

But The Biggest Incentive Of All . . .

- If you keep your investments and properties until the age of 60 and commence a pension from the fund
- Any capital gain on the property will be **TAX FREE**
- Any rent on the property will be **TAX FREE**
- Any income paid out to you will also be **TAX FREE**

How to set up an SMSF?

1. Appoint Wholistic Financial Solutions (WFS) as your advisor and we do it all for you
2. We establish a Company Trustee and an SMSF Trust
3. We elect for your fund to be a regulated SMSF, obtain a TFN and ABN
5. We assist you to set up a bank account with a bank of your choice
6. We facilitate the roll over of your funds from your existing super accounts into the bank account
7. You meet with WFS advisors to determine where you want to invest your funds
8. **Whatever type of investment you choose – Term Deposits, Shares, Managed Funds or Property – WFS can arrange the investments**
9. **Easy as that**



Wholistic Financial Solutions

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Wholistic Financial Solutions is a Joint Venture of WFS Canberra Pty Ltd, Wholistic Property Solutions Pty Ltd, Wholistic Financial Coaching Pty Ltd and Wholistic Wealth Coaching Pty Ltd.

** Our fees will increase by CPI from time to time and we also reserve the right to charge more for overly complicated funds, funds involved in share trading, and funds who are not on our electronic data download systems.

Wholistic Financial Solutions



Self Managed Superannuation Funds - The Simple Truth

What? Why? How?

'What is a Self Managed Superannuation Fund (SMSF)'

As the term suggest you manage your own super. Some people think this would be too complicated and that they could not manage this. However, this brochure is designed to explain how simple, easy, flexible and cheap SMSF's are to set up and run.

After all *"It's your super – it's your Choice"*

Why set up an SMSF?

- You have total **CONTROL** of your super
- You decide when and where to **INVEST** (with our help)
- You can use **LEVERAGE** and buy **PROPERTY** in your super fund
- You have total **FLEXIBILITY** – you decide how much and when to contribute and withdraw (with our help)
- You have **ESTATE PLANNING** flexibility and simplicity
- You can combine your super with **FAMILY** and **PARTNERS** thus increasing the amount of super your fund has to invest and further reducing fees
- It is **CHEAPER** to run in terms of fees (even for small funds who use WFS's unique fee structure)
- You have maximum **TAX PLANNING** opportunities (with our help)
- There is a maximum of **15% tax** on any rental income
- A maximum rate of **10% tax** on any capital gains
- You have **ASSET PROTECTION** from creditors

How to run an SMSF?

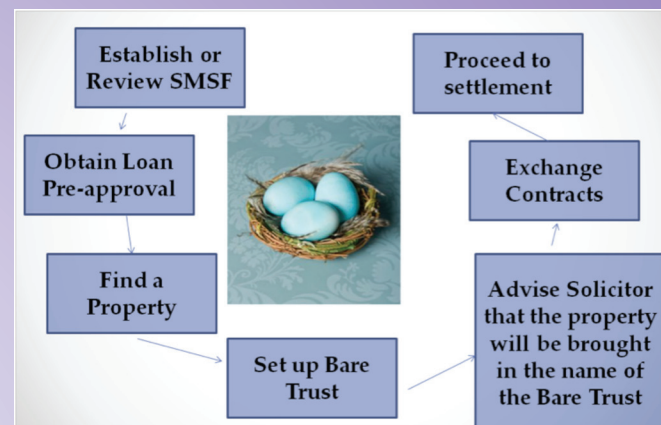
1. **Appoint Wholistic Financial Solutions* (WFS) as your advisor and we do it all for you**
2. **Appoint a Tax Agent and SMSF Administrator (WFS) to do paperwork and taxes**
3. **Appoint an auditor (WFS) to complete the annual audit**
4. **Maintain records for up to ten years, and**
5. **Comply with all aspects of the SIS Act (which we guide you through every step of the way)**
6. **Invest your super however you choose (with our help)**
7. **Whatever type of investment you choose – Term Deposits, Shares, Managed Funds or Property – WFS can arrange the investments**
8. **Easy as that**

How to buy Property in an SMSF?

It's actually quite simple. WFS can assist with all aspects of the transaction including establishing the Bare Trust (which is required when an SMSF buys a property), obtaining a loan for the purchase and assisting the process all the way through to settlement. We can even help you find a suitable property.

The whole process is only marginally more complicated than a standard property purchase. However, as we do this daily for clients, we are able to make the process as smooth and hassle free as possible.

The purchasing process:



How much will it cost?

The Truth

Some firms advertise a price and then add additional charges for everything else often resulting in your overall fee being double the advertised price. WFS will not do this. Our fees are a set price**

SMSF Set up Fee - \$2,200

This includes everything you need to get started included the Company, Trust, ABN, TFN, Bank Account, Rollovers, and most importantly all the advice and assistance you need to get started and understand your obligations.

SMSF Administration Fee - \$220 per month (or less for funds under \$250,000)

This includes all compliance work required by the ATO, ASIC and APRA including Tax Returns, Member Statements, Pension Accounts, Pension Planning, and much, much more.

Annual Audit Fee - \$220 to \$440 Bare Trust establishment - \$2,200 SMSF loan process - \$70