

# Self-Managed Super Fund



- ✓ **Control**
- ✓ **Flexibility**
- ✓ **Tax Benefits**
- ✓ **Protection**

Self Managed Superannuation funds are regulated by the ATO and are the most common type used due to their improved flexibility. SMSF's are suitable for all individuals except those under a legal disability or those choosing to live overseas for extended periods.

IAG will assist you with:

- ✓ **Setting up a self-managed superannuation fund**
- ✓ **Organise a new superannuation trust deed, other needs and investment strategy**
- ✓ **Apply for an Australian Business Number (ABN) and a Tax File Number (TFN)**
- ✓ **Organise any rollover of existing balances**
- ✓ **Set up a bank account (if required)**
- ✓ **Complete all relevant minutes and other documentation**

Some of the benefits of having a self-managed superannuation fund are:

**Control:** You choose where, when and how to invest. And you can change your portfolio at any time.

**Flexibility:** Invest in just about anything – real estate, shares, bonds, term deposits, and more.

**Tax Benefits:** The maximum income tax rate you pay is 15%. This can be further reduced by dividend franking credits. When in pension mode the superannuation fund pays no income tax under the current laws.

**Protection:** Using a professional administrator reduces the risk of fines and ensures your fund is constantly monitored for issues relating to the compliance of the fund. We hold your hand through the process of fund compliance.