



Self Managed Superannuation Fund Solutions

This information may not be suitable to you because it contains general advice that has not been tailored to your personal circumstances. Please seek personal financial advice from us prior to acting on this information.

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.

SMSFs have many potential benefits for investors. These may include:

- Investment Control
- Full Knowledge of the investments held by the fund
- Flexibility
- Strategic Capability
- Potential Cost Savings

Establishing your SMSF will involve a number of steps:

- Obtaining specialist financial advice
- Obtaining a complying Trust Deed
- Executing the deed & appointing the trustees
- Issuing a PDS for your fund
- Enrolling members of the fund and establishing member records
- Maintaining member records
- Formulating an investment strategy for your fund
- Setting up a bank account for the fund
- Arranging the transfer in of assets
- Making investments for the fund
- Arranging insurance for the members
- Estate Planning for the members of the fund
- Administering the payment of benefits

As trustee of your SMSF you have absolute responsibility for all aspects of the day to day running of the fund:

- Compliance with SIS and the Tax Act
- Compliance with the trust deed, PDS and investment strategy of the fund
- Making all the investment decisions for the fund
- Communicating with members

Trustees will usually enlist the assistance of specialist advisers to assist them in the day to day administration of the SMSF:

- A financial adviser can assist with the formulation, implementation and review of the fund's investment strategy;
- An accountant can complete the fund's annual financial statements and tax return;
- An auditor will conduct the fund's annual compliance review and report.

The costs of running a SMSF include:

- Establishment Costs
- Ongoing Fees
- Transaction costs such as brokerage or stamp duty on property purchases

As trustee you have the choice of which of our services you want to use, which are all invoiced separately:

1. FUND ESTABLISHMENT FEE:

- 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. ANNUAL ADMINISTRATION FEE:

- A 100% rebate of up front and trailing commissions on all managed funds that are recommended as part of your SMSF investment strategy;
- Maintenance 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;
- 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;
- 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.

Call us today on 02 43653666 to arrange a no obligation interview, at our expense, to find out if you could benefit from running your own superannuation fund.