

SELF-MANAGED SUPER FUNDS



Building and providing tax
effective retirement solutions

CHAPMAN EASTWAY
-SUPER ADVISORY-

What is a Self-Managed Super Fund?

A Self-Managed Super Fund (SMSF) is a superannuation trust structure that provides financial remuneration to its members in retirement. The main difference between a SMSF and other super funds is that SMSF members are also the trustees and managers of the fund. The trustee is able to choose the SMSF's investments and can actively take control of the day to day management of the fund.



Why invest in a Self-Managed Super Fund?

- SMSFs allow for greater control over where and how your money is invested as well as greater flexibility in terms of asset protection, integrated tax planning and the types of investments your fund can hold.
- SMSFs allow individuals to avoid the management fees usually charged by retail and industry funds.
- SMSFs are a great investment vehicle because they can result in significant tax savings. Whilst funds within a SMSF cannot be accessed until retirement, investment income generated in a SMSF is subject to tax at a rate of 15% whereas investment income in an individual's name may be taxed as high as 49%. Concessional contributions will also be taxed at the lower rate, which can give a significant tax benefit to members who are high income earners.
- Assets held within a SMSF also have an increased level of protection from business creditors, in the event of a business default or litigation.
- SMSFs can be employed as a family succession tool – they can be used to transfer assets between generations without triggering capital gains tax or stamp duty, which are the two major drawbacks when transferring assets between family members.
- Are you in a high income tax bracket?
- Are you in a position where you want to generate savings for your retirement?
- Do you want more control over where and how your money is invested?



If you answered yes to these questions, call Chapman Eastway Super Advisory today on (02) 9262 4933 to learn more about how we can help you establish and effectively manage a Self-Managed Super Fund.

Establishing a Self-Managed Super Fund

Chapman Eastway Super Advisory can help you set up your own Self-Managed Super Fund and ensure that it remains up to date and relevant to you. Our SMSF establishment service contains absolutely everything you need to establish a SMSF:

- A comprehensive assessment of your eligibility and suitability for a SMSF
- Registration of Corporate Trustee (preferred) with the Australian Securities and Investment Commission (ASIC)
- Provision of information on trustee obligations and responsibilities

- Preparation of complying trust deed
- Preparation of product disclosure statement and trustee declarations
- Membership applications
- Minutes of trustee meeting
- Registration of an Australian Business Number (ABN)
- Registration for a Tax File Number (TFN)
- Lodgement and registration with the Australian Taxation Office (ATO)
- Maintenance of your financial records

After the fund has been established, Chapman Eastway Super Advisory will consult with you regularly so that the fund remains up-to-date and compliant with all the necessary rules and regulations.

We will provide proactive advice regarding strategies and opportunities that align with your personal circumstances. Our experienced Super Advisory team will ensure you have peace of mind that your SMSF is operating smoothly and delivering the benefits you deserve.



How can Chapman Eastway Super Advisory help you?

There are various rules and regulations when it comes to contributing to or withdrawing from a SMSF. It is here that Chapman Eastway Super Advisory can help. Our Super Advisory team specialise in ensuring SMSFs comply with all relevant regulatory and statutory requirements, so that you don't have to worry. We regularly audit and maintain your SMSF so that it remains up-to-date and beneficial to you.



Our team of Superannuation Advisors are experts at managing SMSFs and undergo regular training to ensure that they stay ahead of the game. Our team provide the following services:

- SMSF establishment, compliance and annual audit
- Contribution and benefit planning and calculations to maximise the benefits of SMSF
- Risk management and protection of assets
- Retirement planning and reviewing your ability to access your superannuation benefits
- Structuring advice for superannuation
- Pension and contribution strategies
- Expert actuarial testimony, including policy development
- Merger, acquisition and divestment advice and strategy
- Comprehensive advice regarding stamp duties and SMSF borrowing strategies
- SMSF asset and investment compliance advice
- Death benefit calculations and advice

For over 100 years, Chapman Eastway has been advising Australian families in financial matters. Our goal is to achieve the best outcomes for you and give you peace of mind, knowing you are receiving all the benefits you deserve.

To learn more about how Chapman Eastway Super Advisory can help you establish a Self-Managed Super Fund, call (02) 9262 4933 or contact us at mail@chapmaneastway.com.au

Disclaimer - This brochure has been prepared by CE Super Advisory Pty Limited acting as Corporate Authorised Representative of Chairmont Capital Pty Limited AFSL 285043. This document is not considered to be financial advice. To the extent permitted by law, this should be considered general information only and no action should be taken based on the above.

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