

# The MGD Self Managed Superannuation Fund (SMSF) Service.

At MGD Wealth we can assist you with the establishment, administration and compliance of your SMSF including:

- The establishment of a complying SMSF;
- Necessary registrations and lodgements;
- Binding death benefit nominations;
- Establishment of a bank account;
- Guidance for establishing the fund's investment strategy;
- The establishment of a new company to act as trustee for your super fund if required instead of individual trustees;
- Administration for the compliance of a SMSF including financial statements, income tax and regulatory returns, members statements, preparation of fund minutes, and audit;
- "Trouble-shooting" and solutions to existing SMSF compliance matters;
- Specialist advice – contribution and withdrawal strategies; pension planning; SMSF borrowing strategies; mitigating death benefits taxes.

As recognised leaders and specialists in our field we can help you maximise the benefits of your SMSF giving you significant retirement and estate planning advantages.

## Contact us

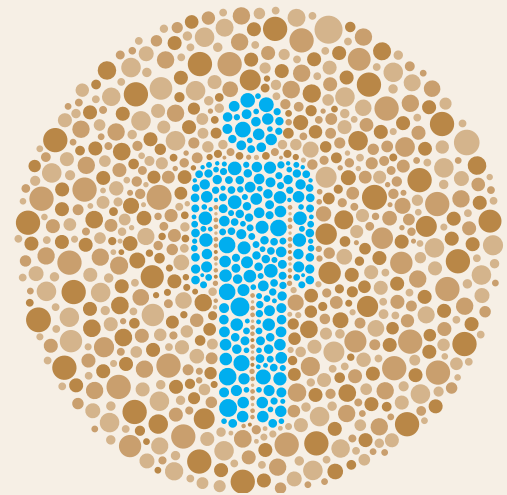
To arrange for a confidential discussion of how MGD Wealth can make superannuation clearer for you, please contact our Superannuation Advisory and Accounting Team on (07) 3391 5055 or email [advice@mgdwealth.com.au](mailto:advice@mgdwealth.com.au).

**Disclaimer:** This publication contains general information only and is not intended to constitute financial product advice. Any information provided or conclusions made, whether express or implied, do not take into account the investment objectives, financial situation and particular needs of an investor. It should not be relied upon as a substitute for professional advice.

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See how we connect you with  
Self Managed Superannuation

MGD Wealth is an acknowledged leader in the Self Managed Superannuation Funds industry. We are one of the largest Self Managed Superannuation Fund establishment, administration and advisory service providers in this fast growing sector of the superannuation domain.



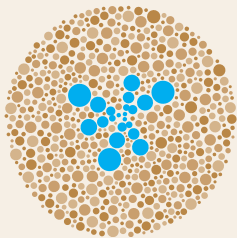
## See how our experience can help you.

Over thirty years of business, we have established an impressive performance record by providing a high level of technical expertise, skill, judgement and service.

## Making your retirement planning clearer.

Self Managed Superannuation Funds allow investors to gain flexibility and control over their future retirement benefits. However, they are tightly controlled by complex and technical law with regular and comprehensive legislative changes making it increasingly challenging to keep compliant and up-to-date. As experts in this field, MGD Wealth will equip you to deal with your own or your clients' specific needs with innovative (and compliant) techniques and strategies.

For individuals seeking broader investment options, more flexible investment strategies and to gain greater control of their superannuation portfolio, Self Managed Superannuation Funds are an attractive alternative. At MGD Wealth, we can provide you with specialist advice on deed establishment and variation, fund administration, compliance, audit and pension calculations. Our experienced team of superannuation specialists will guide you through the increasing complexity, to provide you with a user-friendly integrated solution to grow and utilise your own retirement fund.



Financial clarity through integration.

## The benefits of MGD Wealth's Self Managed Superannuation Service.

### Control

A SMSF provides you with an opportunity to make the decisions as to how your funds are invested and how the fund is to operate. You have the flexibility to alter the investment strategy of the fund as and when required, to meet the changing needs of the members or any changes in the economic climate.

### Investment Choice

Your fund can invest in a large range of investments including shares, direct property, bonds, managed funds, cash or any other asset you feel suits the investment objectives of the fund.

### Leverage

Superannuation trustees are permitted to borrow (there are specific criteria to be satisfied) which increases the flexibility of your investment strategy.

### Low Taxation

All SMSFs enjoy the lowest rate of tax of any tax structure in Australia. Superannuation is the pre-eminent after-tax saving environment and SMSFs are a powerful wealth creation vehicle enabling ordinary Australians to maximise their income and lifestyle in retirement.

### Retirement Flexibility

It is possible to operate different types of pensions in the same SMSF, which provides you with the flexibility to meet your needs in retirement.

### Protection

The assets of the SMSF can be protected from bankruptcy and other legal claims.

### Succession Planning

One of the main benefits of a SMSF is the estate planning benefits, allowing family members to combine their assets to grow for retirement and tax effective distribution to beneficiaries.

### Costs

Depending on the amount invested in superannuation, the fee structure of a SMSF may deliver substantial savings when compared with other industry or retail superannuation funds.