

Fees and Costs - SG Standard

Schedule of Fees and Charges for the 2018/19 financial year

Type of Fee or Cost	Amount (inc. GST)	How and when paid
SMSF ESTABLISHMENT FEE		
Fund Establishment	\$760	Billed when established, debited once the SMSF has available funds. We may request payment up front.
Establish a Company to act as a Corporate Trustee	\$930	Inclusive of ASIC fees. 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.
ANNUAL FIXED FEES - ALL FUNDS		
Number of Assets		All new funds will be charged at the lowest fee category for the first financial year in monthly debits, with the balance of the annual fees debited by 30 June. The full annual fee is payable irrespective of which month you establish your fund. All fees are payable for a full year, whether for a full year or part thereof. Thereafter, the annual fee is reviewed and calculated each year based on the number of assets as at 30 June. It is not based on the number of transactions, we simply review the number of assets held at the commencement of each financial year to determine the fee category.
0 – 10	\$1744	
11 – 20	\$2455	
21 – 30	\$3018	
31 – 40	\$3614	
41 – 50	\$4593	
51+	By Quote	
Fund Audit	\$550 per annum	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		
Pension Administration	\$280 per annum	Deducted annually in July or at the time of transfer.
Annual Company Maintenance (special purpose trustee)	\$290 per annum	Inclusive of ASIC fees. Deducted on completion of preparation of ASIC review documents (date of the anniversary of the company's establishment).
GST Registered Fund	\$310 per annum	Deducted annually in July or at the time of transfer/establishment.
Actuarial Certificates – Account Based Pension	\$300 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	\$590 per annum	
QROPS Administration	\$230 per annum	Deducted annually in July.
ADHOC FEES IF AND WHEN REQUIRED		
Trust Deed Amendment	\$410	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	\$580 per pension	Deducted upon completion of commencing the pension.
Pension Consolidation or Additional Pension	\$390 per annum	Deducted upon consolidation of the pension.
Pension Commutation	\$210	Deducted upon completion of pension commutation.
Lump Sum Withdrawal	\$210	Deducted upon completion of the Lump Sum Withdrawal.
SMSF Fund Windup	\$1150	Deducted upon receipt of a request from the Trustee to officially wind up the self managed super fund with the ATO.
Transfer Balance Account Reportable Event	\$60 per event	Deducted upon lodgement of Transfer Balance Account Report.
LIMITED RECOURSE BORROWING ARRANGEMENT		
Corporate Bare Trustee Establishment	\$930	Inclusive of ASIC fees. 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.
Bare Trust for Related Party loan	\$1670	
Bare Trust for Commercial loan	\$1260	
Annual Company Maintenance (standard trustee company)	\$490	Inclusive of ASIC fees. Deducted on completion of preparation of ASIC review documents (date of the anniversary of the company's establishment).
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.