

# Self-Managed Superannuation Funds



Expertise to assist you to  
meet your retirement goals





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## Specialists Who Care

### SAWARD DAWSON

Our team have the expertise, experience and systems to provide a high quality and efficient service to assist you in your role as a Self Managed Superannuation Funds (SMSF) Trustee.

In any engagement, clients like to deal with the same professionals each year. We have a dedicated team of SMSF experts with the experience to handle your SMSF needs from the simple to the complex.

### WHY SAWARD DAWSON?

At Saward Dawson we aim to make a positive impact on our clients, staff and community. We understand that our clients are not only after a compliant set of financials but also a professional partner who can provide additional value through accurate and timely advice, sector knowledge and a commitment to continuous improvement processes.

## Superannuation Strategy

Having a clear and well thought through superannuation strategy can make the difference between a comfortable retirement and a financial struggle.

The rules for super funds are constantly changing. Our superannuation specialists keep up to date with these changes and provide you with the knowledge to take advantage of different strategies available.

## Retirement Planning

One of the things we all know is how quickly time passes. Each year seems to pass more quickly than the previous one and before you know it, a decade has gone! So it is important for us all to ensure that we make the most of life and the opportunities it brings. This includes planning for retirement.

You can never start too soon. Building up adequate financial assets whilst raising a family, paying down the mortgage and achieving your lifestyle goals can be a challenge. Careful planning and discipline are integral to success.

## MUCH TO CONSIDER

There are many things to consider when planning for retirement. Things like:

- Is superannuation, which can't be accessed until retirement, preferable to other forms of investment?
- What is the most tax-effective way to manage leave entitlements?
- Will you be entitled to receive the government Age Pension or other benefits?
- Will you be liable for tax during retirement?

So whether you are approaching retirement or planning well ahead of time, we can assist you in maximising the outcomes so that you can enjoy your retirement with adequate income.

## SMSF Establishments /Windups

Deciding if a SMSF is right for you is not a once only decision. It requires ongoing consideration as you age and your circumstances change.

We can assist with formal advice to determine if a SMSF is right for you and also if it remains the best option.

Some of the advantages of a SMSF are:

- Control over your investments
- Business premises which can be owned by the fund and leased back to a member to use in their business
- More flexible retirement income streams

A SMSF may be more cost effective than another fund where it is large enough to justify all the costs involved. These costs include establishment costs as well as annual administration costs for financial statement preparation, audit and supervisory levy.







## SMSF Compliance

We're here to assist you in effectively managing your SMSF including meeting all your compliance requirements.

Our compliance services include:

- Preparation of annual financial statements, including member statements, tax returns and minutes
- Preparation of Business Activity and Instalment Activity Statements
- All Tax Office lodgements including Transfer Balance Account Reporting
- Pension administration

We utilise data feeds directly into our SMSF software whenever they're available and can provide interested trustees with access to our software where SMSF investments and data can be viewed on a real time basis.

Following the law changes on 1 July 2021 we can no longer undertake the audit of SMSFs we do the compliance work for. We can however recommend other audit options and organise this for you.

Personal and approachable service and expertise to help you to meet your trustee duties

## Superannuation and Estate Planning

For some people, planning what happens when we die is a no-go zone. It brings up many emotions but it is an important part of keeping your affairs in order and making things easier for those you leave behind.

Superannuation isn't automatically dealt with under your Will and as it may be one of your larger assets it's important to make sure that it goes to the people you want it to.

We can guide you through the options available and the tax implications.

Your family will then have peace of mind knowing that if the unexpected should happen, your affairs will be in order.

## SMSF Audits

One of the roles of an SMSF trustee is to organise an annual audit.

As an SMSF holds funds for retirement and receives tax concessions, the auditor will review both the financial statements and compliance with the superannuation rules. The audit process checks that SMSF trustees are held accountable and remain compliant with the superannuation rules and continue to be eligible for the high level of tax concessions that SMSFs receive.

While our audits are carried out in accordance with the Australian Auditing Standards, they also focus on providing trustees insight into internal control systems, quality and completeness of accounting records, adequacy of accounting policies, compliance with applicable legislation and risks faced by the fund.

## Other Services

### WEALTH ADVISORY

Our wealth advisory team provides comprehensive wealth and investment advice. Working in collaboration with the superannuation team, our wealth advisory experts will ensure you have a cohesive financial plan and investment strategy to achieve your important life aspirations, enjoy a comfortable retirement and look after your loved ones.

### BUSINESS ADVISORY

We assist many clients, including not-forprofit clients, with consulting and advisory services. Services include preparation and review of activity statements, assistance with accounting software, implementation and support and much more.

### TAXATION SERVICES

Our team is well-versed and highly knowledgeable in a large range of tax issues, individuals GST concessions, compliance reviews, consulting, ruling requests, tax advice, tax returns, and more.

### BOOKKEEPING

Our Business Support Services team can offer a full service of maintaining all accounting records for you or a tailored solution that is right for you. We can tailor a cost-effective solution that works for you.

### RUSSELL BEDFORD INTERNATIONAL

Saward Dawson is a member of Russell Bedford International – a global network of independent professional services firms. Being actively involved in the Russell Bedford network means we are well connected and well acquainted with the issues facing business and the accounting profession internationally and so are able to serve our clients more effectively.

## Meet Our Team

Our friendly and approachable team can provide the knowledge and tools you need to achieve your retirement goals. Please contact us to see how we can assist you.



**Marie Ickeringill**

Director



**Joyce Guo**

Assistant Manager



**Jessica Collyer**

Administrative Assistant

# Contact us

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Give us a call to have an obligation-free discussion about your requirements and how we can help you

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