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Why SuperGuardian?

SuperGuardian makes SMSFs simple and easy to manage so more people can enjoy the benefits of control over their superannuation, without the administrative burden.

Our Mission

Our mission is to ensure Trustees and Financial Advisers have ready access to the facts, tools and support they need to make informed decisions and to maximise wealth creation.

SuperGuardian is an independently owned Chartered Accounting firm and specialist self-managed super fund (SMSF) administrator, with more than 20 years industry experience. By combining the latest web based technology with a high level of personal service, we provide a premium SMSF service that represents value for money.

SuperGuardian

can take the paperwork out of managing an SMSF, connecting with your investment providers to give you access to up-to-date information, on-time tax lodgement and the support to make sense of everything SMSF-related.

What Clients Say

"I have found SuperGuardian to be an effective, professional means to an end when monitoring the boundaries and regulations of my SMSF. I particularly appreciate the occasional face to face meeting when required, or preferred, with my expert Client Manager. I am enjoying the association with SuperGuardian with its consistently, concise and accurate meeting of Government requirements in an ever changing SMSF world."

George, SA

"Efficient, Professional Service, Competent and Friendly Client Managers I have been a client of SuperGuardian with my SMSF for around seven years and have high regard for the organisation and its people."

"The website is easy to navigate and gives all the information you need and tools to evaluate the fund's performance against benchmarks. In summary, based on my experience I can recommend SuperGuardian to provide the total package for smooth operation of your fund."

Doug, NSW

"The decision to move my SMSF to SuperGuardian has been brilliant."

"

Chris Cuffe Company Director & Chairman, Third Link Executive Sydney

[&]quot;Our SMSF has been in the hands of SuperGuardian since inception in 2009. The excellent package and professional service SuperGuardian provides in collecting, collating and recording all information required for compliance has relieved us, as Trustees, of a significant workload. Importantly, we cannot fault our Client Manager who has, without exception, been very communicative, responsive and always ready to promptly address any of our queries. We are very happy clients!"

Key Features

SMSF Establishment & Transfer

SuperGuardian facilitates quick and simple establishment of your self-managed super fund. We understand that establishing an SMSF can be a daunting experience, but it doesn't have to be. As SMSF experts we attend to all aspects of the SMSF establishment for you.

Administration & Mail House Solution

We receive, process and action any correspondence for your fund on a daily basis, forwarding investment offers or items that need actioning onto you so you can enjoy a paperless admin service.

Premium Online Reporting Dashboard

SuperGuardian offers premium reports, updated daily so you are always kept up to date with how your SMSF is tracking and equipped with the relevant data to inform your decisions.

Expert Support

With client service being a core focus, we ensure you have the support you need, when you need it. You will be introduced to your dedicated Client Manager so you can be provided with the support, knowledge and expertise when needed.

Tax & Compliance

We act as Tax Agent and ASIC Agent (optional service) to ensure that compliance obligations are met and appropriately documented. Because we are processing and reconciling information throughout the year, we are able to ensure on time tax returns, so the Tax office is happy and any tax refund is prompt.

SMSF Education

Our Education offering provides Trustees, Financial Advisers and Accountants with muchneeded support. The SMSF landscape is constantly changing and we make it our duty to ensure our clients are kept up to date whether that be via webinars, interactive workshops, technical bulletins or fact sheets.

Predictable Fees

Our fees are transparent with no hidden charges so you don't get any unwelcome surprises.



By combining the latest web-based technology with a high level of personal service, we provide a premium SMSF administration service that represents value for money.

Description of Services

SMSF Administration

We handle the day to day administration of your fund on your behalf and act as your registered address/mailbox. SuperGuardian clients simply set up the address as follows:

The Smith Family Super Fund C/- SuperGuardian GPO Box 1215 Adelaide SA 5001

We receive, process and action any correspondence for your fund on a daily basis, forwarding investment offers or items that need actioning onto you. We reconcile your transactions daily, notifying you or your Adviser of any unknown items. We will forward any documentation requiring client action, and work closely with Advisers to ensure the super fund investments are accurately recorded. Satisfying the annual audit requirements is easy as we maintain audit files and provide all of your fund documentation to the Auditor.

SMSF Accounting

We handle all of the accounting required for your superannuation fund, including:

- Maintaining detailed capital gains tax records
- Maintaining detailed membership records
- Preparation and lodgement of TBAR
 reporting where necessary
- Preparation of BAS/IAS/PAYG requirements where necessary
- Preparation of the annual tax return and regulatory documentation
- Preparation of all minutes and associated documentation
- At the end of the financial year your financial statements, compliance and regulatory documents will be prepared and sent to you for signing

SMSF Online Reporting

SuperGuardian's regular reporting enables you to keep up to date and monitor the progress of your super fund, without the burden of maintaining the bookkeeping yourself. With up to date information, you will be in a better position to make important decisions relating to your super fund investments. Our comprehensive reports include:

- Investment valuations
- Bank account transaction details
- Contribution caps
- Pension withdrawal limits
- Performance reports
- Investment and Accounting Reports
- Fund details

SMSF Compliance

By monitoring the activity within your fund on a regular basis, we're able to notify you promptly of any compliance breaches that come to our attention. Ultimately you, as Trustees, are responsible for the complying status of the fund, however we work closely with you to identify and rectify breaches. Daily monitoring of your SMSF is far more diligent than on an annual basis.

Key Documents Online

We provide secure online access to your key super fund documents such as the trust deed, death benefit nominations and current investment strategy so that you and your Adviser may refer to them at any time.

Corporate Actions

SuperGuardian will forward any correspondence relating to corporate actions, mergers/takeovers and bonus shares. You, as the Decision Makers will then action them accordingly.

Independent Audit

It is a legal requirement that SMSFs are audited on an annual basis. We have a panel of external Auditors who undertake this work for SuperGuardian clients, and the cost of the audit is included in our fixed fee.

Technical Services

As experts in the area of SMSF accounting, taxation and compliance, we are able to assist you with more complex issues such as:

- SMSF Borrowing limited recourse loan arrangements
- Change of Trustee/Member
- Death or disability of a member
- Divorce
- Fund windup
- Compliance breaches
- UK pension transfers

GST Administration

For a fixed fee, we handle all GST calculations and reporting of Activity Statements to the ATO for you.

Pension Administration

For a fixed fee, we handle conversion from accumulation to pension mode, including all associated documentation and calculations. We handle ongoing administration of the pension, including payment summaries for pension recipients, preparation and lodgement of Pay As You Go (PAYG) reporting and lodgement of Transfer Balance Account Reports for you.

Let's Get Started!

The Process for a New SMSF

SuperGuardian facilitates quick and simple establishment of your SMSF. We prepare your SMSF establishment kit with simple and easy to understand documentation which we send to you within 2-3 days of receipt of your completed Application Form and payment of the establishment fee.

We handle everything from:

- Instructing lawyers to prepare your SMSF Trust Deed
- Registering the fund with the ATO and obtaining the ABN and TFN
- Registering the Corporate Trustee with ASIC where necessary
- Preparing all minutes and all documentation relating to your fund establishment and admission of the members and trustees
- Providing the Investment Strategy information and form
- · Providing Nomination of Beneficiary instructions and forms for each member

Information you will need

Before you get started please ensure you have the following information readily available to sign up with SuperGuardian:

- A name has been chosen for your new SMSF
- Personal details for each member (names, addresses etc including Tax File Numbers)
- · Identification for each member that has been certified (Drivers licence, passport)
- Suggested names for a Corporate trustee (if applicable) and Director Identification Numbers for each Director
- Details of your Financial Adviser (if applicable)

Scan our QR code: Head to the SuperGuardian <u>new SMSF online engagement form</u>



New SMSF



New SMSF Application Form

Once you have made the decision to establish your own SMSF, simply complete our New SMSF Application Form at <u>www.superguardian.com.au</u> or by scanning the QR code provided. If you need assistance with any aspect of completing the New SMSF Application Form, simply call our Client Service Team on **1300 787 576** and they will be more than happy to guide you.

Send To Us With Payment

The establishment fee needs to be paid before we can proceed with establishing your SMSF. We will prepare a tax invoice for you, and you can make payment via EFT or credit card. Once the establishment fee is received SuperGuardian will initiate action to establish your SMSF.

SuperGuardian Welcomes You

You will be contacted by your dedicated Client Manager to formalise the agreement and then receive a 'Welcome Pack' from SuperGuardian containing all of the documentation required to establish your fund.

Start Investing

You can now focus your time on your investment strategy, and work on maximising your returns. You can also look at rolling in any existing super or making contributions (subject to the contribution caps). You will be invited via email to set up your password to access your reports via our website (if applicable) once your fund has been processed for the first time.

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The Process for an Existing SMSF

We understand that transferring your SMSF to a new provider can be a job that's put in the too hard basket but that doesn't need to be the case with SuperGuardian. With our dedicated Transitions Team we ensure the process if as efficient and pain free as possible. They will work closely with your Client Manager to ensure you are kept up to date every step of the way. We make contact with your existing SMSF accountant to obtain all information needed to bring your fund up to date on our system.

Scan our QR code: Head to the SuperGuardian existing SMSF online engagement form



Existing SMSF



Existing SMSF Application Form Simply complete our Existing SMSF Application Form at <u>www.superguardian</u>. <u>com.au</u> or by scanning the QR code provided. If you need assistance, simply call our Client Service Team on 1300 787 576 and they will be more than happy to guide you.

SuperGuardian Welcomes You We have received your application form and you or your adviser will receive a call from your Client Manager as an introduction to our team. Next, the Welcome Pack is created and previous accountant is contacted.

Return Documentation

Complete and return all documents from the Welcome Pack. SuperGuardian will process the change of address letters and third party authority forms and answer any outstanding questions. We will update our software with your fund details and you will receive our important information letter.

Onboarding Completion Online access to compliance and investment reports is granted.

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Contact SuperGuardian

Scan our QR codes

to obtain further information from SuperGuardian:



Terms & Conditions



Let's Talk:

If you would like to find out further information on the SuperGuardian service please give us a call. We are open: Monday to Friday, 8:30 AM to 5:00 PM (ACST)

Telephone

1300 787 576 (National) 08 8221 6540 (Adelaide)

Website

www.superguardian.com.au

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