



Self Managed Superannuation Fund Solutions

CCFM Financial Group now offers you a complete Self Managed Superannuation Fund solution. A SMSF allows you, as trustee of your own superannuation fund, unparalleled control over your investments at a cost that can be much lower than traditional managed investments. We offer a flat dollar fee and a 100% commission rebate, which means the cost of administering your fund reduces as it grows in value. As trustee you have the choice of which of our packaged services you want to use, which are all invoiced separately:

1. FUND ESTABLISHMENT FEE: (\$4,785 – 5,445 inc. GST)*

We will first consult with you to ensure that your objectives will be met through using a SMSF. Once agreed, we will provide you with a Statement of Advice detailing our recommendations which will include the research and development of an appropriate investment strategy tailored to assist in the achievement of your specific financial goals and objectives; and a diversified investment portfolio consistent with your identified tolerance to risk and volatility.

We will arrange, through our specialist SMSF accounting partner for a fully compliant trust deed, trustee declarations and minutes and binding beneficiary nominations to be prepared; and for your fund to be registered with the ATO. We will then arrange for you to meet with our solicitor who will explain your trustee obligations, assist you to execute the documents necessary to commence the operation of your fund; and advise you of your estate planning options.

2. FINANCIAL ADVICE FEE: (\$165 - \$275 per month inc. GST)*

- A 100% rebate of up front and trailing commissions on all managed funds that are recommended as part of your SMSF investment strategy;
- Establishment of a cash management facility for your SMSF;
- NAB Online Trading Account for your SMSF (brokerage costs apply);
- Access, through CCFM, to latest direct share recommendations and research;
- Monthly Investment and Market Updates and Quarterly Investment Review Reports;
- Ongoing advice regarding the investments and investment strategy of the fund;
- Ongoing implementation of all investment recommendations;
- Consolidated record keeping of your fund's investments;
- An annual investment strategy review.

3. ANNUAL ADMINISTRATION FEE: (\$2,420 - \$3,325 per annum inc. GST)*

Through our partnership with a SMSF taxation and compliance specialist, we will arrange for the preparation and lodgement of your fund's annual reports which include the tax return, financial statements, regulatory audit and other statutory documentation.

We believe this SMSF offering to be amongst the most competitive and flexible available in the marketplace today, allowing trustees to choose a level of service which they require, at a cost that is very attractive when compared to retail and industry superannuation funds.

**Actual cost will depend on type of fund and trustee required, and the complexity of advice required.*