

**Q Have many people opted for the self managed fund option?**

A Over the years SMSF have experienced rapid growth, with 31 December 2005 stats showing that there are more than 310,000 funds with over \$200 billion in Assets in Australia.

**Q Can SRC help with the ongoing administration of my SMSF?**

A YES, SRC have an optional annual admin service if required.

**Q Is a Self Managed Super Fund for me?**

A If greater control over your own financial destiny, as well as potential cost savings, sounds like sense to you, then you ought to give the option of managing your own superannuation very serious consideration.

- You'll need to follow some basic rules.
- You'll need to invest a little effort.
- And, of course, you may want to get some advice from a trusted professional adviser. (SRC do not hold a AFSL).

But if all those things sound like you, the answer is **'YES'**, you can manage your own super fund.

ATO conditions apply.

Disclaimer: The advice contained herein does not take into account your particular objectives, needs or financial situation. Before making a decision regarding the acquisition or disposal of a Financial Product you should assess whether the advice is appropriate to your objectives, needs or financial situation. You may wish to make this assessment yourself or seek the help of a Financial Adviser. No responsibility is taken for any person acting on the information provided. Persons doing so, do so at their own risk.

**Some Useful Contacts:**

ATO Super hotline 13 10 20  
ATO web site [www.ato.gov.au](http://www.ato.gov.au)  
APRA hotline 1300 13 10 60  
APRA website [www.apra.gov.au](http://www.apra.gov.au)



*It's time to relax and let*  
**SUPERANNUATION  
RECALL  
CONSULTANTS**  
*help you take  
control.*

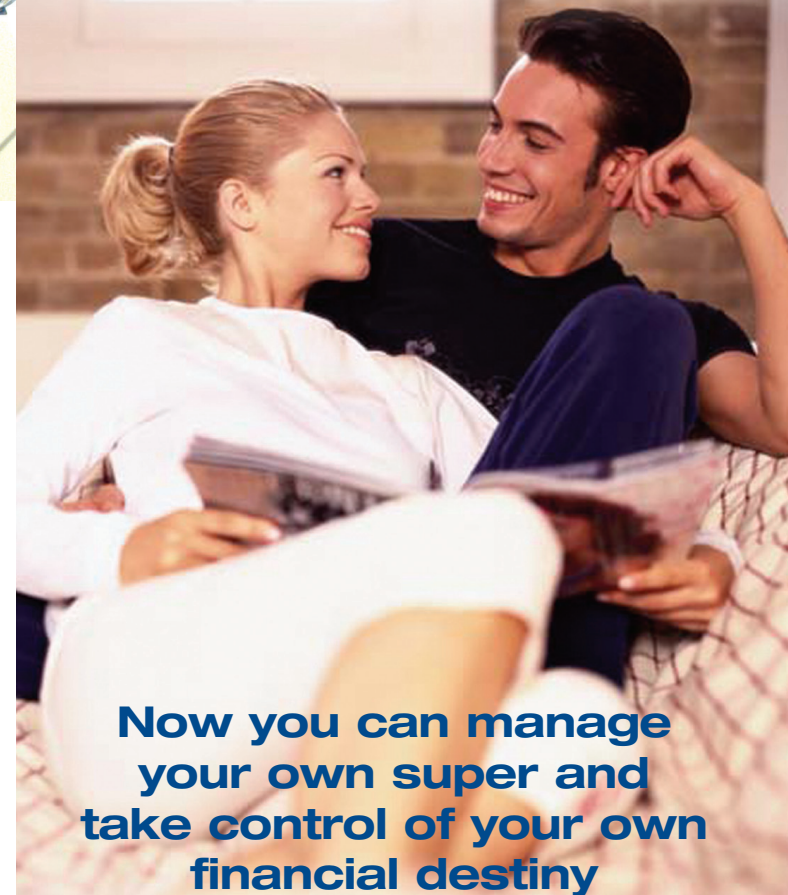


**PERTH - MANDURAH**

**HEAD OFFICE - Tel: 08 9309 4001 Fax: 08 9309 4014**  
15/1 Irwin Road, Wangara WA 6065  
116C Anstruther Road, Mandurah WA 6210  
Email: [superrecall@amnet.net.au](mailto:superrecall@amnet.net.au)  
Website: [www.superannuationrecall.com.au](http://www.superannuationrecall.com.au)  
ABN 77 253 409 821



**“In Control &  
Doing it Yourself”**



**Now you can manage  
your own super and  
take control of your own  
financial destiny**



## Establishing Your Own Fund

If you've made the decision to take control of your money, getting started is relatively simple, after all helping people set up their DIY super fund is our job and we have performed this service for thousands of satisfied clients since established in 2003.

Lets say you decide to call upon our service:-

### Here's what we do for you;

Prepare documentation including:

- Fund ABN number
- Fund Tax File number
- ATO certificate of compliance
- 2 sets of trust deeds
- Membership application forms
- Consent & Resolution of trustees

Liaise with current and previous super funds to rollover your money to a bank of your choice

- Nominated Beneficiaries
- Tax deductible Life Insurance (if required)
- Supply self help books printed by the ATO
- A low cost yearly administration service available.

In fact we do everything required to ensure your fund is legal and complying with the ATO rules and your money is deposited safely into a bank of your choice.



## Common Questions & Answers

### Q What is a DIY super fund?

A A DIY fund is a simplified term for a Self Managed Superannuation Fund which is run by you for you.

### Q Who can have a DIY fund?

A Just about anybody is the simple answer, you do not need to be a business owner nor have large sums of money to open a DIY fund.

### Q What are the advantages of managing my own fund?

- A Basically -
- Control - You choose how your assets are invested.
  - Your money in your bank account.
  - Flexibility to take your super from employer to employer.
  - Tax and cost savings.

### Q Can I access my super for reasons other than investments?

A The purpose of superannuation is to grow wealth for your retirement. However there are provisions for early release of funds for reasons such as hardship, ill-health and compassionate grounds i.e. where a member does not have the financial capacity to meet an expense (ATO conditions apply).

### Q Can I use any bank?

A The choice of banking institution is entirely up to you.

### Q Can I choose which fund my employer pays my super into ?

A Yes, the super choice legislation allows most Australians to instruct their employer to pay their superannuation contributions into their Self Managed Super Fund.

### Q How much money do I need to start a Self Managed Super Fund?

A There is no legislation that specifies a minimum amount.

### Q How many members can there be?

A Your fund can have a minimum of one and up to four members. They do not need to be related.

### Q Can my Self Managed Super Fund be of help if I were to fall ill?

A Yes a SMSF allows you access to a range of benefit options in times of sickness and ill health.

### Q Can I pay myself a pension before I retire at age 65 and remain working?

A From the age of 55, members of a DIY fund born before 1 July 1960 have the unique ability to access their superannuation as a pension whilst still working. (Transition to retirement).

### Q What happens to my funds assets when I die?

A The trust deeds we supply to the fund has provisions for this and allows you to look after your family when a member dies by being able to provide lump sum payments or income streams to a members spouse, children or grandchildren.

### Q Can I split my super with my spouse?

A Yes. It is possible for a member to split their benefits with their spouse. Spouse includes a de facto spouse under the superannuation laws.