

Self Managed Super Funds

Through **proper-T** and guided in conjunction with **Super Fusion**, you now have access to the complete solution of how to diversify Super Fund monies into Investment Property.

We will demonstrate : **CHOICE, CONTROL, CERTAINTY & CONTINUITY**

- How you can reduce your Capital Gains Tax to 0%
- The ability to Diversify your retirement nest egg giving you Choice of where you wish to invest
- The opportunity to now have an element of Control over your own retirement funds
- Flexibility of implementing effective Tax Planning Strategies upfront and into retirement
- How you can reduce the amount of tax you might pay on other investments down to 15%
- The ability to pool family assets, to lower overall fees
- How you can transfer / roll over your personal assets into your SMSF
- The ability of a SMSF to borrow / leverage so that you can purchase an investment property to accelerate retirement savings
- That you can achieve peace of mind knowing that your life savings are protected from stock market corrections
- Demonstrate how your other members of the fund will continue to receive tax efficient income streams into perpetuity
- You will also have peace of mind knowing that the structure put in place is managed from beginning to end and that it is legally structured to avoid potential charges a non-compliant SMSF would attract

Most Australians are now wanting the 'chance' to invest their retirement funds in capital protected investments that will provide a pre-determined income yield at the time of retirement

Why invest in your SMSF you are asking?

1. AMP in their market analysis found that 70% of people now aged 50 – 69 will earn less than \$320 per week at retirement!
 - a. Can you and your dependents at the time survive and enjoy retirement on \$320 per week?
 - b. We live to work, we work to live ... but at retirement can we afford to live when we can't or don't want to work?
2. Using the 9% superannuation grant levy, you may not know, will only provide a quarter of what you need in retirement.
 - a. We just don't realise how much money we will need to come out on a weekly basis. Not enjoy life, just to come out!
3. BIS Schrapnel show that the required income for a retired couple, who are debt free, would need to be in the order of \$43,000 today
 - a. Inflation at even 3% will turn today's value of \$43,000 into over \$85,000 in just 20 years time

- i. Will you have accumulated sufficient capital so that you can retire in the lifestyle you are accustomed to and wish to maintain?
- 4. We also know that retirement capital after retirement will probably run out far sooner than needed!
 - a. It will not run the length of retirement – and we are living longer these days.
- 5. Having shared all the ‘cup is half full’ doomsday information with you, we ask you to realise the fact that :
 - a. We need to put more away towards retirement than we currently do
 - b. We need to start far sooner investing in our Super
 - c. And most importantly ... we need an element of control and choice of how our money is invested
 - i. PROPETY provides you with an overall solution to accelerate your savings
 - ii. To become tax efficient now and at retirement
 - 1. Tax Efficiency at retirement will guarantee you more money in your pocket !!
 - iii. Forces you to save towards your retirement
 - iv. You can run your SMSF into perpetuity for your beneficiaries
 - v. Minimise capital gains taxes, maximise the outcome
- 6. Leveraging with a financial institutions funds, up to around 70% (of borrowings), in the purchase of your Investment Property
 - a. Which, after holding for 10 years in your SMSF, for which there is not one cent of Capital Gains payable if you sell when you retire.

Summarised : The benefits of having a SMSF (or DIY Super Fund) include :

- a. Ability to reduce income tax on investment income and capital gains
- b. Increasing your flexibility of investment choice, asset selection and giving you control
- c. You managing the risk profile of your investments
- d. Managing the income streams at retirement for you and other members of the SMSF
- e. You can transfer personal assets (shares, gold, art, property etc) into your SMSF
- f. Pooling assets of up to 4 members (allowed) into the SMSF will save on costs
- g. The more tax efficient you are able to retire in, the more money in your pocket for retirement and planned choice of Lifestyle

After all *“It is your money!”*