

Superannuation Services

We make it happen with expert advice to help you get the most from your super fund.

What are the benefits of Self-Managed Superannuation Funds?

Self-Managed Super Funds (SMSFs) have many advantages over large public offer funds. These advantages include:

- The ability to control and combine your superannuation entitlements. With an SMSF, you are effectively able to pool all of your benefits into one member account for investment consolidation and administration simplicity.
- An SMSF is able to purchase all ASX listed shares. Therefore, you can purchase shares on float and participate more actively in share buy-backs to increase short-term portfolio returns.
- The ability to transfer personally owned listed securities directly into superannuation.
- The option to own your business' real property (but not operating assets) in the superannuation fund, assisting funding and cash flow problems for many businesses, in a tax effective environment.

Real Time Reporting

With the use of our software, clients are able to view the following information on a daily basis:

- Current cash balance;
- Current investment holdings across one or more financial advisors;
- Current contribution against the relevant contribution cap;
- Pension payments against required amount;
- Potential gain if investments are sold at current market value;
- Prior year financial statements

By increasing your engagement with your super through this real time software, a more current situational analysis can be made, aiding SMSF decision making.

Fund Management Options

Contrary to common perceptions, SMSF members have the choice of running all aspects of the fund or outsourcing various functions to specialists and still achieving the advantages outlined above. Gooding Partners gives clients the following options with their funds:

Drive Alone- Whilst you will hold full responsibility for the investment decisions and actions, we will assist by ensuring compliance with the following compulsory requirements:

- Preparation of Financial Statements, income tax and regulatory returns.
- Arranging the annual audit of your SMSF
- Paperwork associated with SMSF Investment Strategies and Pension Administration.

Drive Together- Together with the above compliance functions, we can drive the SMSF together by:

- Structuring appropriate asset allocation.
- Dealing with the trading, record keeping and paperwork administration.
- Implementing Retirement and Estate Planning Goals.

*Currently, there are approximately
550,000 SMSFs in Australia
housing over \$594 billion in
superannuation assets, a figure
that is estimated to grow to be
around \$2 trillion by 2030*

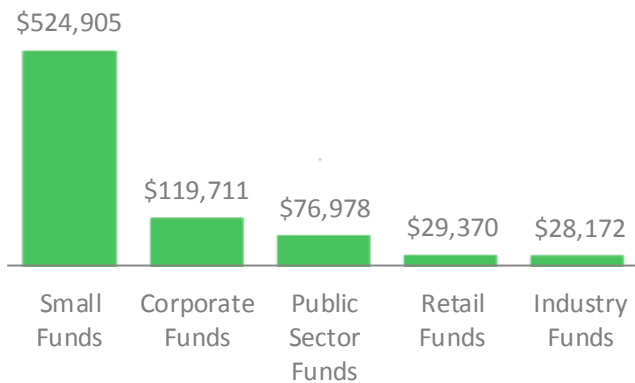
Source: ATO SMSF Statistical Report—March 2015

Annual Compliance

Do you as a trustee need help with any of the regulatory or compliance matters? Our depth of expertise and experience in all technical compliance matters and experience dealing with the Australian Taxation Office gives us the ability to help you.

Our compliance services include:

- Preparation of financial statements and income tax and regulatory returns.
- Audit of your Self-Managed Superannuation Fund.
- Preparation and lodgement of Instalment Activity Statements.



Small Funds in Australia have an average balance of around \$524,905, the highest of any other type of fund.

Source: APRA Revised Annual Superannuation Bulletin

Pension Administration

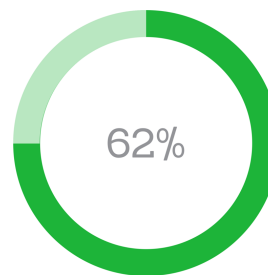
Have you turned 55 or 60 recently? If you haven't started a pension, you could be missing out on some of the great financial benefits of having one. Our experience in Pension Administration assists a large number of our clients in choosing to take their retirement benefits in the form of pensions from their Superannuation Funds. Our office prepares all the necessary paperwork required to allow our clients to take their benefits as a Income Stream.

Once the Income Stream has commenced, we can assist with the ongoing maintenance to ensure all requirements are met and the super fund receives the full benefits of this structure.

Retirement Planning

When thinking about retirement, the most common problem is not knowing how much you will need to retire into a life of financial freedom. Gooding Partners can assist clients with the structuring of personal and business investments. These structures ensure the succession of both business and family wealth occurs in line with the goals of the family. Furthermore, we can assist our clients with the process of passing down business and financial knowledge to the following generation, ensuring continued success for the years to come.

Our staff are experienced in both tax and industry knowledge, providing well-rounded consideration of not only tax issues, but also issues relating to specific businesses and industries.



62% of Australians believe their super will not be enough to retire on, but are happy to let the fund "look after itself".

Source: FSC-ING Direct Superannuation Report

Estate Planning

The formation of estate plans is another service which Gooding Partners has developed over many years of operation. Working closely with our clients' lawyers in the development of sound estate plans, we ensure that all of your personal and family wishes are address in the most tax effective manner. Further to this, we assist clients in the process of implementation and execution of the estate plan.

As one of your largest retirement assets, why not do everything you can to grow your Superannuation Fund?

Call Gooding Partners on (08) 9327 1777 and arrange a meeting with one of our Partners or Directors to find out more.