receive an income stream and financially dependent. A Legal Personal Representative cannot receive an income stream. Beneficiary includes the dependants named at 1, 4 and 5 in child of the deceased under 18 years of age.

#### Who is a dependant?

- A spouse or de facto spouse
- A child of the deceased
- A Legal Personal Representative
- Any person who relied on the deceased for financial maintenance
- Any person who lived with the deceased in a close personal relationship with financial and domestic support

#### Who's not a dependant?

- A grandchild of the deceased
- A son/daughter in law
- A cousin or other relative

#### What the fund can invest in

- Listed Securities (i.e. shares)
- Indirect Property Trusts
- Direct Property with borrowing
- Antiques/Works of Art
- Life Insurance
- Units in a unit trust with no debt
- Bonds, term deposits

#### What it can acquire from a member

- Commercial Property
- Industrial Property
- Listed Securities (i.e. shares)
- Units in a unit trust with no debt

#### Pension options

- Transition to Retirement (TRR)
- Accumulation Based Pension (ABP)

#### Age and % of account balance

Age	% of account balance
Under 65	4
65 - 74	5
75 - 79	6
80 - 84	7
85 - 89	9
90 - 94	11
95 or more	14



### 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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