

Are **YOU** Ready for
A SELF MANAGED SUPER FUND?



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WHAT'S A SELF MANAGED SUPER FUND

A Self Managed Super Fund (“SMSF”) is your personal Superannuation Fund that can give you total control over how your Super Benefit is invested.

An SMSF enables DIY Investors to make their own Investment Choices for their retirement.

The SMSF Sector has been around for more than 30 years, and it is Australia’s largest Superannuation sector by number of funds and asset size. According to the ATO’s statistics, as at 30 June 2017, there were 597,000 SMSFs, representing 99.6% of all Superannuation Funds and 30% of the \$2.3 trillion total superannuation assets. The SMSF Sector has more than 1.1 million SMSF members, increasing to over \$695 billion as at 30 June 2017.



The Trustees control the SMSF but do not own the SMSF. They are simply responsible for the administration, investment and operation of the SMSF. You can appoint either Individuals as SMSF Trustees or a Company as a Trustee.

The Members own the SMSF and have a proportional Interest in the SMSF Assets based on contributions and rollovers made to the SMSF. SMSFs can have a maximum of 4 Members, who must all be Trustees.



SMSF stats:

NUMBER OF MEMBERS

1,124,258

NUMBER OF FUNDS

595,840

TOTAL ASSETS

\$712 billion

AVERAGE MEMBER BALANCE

\$599,265

Source:ATO statistics, March 2018

Control of Your Super

An SMSF gives you **control of your super** by allowing you to choose where you invest your super benefit. In times of volatility, you may want to cash up and stay in cash-based investments such as Term Deposits, and in times of more certainty, you may want to invest in growth-based investments such as Shares and Property.

Cost Effective

SMSFs can be a **cost effective** Superannuation Fund. Their annual fees can be fixed irrespective of your super balance. So the higher your balance grows, the lower the percentage cost of running your SMSF. This is unique compared to other Superannuation Funds, whose fees usually rise as your superannuation balance increases.

Two Accounts in One

With Retail and Industry Funds, your benefit is typically invested separately in a Pension or Accumulation Account. This can mean double the fees as each Account is managed separately with separate investments and a separate fee structure. Usually, the more Funds you have the more fees you pay!

However, **an SMSF is a Pension and Accumulation Fund in one**. You can commence a Pension and continue contributing to the same SMSF. There is no need to split your super benefit into multiple Funds.

Consolidate Investments

Members of an SMSF traditionally make contributions in cash. However, they also can **contribute certain assets**, called “in specie” contributions. These include assets such as shares, managed funds and commercial property.

Consolidate Member Accounts

An SMSF can have **up to 4 Members**, so you can consolidate your super with your family members or friends.

This means that members do not have to pay separate fees. More importantly, there is a much larger pool of money to invest with, giving you access to a wider range of assets.

Succession Planning

An SMSF allows you to **conveniently and legally pass a Member's super benefits** to the beneficiaries in the event of a Member's death. This can keep your SMSF assets under the same SMSF tax-advantaged umbrella even after a Member's Death.

SMSF Investment types

- ☒ Australian shares
- ☒ Warrants and CFDs
- ☒ Bonds
- ☒ Metals
- ☒ International shares
- ☒ Term deposits
- ☒ Residential and commercial property
- ☒ Managed funds

HOW MUCH DO YOU NEED TO START AN SMSF?

In the past, a common rule of thumb in the Self Managed Superannuation industry is that you should have at least \$200,000 in superannuation benefits prior to establishing a Self Managed Superannuation Fund (SMSF). The reason lies with the general view of the ongoing administration cost of an SMSF.

The reality is that you **no longer have to pay high administration fees** to run your own Fund. Thanks to the internet, services can be provided more efficiently and at a lower cost.

Ultimately the amount you need as a starting balance for an SMSF is a **personal decision**. Issues other than cost should be considered, including the level of control you want over your super benefit. Importantly, do your own research and don't take averages as a guide because averages tend to distort the truth.



1. Our Special Offer - Save \$999 !

Our Special Offer comprising a FREE* SMSF Setup in conjunction with the FREE* First Year ESUPERFUND Annual Fee (2021 Financial Year), results in **a total saving of \$999**.

2. Ongoing Annual Administration Fee

At ESUPERFUND, our administration fee is currently **fixed at \$999** per annum, irrespective of the number of transactions made by your SMSF, the size of your SMSF or the number of Members.

3. Your SMSF Annual Compliance Obligations

We attend to **the following annual compliance requirements** for your SMSF, including:

- Preparation of an annual Balance Sheet
- Preparation of an annual Profit & Loss Statement
- Preparation of annual Member Statements
- Preparation of annual Trustee Resolutions & Minutes
- Preparation of an annual Income Tax Return
- Preparation of an annual Audit
- Lodgement of the annual Income Tax Return

* **Important Information:** When setting up an SMSF, it is important to understand that additional fees may apply, and should be carefully considered prior to making a decision to set up an SMSF. This includes the ATO Supervisory Levy, Company Trustee Setup Fee (where applicable), and Investment Fees.

4. Free Pension Services

When you commence a Pension in your SMSF, there are a range of additional compliance requirements. These additional requirements are **attended to by ESUPERFUND** and our services are **free of charge**.

5. No Minimum Balance Required

There is no legal minimum balance to establish an SMSF. With ESUPERFUND, you can establish an SMSF with **any amount desired**.

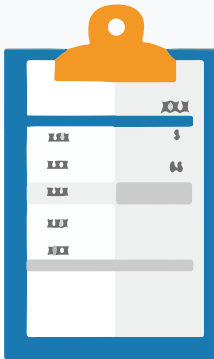
6. Extensive & Free Learning Resources

ESUPERFUND provides **detailed Fact Sheets** about establishing and running your own SMSF.

HOW TO SET UP AN SMSF WITH ESUPERFUND

With 6 easy steps

STEP 1



Complete the online application form.

STEP 2



Log onto the ESUPERFUND Client Portal to print, sign and upload the "SMSF Establishment Documentation".

STEP 3



A bank and broker account will be established for your SMSF.



STEP 4



Once your SMSF has been established, we will send you a "Final Establishment Package".

STEP 5



You can rollover your existing Super benefits and commence making contributions to your SMSF.

STEP 6



Start investing and enjoy taking back control of your Super!

WHAT DO OUR HAPPY CLIENTS SAY



Kevin

"I enjoy the process of investing my super by myself, which is very simple and guided all the way by ESUPERFUND."

[Read Kevin's Story](#)



Patricia

"ESUPERFUND makes the running of my SMSF smooth and enjoyable because they prepare everything we need."

[Read Patricia's Story](#)

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"My partner and I have recently received our annual financial statements and ATO compliance documents from ESUPERFUND. Once again, **the process worked magnificently**. It was all done electronically, with no fuss. The financial and audit statements were all **professionally prepared and presented to an exceptionally high level**."

Peter B., TAS

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"ESUPERFUND is very professional and **the system provided by them is easy to use**. They are **constantly upgrading to simplify the entire process of operating an SMSF**. The annual tax return preparation is quite straightforward and it improves year-by-year. The initial SMSF setup is also very user-friendly. **Full marks to them!**"

Robert T., VIC

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SMSFs are now an important force in the \$2.3 trillion Superannuation Industry, and ESUPERFUND has positioned itself as one of the largest SMSF service providers in this sector.

Want more control of your super to secure yourself a better future?

Join the DIY Revolution and establish your own SMSF with us for **FREE*** today!

[Apply for an SMSF online with our Special Offer!](#)

APPLY NOW!

Stay connected with us:

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*** Important Information:** When setting up an SMSF, it is important to understand that additional fees may apply, and should be carefully considered prior to making a decision to set up an SMSF. This includes the ATO Supervisory Levy, Company Trustee Setup Fee (where applicable), and Investment Fees.

Sources:

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CONTROL YOUR SUPER TODAY!

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Seek Professional Advice from a Financial Adviser: ESUPERFUND is a no advice model and does not provide financial, legal or tax advice to clients. We recommend that you seek appropriate professional advice in view of your personal circumstances. A licensed financial adviser will consider your personal situation and make a recommendation suitable to your financial needs. All information detailed on our eBook is purely factual and is general in nature. Accordingly, you should not rely on it. It should always be remembered that Trustees are legally responsible for all the decisions made even if you obtain advice from a Financial Planner. Whilst a Financial Professional can provide advice and assistance you are ultimately responsible for the Fund.

Fees: Fees relating to operating your SMSF with ESUPERFUND are detailed on our fee page [here](#). When setting up a SMSF it is important to understand that additional fees may apply that must be carefully considered prior to making a decision to setup a SMSF including an ATO Supervisory Levy , Company Trustee Setup Fee (where applicable), and Investment Fees.