



Your
SMSF & Portfolio
Administration
Solution

INTRODUCTION

Your SMSF & Portfolio Administration Solution (PAS) is a partnership between AssetZ Wealth and Accounting and Adviser Services Pty Ltd (AAS) to assist you in managing your Self Managed Super Fund (SMSF).

AssetZ Wealth works with AAS to provide a fully transparent accounting, tax and portfolio administration service for your SMSF. This in turn enables AssetZ Wealth to work with you to more efficiently and effectively in managing your SMSF, in terms of providing both strategic and investment advice, so as to maximize the benefits of your SMSF.

YOUR SMSF & PORTFOLIO ADMINISTRATION SOLUTION

The PAS offering is an end to end SMSF service that can assist you in setting up the fund, right through to lodging the year end accounts and tax return.

The service gives you the flexibility to invest in virtually any asset class you wish (provided it is in line with Your Investment Strategy) including, domestic or international shares, direct property, listed property, managed funds, unlisted investments, private equity and much more.

As a summary the PAS service offering includes:

- Setting up your fund including bank and broker accounts
- Transferring your fund across from another administrator or accountant
- Ongoing monitoring of managing of your fund's compliance and regulatory requirements
- Managing Your corporate responsibilities as a director (for a Corporate Trustees)
- Paying tax and other bills on behalf of your fund
- Buying and managing your investment property purchased within your fund
- Preparing and lodging your fund's year end accounts and tax return, including annual minutes.
- Online access to secure client portal including up to date reporting on your fund's investments
- Managing all of your Fund's mail, with the virtual mailbox service.
- Secure online document depository to store and view all your fund's documents
- Managing the ongoing regulatory requirements of your fund so as to ensure it operates within the SIS Act and ATO including monitoring contribution and pension minimum and maximum

SETTING UP YOUR SMSF

So as to make the process as smooth and as efficient as possible, the PAS service can assist you setting up your SMSF by

- Ensuring you have the correct legal structure to start with
- Preparing the necessary documents and minutes that need to be recorded and signed by Trustees so as to establish the Fund
- Registering the Fund with the ATO applying for the Fund's ABN and TFN
- Setting up the Fund's bank, broker and other accounts
- Helping with the rollover of funds from Your existing Superannuation Accounts

TRANSFERING YOUR EXISTING FUND ACROSS

The PAS offering can assist you in transferring your existing fund across, including:

- Reviewing your Trust deed, Investment Strategy and other statutory documents to ensure that they are up to date.
- Liaising with your previous accountant or administration to ensure that we get all of Your Fund's documents such as Financial Accounts, Tax returns etc. as well as the ATO to ensure the Fund's tax returns are up to date.
- Contacting the various investment providers, such as banks, brokers and fund managers so as to allow us to keep you fund's information up to date.

REDUCE COMPLIANCE RISK OF YOUR FUND

The PAS service can assist you in managing your responsibilities as Trustee and ensuring that your fund remains compliant by:

- Providing you with Technical Advice and support to ensure that Your Fund is always compliant
- Regularly liaising with the ATO on behalf of your fund
- Preparing and lodging Business Activity Statements (BAS) on behalf of your fund
- Providing you and other members / Trustees with up to date pension and contribution reports
- Preparing and lodging your fund's tax return on time

MANAGING YOUR CORPORATE RESPONSIBILITIES AS A DIRECTOR

If your fund has a Corporate Trustee structure (as opposed to individual Trustee) the PAS service can assist you with managing your corporate responsibilities (as a Director) by:

- Maintaining your company's corporate register
- Ensuring that changes to your company are updated with ASIC in a timely manner
- And ensuring that any changes are properly documented and minuted including:
 - Change of company address
 - Change of address for a director, adding a director, removing a director
 - Change of Shareholding
 - Annual statement and Annual Solvency minutes

PAYING YOUR FUND'S TAX AND OTHER BILLS

So as to help your fund avoid fines and late penalty notices the PAS service can assist you with paying various bills on your behalf including:

- Tax bills for yearend returns, as well as PAYG Instalments and GST throughout the year
- Property bills, such as council rates, electricity bills, maintenance fees
- ASIC fees for annual returns
- Corporation Action Notices i.e. rights issues
- Pension payments for SMSF members

BUYING AND MANAGING YOUR INVESTMENT PROPERTY

The PAS service can assist you in buying and managing your investment property inside by:

- Ensuring that all the property documents are correct and in place i.e. purchase contract, settlement sheet, borrowing documents etc.
- Providing all the Bare Trust and legal minutes that need to be completed when borrowing and buying a property in your super fund
- Managing all the loan documents and keeping your loan accounts up to date
- Paying for any bills that are outstanding i.e. repairs and maintenance, council rates, etc.
- Receiving the monthly property management reports and grossing up the figures so that you can understand all the incomes and expenses of the property
- Providing a year end property valuation using a third party provider as per the SIS requirements

ONLINE UPTO DATE REPORTING

The PAS service provides you with a secure online portal which allows you to view your fund's details as well as up to date reporting for the Fund including:

- Portfolio holdings including costs bases and portfolio weightings
- Performance reporting, which includes a break down between income and capital growth
- Expected income and cash flow reporting
- Member reporting for your SMSF including the tax free and taxable components
- Transactional reporting including investment and bank accounts
- Pension and contribution for SMSF members

VIRTUAL MAILBOX SERVICE

Should you choose, The PAS service is able to act as your fund's virtual mail house ensuring that all your fund's mail is properly managed and dealt with (meaning you never have to worry about missing mail when traveling or away, or providing end of year information to your adviser or auditor), including:

- Share contract notes
- Corporate Actions notices such as dividend reinvestments, capital raisings, share splits etc.
- Fund manager notices such as annual tax and holding statements
- Bank term deposit statements
- Rental property statements

ONLINE DOCUMENT DEPOSITORY

As part of the secure client portal, you are able to access all your relevant documentation online (meaning you never have to worry about storing or finding them again), including:

- Compliance and statutory minutes such as Trust Deeds and Investment Strategies
- Accounts and tax returns
- Share certificates, corporate actions
- Property documents such as property contracts, property valuations, depreciation schedules and lending documents
- Corporate Trustee Documents

PREPARING AND LODGING YEAR END ACCOUNTS AND TAX RETURNS

At year end once we have all the information for the year, we will:

- Prepare and finalise the year end accounts and tax returns for Your Fund
- Prepare annual minutes and Trustee Declarations
- Arrange the audit of your fund
- Once You have signed Your return, lodge the return on your behalf

KEY BENEFITS OF YOUR SMSF & PAS SOLUTION

Whilst there are many benefits of having an SMSF structure to manage your retirement savings such as transparency, flexibility and control, which can ultimately drive cost and tax savings, given the constant changes to increase compliance measures, regulation and focus from the ATO and government, the risks of not having a professional administration service to manage your SMSF are high.

The Key benefits of Your SMSF and PAS service therefore be summarised as:

- Being a proven professional service thereby reducing key person risk
- Peace of mind knowing that your portfolio accounting and administration is being professionally managed
- Reducing the compliance risk to your portfolio and thereby avoiding any potential ATO or ASIC penalties.
- Empowering, as all your fund's information is update to date and online
- Transparent, in that there are no hidden costs or fees
- Flexible, in being able to maximise tax and investment outcome

FAQs

Does it matter which bank accounts I use?

No, although we do prefer clients to use either Macquarie or CBA as they provide us with the best data and allow us to make payments on behalf of the Fund.

Does it matter what broker account we use?

No. You can use any broker that you choose, however we do have some preferred brokers as they provide us with better data and service. The most common brokers are, Comsec, Etrade, Desktopbroker, OrdMinnett

Does it matter what legal documents I use?

No. You can set up your Trust and Company SMSF with any provider or Lawyer that you choose. That said we do have our preferred provider, Cleardocs, as they allow us to keep a historical track of any documents we have created in the past and the documents are easy to read / understand.

Is there a minimum commitment period?

Yes, once the fund has been set up, there is a minimum commitment of 12 months. After this period, provided you give two months' notice, there are no further commitments.

Can this service also cater for other legal structures such as Family Trusts, Investment Companies, Personal portfolios etc?

Yes, this service can assist clients in managing their portfolios for all structures including preparing the annual accounts and tax return

STANDARD SMSF ADMINISTRATION FEES

SETTING UP A SMSF	FEE (\$)
CORPORATE TRUSTEE IF APPPLICABLE	732.00
NEW SMSF DEED	330.00

ONGOING SMSF & PORTFOLIO ADMINISTRATION SERVICE (PAS)	FEE (\$)
SMSF & PORTFOLIO ADMINISTRATION SERVICE (PAS)	1,386.00
CORPORATE SECRETARIAL SERVICE (PER CPY)	66.00

ESTABLISHNG A BARE TRUST	FEE (\$)
NEW CORPORATE TRUSTEE	732.00
BARE TRUST (BANK BORROWING)	330.00
BARE TRUST (RELATED PARTY LOAN)	660.00

ADDITIONAL SERVICES	FEE (\$)
SMSF AUDIT	350.00
UPDATE OF TRUST DEED	220.00
ESTABLISH CORPORATE TRUSTEE	732.00
ACTIVITY STATEMENTS (PER STATEMENT)	110.00
DEATH BENEFIT AGREEMENT	165.00
PENSION ESTABLISHMENT	165.00

* All pricing includes GST.

There is a fair use pricing policy. If a fund is overly complex, with a number of investment properties, option contracts, overseas holdings pension accounts etc, then we reserve the right to increase the pricing. Any change of pricing, will be confirmed to Trustees prior to implementation.

**Members will
be Directors of
these 2 entities**

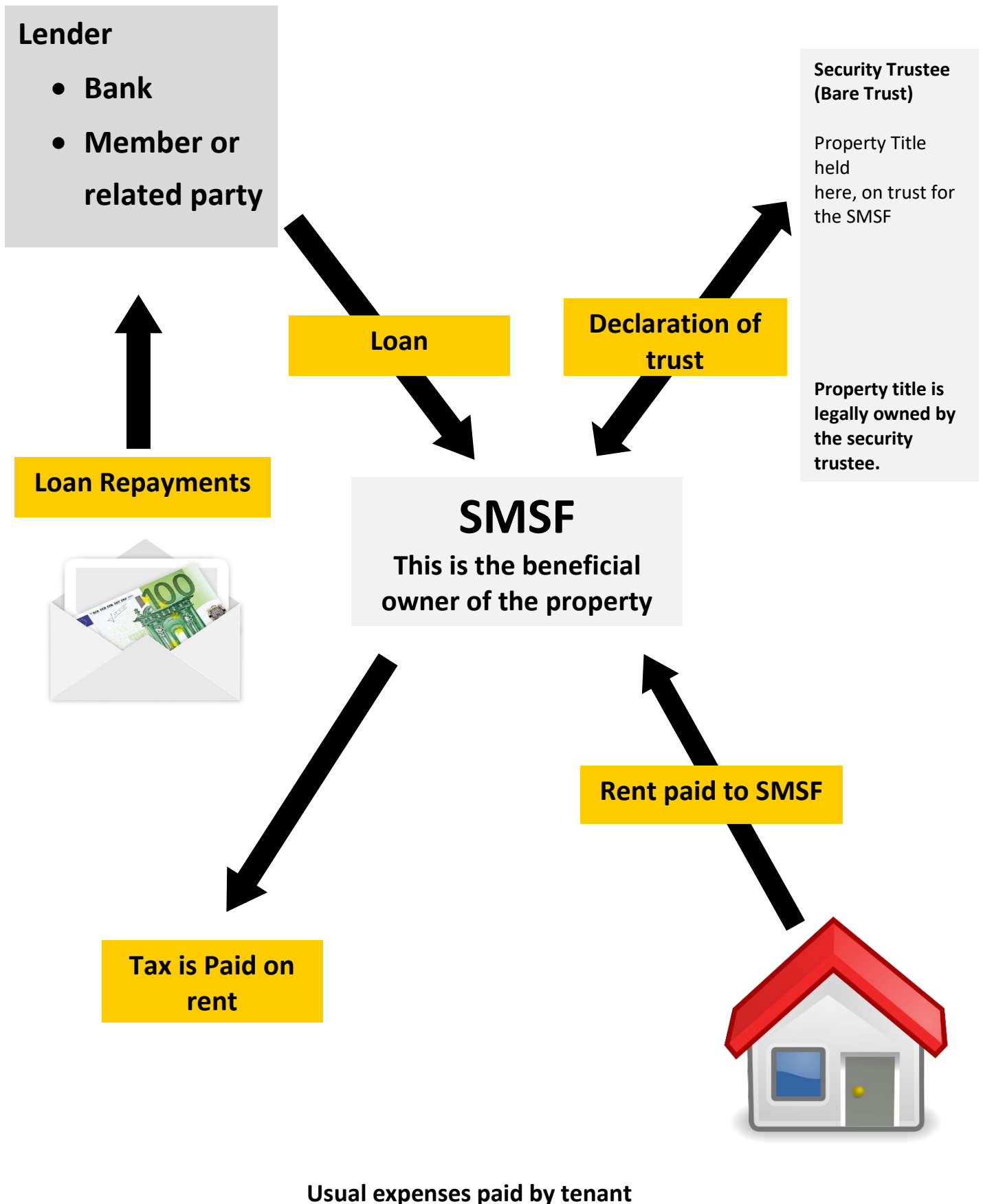
**Corporate
Trustee Pty Ltd**

**Custodian
Trustee Pty Ltd**

SMSF

**Bare Trust /
Custodian Trust**

**Investment
Property**



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