

## Fees and Costs

Schedule of Fees and Charges for the 2017/18 financial year

Type of Fee or Cost	Amount (inc. GST)	How and when paid
<b>SMSF ESTABLISHMENT FEE</b>		
Fund Establishment	\$399	Billed when established, debited once the SMSF has available funds. We may request payment up front.
Facilitating Rollovers	\$195	Per member, up to two, \$50 per rollover thereafter. Billed when fund established, debited once SMSF has funds.
Establish a Company to act as a Corporate Trustee	\$895	If part of initial fund establishment, deducted once SMSF has available funds. If part of change of trustee for existing fund, deducted upon completion of establishing the corporate trustee. We may request payment up front.
Transfer an existing SMSF or small APRA fund.	FREE	It is free to transition existing SMSFs to us. Where an SMSF has a prior year-end that needs completion, we will provide our services by quotation.
<b>ANNUAL FIXED FEES</b>		
Annual Fee	\$1080 per annum	This fee applies to funds using the Desktop Broker trading platform, a Macquarie cash account and term deposits via Australian Money Market. Funds with other assets attract additional fees as outlined herein. This fee applies to each financial year irrespective of what month the SMSF establishes with us. The fee will be deducted annually in advance, within one month of commencing our service – then annually in July thereafter.
Fund Audit	\$290 per annum	This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Additional Bank Account	\$100	Per bank account. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Property	\$350	Commercial property may attract a slightly higher fee. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Term Deposit	\$50	Per term deposit held outside Australian Money Market. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Managed Funds	\$100	Per investment if not traded on MFunds with ASX. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Additional trading platform/wrap account	\$450	Per CHESS sponsor. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Precious Metals	\$150	Per investment. This fee is charged in addition to the annual fee and deducted at the time of the annual fee.
Other Assets	By Quote	
<b>ADHOC FEES IF AND WHEN REQUIRED</b>		
Actuarial Certificates – Account Based Pension	\$290 per annum	Deducted at the time an actuarial certificate is sought from the actuary to complete a fund's financials – will be dependent on the timing of preparation and completion of the annual financial statements and tax return.
Actuarial Certificates – Defined Benefit Pension	\$560 per annum	
Annual Company Maintenance	\$275 per annum	Deducted on completion of preparation of ASIC review documents (date of the anniversary of the company's establishment).
Trust Deed Amendment	\$395	Billed and deducted upon completion of a change to the Trust Deed, as requested by the Trustee or in accordance with changes to legislative requirements from time to time.
Pension Administration	FREE	
Pension Commencement	\$620 per annum	Deducted upon completion of commencing the pension.
Pension Consolidation	\$375 per annum	Deducted upon consolidation of the pension.
Pension Commutation	\$195	Deducted upon completion of pension commutation.
Lump Sum Withdrawal Members under 60	\$195	Deducted upon completion of the Lump Sum Withdrawal.
Lump Sum Withdrawal Members over 60	\$110	
GST Registered Fund	\$295 per annum	Deducted annually in July or at the time of transfer/establishment.
SMSF Fund Windup	\$1100	Deducted upon receipt of a request from the Trustee to officially wind up the self managed super fund with the ATO.
<b>LIMITED RECOURSE BORROWING ARRANGEMENT</b>		
LRBA Administration Fee	\$275	Billed and debited upon setup.
Corporate Bare Trustee Establishment	\$895	Deducted upon completion of establishing LRBA (includes LRBA setup, SMSF Custodian and related party). Fees stated for limited recourse borrowing arrangements apply to standard arrangements. More complex arrangements will attract higher fees and charges. The fees do not include bank fees.
Related Party Finance Agreement	\$1600	
Commercial Lending Agreement	\$1200	
<b>COMPLIANCE BREACHES</b>		
Audit Management Letter	\$190	Issued where an SMSF has a compliance breach, payable on completion of audit.
Audit Contravention and Management Letter	\$290	Issued where an SMSF has breached a SIS regulation and the auditor is required to report to the ATO, payable on completion of audit.
Any Other Services	By Quote	

The above quoted fees may vary from time to time where extraordinary circumstances exist. SuperGuardian reserves the right to charge a fee for service outside of the above-mentioned fee categories if deemed appropriate.