

Fees and Costs – Macquarie Private Wealth

Schedule of Fees and Charges for the 2019/20 financial year

Type of Fee or Cost	Amount (inc. GST)	How and when paid
SMSF ESTABLISHMENT FEE		
Fund Establishment	\$500	Billed when established, payable once the SMSF has available funds or within 2 months (whichever is earlier). We may request payment up front.
Facilitating Rollovers	\$200	Per member, up to two, \$50 per rollover thereafter. Billed when fund established, debited once SMSF has funds. (Note: A Statement of Advice will need to be sighted prior to facilitating rollovers).
Establish a Company to act as a Corporate Trustee	\$780	Inclusive of ASIC fees. If part of initial fund establishment, deducted once SMSF has available funds or within 2 months (whichever is earlier). If part of change of trustee for existing fund, deducted upon completion of establishing the corporate trustee. We may request payment up front.

ANNUAL FIX FEES – ALL FUNDS

Administration Fee – Macquarie platform only clients.	\$1490	This fee applies to funds where assets are held solely on Macquarie Wrap, Macquarie Prime or MPPM. These funds also have a Macquarie CMA account. The fee applies to each financial year irrespective of what month the SMSF establishes with SuperGuardian. The fee will be deducted on a monthly basis by direct debit to the nominated cash account, within one month of commencing our service.
Administration Fee – Multiple asset funds	\$2350	This fee applies to funds that trade equities with Macquarie, but not on wrap – or funds that hold other assets such as term deposits, unlisted assets or managed funds. The fee applies to each financial year irrespective of what month the SMSF establishes with SuperGuardian. The fee will be deducted on a monthly basis by direct debit to the nominated cash account, within one month of commencing our service.
Fund Audit	\$550	This fee is added to the monthly administration fee and is billed and debited within the financial year it relates to.

ANNUAL FIXED FEES – IF REQUIRED

Property Administration	\$350	This fee is charged per property per year and debited in conjunction with the monthly administration fee.
Pension Administration	\$300	Deducted annually in July or at the time of transfer.
GST Registered Fund	\$300	Deducted annually in July or at the time of transfer/establishment.
Annual Company Maintenance (special purpose trustee)	\$290	Inclusive of ASIC fees. Deducted on completion of preparation of ASIC review documents (date of the anniversary of the company's establishment).
Annual Company Maintenance (standard trustee company)	\$490	
Actuarial Certificates – Account Based Pension	\$290	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	\$550	
QROPS Administration	\$230	Deducted annually in July or at the time of transfer.
Segregated Assets	\$550	Deducted annually in July or at the time of transfer.

ADHOC FEES IF AND WHEN REQUIRED

Trust Deed Amendment	\$400	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 Commencement	\$550	Deducted upon completion of commencing the pension.
Pension Commutation or Lump Sum Withdrawal	\$200	Deducted upon completion of commutation or the Lump Sum Withdrawal.
SMSF Fund Windup	\$1450	Deducted upon receipt of a request from the Trustee to officially wind up the self-managed super fund with the ATO.

LIMITED RECOURSE BORROWING ARRANGEMENT

Bare Trust for Related Party loan	\$1600	Deducted upon completion of establishing LRBA (includes LRBA setup, SMSF Custodian and related party loan agreement). Fees stated apply to standard arrangements only and do not include bank fees.
Bare Trust for Commercial loan	\$1200	

COMPLIANCE BREACHES

Audit Management Letter	\$200	Issued where an SMSF has a compliance breach, payable on completion of audit.
Audit Contravention and Management Letter	\$300	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/Strategic Advice	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.