



See why we  
updated our  
SMSF Deed.

Amazing benefits for the family





## New borrowing rules

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The ability of a self managed superannuation to borrow is now governed by new legislation that came into effect on 7 July 2010. Funds that wish to borrow require their deed to be upgraded to be compliant with the new laws.

## New insurance rules

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The treatment, deductibility and taxation of insurance premiums and proceeds have changed significantly over the last few years. The ATO has released many rulings and determinations which change the landscape of insurance in a SMSF. The rules of the fund need to be up to date to take advantage of all the benefits and tax advantages.



## New pension rules

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New pension rules that commenced on 1 July 2007 require the rules of a SMSF to contain certain covenants in relation to the payment of pensions. A similar change was introduced at the same time in relation to the ability to stop a pension and roll the money back to an accumulation account. Changes were also introduced in relation to pre-retirement pensions. Your deed needs to be current to pay complying pensions and have the most flexibility



## New In-house asset rules

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New rules governing what assets a SMSF can acquire mean that old deeds need to be updated to take account of new borrowing rules and the use of unit trusts as investment vehicles with the use of a SMSF. Investment flexibility depends on your SMSF deed.



## The new family SMSF

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Never before has super been so family friendly. Changes in a number of areas have meant that a fund can be used as a vehicle to accumulate wealth for all the family. By pooling a family's resource the ability to create wealth is significantly enhanced. Don't be left behind.

## New estate planning rules

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A SMSF will or binding death benefit nomination determines who will receive your super balance after death. New rules mean a binding death benefit nomination lasts longer than 3 years and can be designed as a will with multiple options. Update your deed to give the best result to your beneficiaries.



# Update your SMSF deed and reap the benefits



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