



Specialists in  
Self Managed Superannuation Fund (SMSF)  
Strategy, Investment & Administration

SMSF Specialists

Investment Management

Financial Planning

Accounting

Self Managed Superannuation Funds (SMSFs) are by far the fastest growing sector of the superannuation industry in Australia. As at December 2013, there are more than 522,328 SMSFs operating in Australia. SMSFs account for approximately a third of total superannuation assets in Australia, with over \$500 billion in funds invested.

Establishing your own SMSF will give you total control over your superannuation assets, potential cost and taxation efficiencies, as well as estate planning advantages.

When your total superannuation assets get to about \$250,000, it can become viable from a cost and flexibility point of view to set up your own SMSF. Your SMSF can cater for the interests of multiple family members (usually up to four) having all of their superannuation assets in the one structure.



## Are You Suited to an SMSF?

Most superannuation fund members in Australia are aware of the concept of an SMSF, but may not be sure as to whether they are particularly suited, or can handle the extra responsibilities that come with being a trustee of their own fund.

There are no hard and fast rules, but we would probably suggest that an SMSF might be worthwhile for you if the following apply:

- You have existing superannuation fund assets of at least \$250,000 (combined balance of the proposed members of the fund), OR the ability to make substantial contributions to the fund at outset, in order to get the balance above \$250,000.
- You have a keen interest in building your superannuation fund assets towards your retirement goals.
- You want to have more control over how your investments are placed and managed.
- You want to take advantage of strategic taxation and investment opportunities that are very suited to an SMSF.
- You have a decent superannuation balance and you want to minimise income tax and capital gains tax on the superannuation investment assets.

- You are getting closer to age pension age and you want to maximise the opportunity to gain some Centrelink age pension benefits.
- You want your SMSF fund assets to be completely within your control, for estate planning advantages.
- You have a larger superannuation fund balance and you want to minimise administration and investment management fees.

A desire to have your own SMSF basically comes down to the word - "control".

Rather than outsourcing your superannuation fund assets to an institutional superannuation fund, where you have no connection or control over decisions made by the trustees or the investment managers, you feel that it is important to have some sense of control over the money that you have got invested inside your super fund and the way it is managed on your behalf, for your benefit and that of your beneficiaries.

"I like to see and understand what I invest in. Unlike my previous superannuation arrangement where I really didn't have much of an understanding as to how or where the money was invested, with my SMSF I can now see exactly where it's invested, and how each investment is performing." – Peter and Kath Baylie

## The Advantages of Your Own SMSF

There are numerous advantages to having your own SMSF and most SMSF members state that having direct control of all investment decisions is the most important. The major advantages of your own SMSF include the following:

- Virtually unlimited investment opportunities and not being restricted to a “menu of investments”, provided by an institutional super fund.
- Complete visibility of your investment portfolio – you can see every investment, good and bad.
- The ability to choose investments suited to your needs and personal risk profile.
- The opportunity to structure your investments in order to reduce income tax on investment income and capital gains tax.
- The ability to have up to 4 members in the fund, allowing the pooling of resources of other family members with similar financial objectives.
- Provide maximum flexibility in relation to retirement income streams, including “transition to retirement”, pensions, age based pensions and fixed term pensions.

- Structuring your superannuation fund in order to maximise any Centrelink age pension benefits.
- The ability to transfer personally-owned shares and other investment assets directly into your SMSF.
- The ability to borrow in order to purchase larger assets, usually real estate.
- The ability to own your own business property inside your SMSF.
- Direct ownership:- all investments are owned directly by the trustees (on behalf of the fund members), giving you a greater sense of being in the “driver’s seat”. Your investment assets are not owned by another third party.

## The Complete SMSF Service

GFM Wealth Advisory provides a complete end-to-end SMSF service, including fund establishment and implementation, investment advice, strategic advice, member and trustee reporting and the completion of the annual accounts and taxation return.

Unlike many other SMSF service providers, GFM Wealth Advisory doesn’t outsource various functions to other external parties; everything to do with your fund is completed in our offices by a team of highly-skilled SMSF professionals.

“I have been dealing with GFM for a long time now and their technical skills, understanding of the taxation system and depth of knowledge regarding superannuation rules, is impressive.” – Terry and Judy Buscombe

## Specialist SMSF Advice

GFM Wealth Advisory provides the following specialist advice:

### Strategic advice

The Australian superannuation and taxation system is complex. We develop the most appropriate strategies in order to minimise your taxation liabilities and maximise your long term superannuation benefits. Special areas of advice relate to implementation, contribution strategies, retirement planning and pension strategies and estate planning requirements.

### Individualised investment advice

GFM Wealth Advisory has a deep understanding of investment markets and various investment opportunities available. We will provide specific advice suited to your personal requirements.

### Compliance advice

It is important that you follow all of the rules around running an SMSF and we will give you specific guidance in this area. There are penalties for trustees that allow their fund to become non-compliant. We will caution trustees on any actions that might be bordering on non-compliance.

### Pension and retirement planning

GFM Wealth Advisory has a deep understanding of the complexities around retirement planning,

including tax efficient superannuation pensions, the potential to access Centrelink age pension entitlements and the taxation concessions available to Australian retirees.

## Trustee and Member Reporting

GFM Wealth Advisory provides a comprehensive reporting service for SMSFs. This includes:

### Regular updates on your investments

We monitor investments on a regular basis and advise you accordingly when certain actions are required.

### Quarterly reporting

We provide you with a very comprehensive quarterly report within 20 working days of the end of each quarter. This report includes an up to date portfolio valuation, a summary of all transactions made by the fund during the quarter, performance figures for the quarter and financial year to date, a market overview, and specific action recommendations for your portfolio.

### Online access to your SMSF portfolio

Via our website, you are able to view your SMSF portfolio, including portfolio valuation, holding performance report, asset allocation summary and the full transaction history.

"I have been a member of various superannuation funds for more than 30 years, and without question, the quarterly reports that I get on my SMSF are by far the most comprehensive. They are personalised and unique to me, and always offer good suggestions." – Rob and Kaye Adams

## Why choose GFM Wealth Advisory?

GFM Wealth Advisory are specialists in the provision of services to trustees of private SMSFs.

The company was formed in July 1973. We have been providing a comprehensive SMSF investment management and administration service to clients since 1996.

The company holds an Australian Financial Services Licence, and is privately owned by the directors and senior staff. No fund manager, bank, insurance company or other financial institution holds any equity in the company. Hence our investment recommendations are not directed by any external party.

Our strongest asset is our many years of practical day to day experience in dealing with the legislative, operational requirements and investment management of SMSFs, backed up by friendly, personalised and prompt service from our specialist SMSF team, most of which have been with our organisation for in excess of 10 years.

Getting the right advice and expert guidance are so important when you're establishing your SMSF. GFM Wealth Advisory provides you with a total solution to your SMSF needs from establishment through to ongoing management of administration and compliance requirements, investment advice and portfolio management, convenient access to our online portfolio service and friendly, personalised service.

## Our Advisers:



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Founding Partner  
Certified Financial Planner®  
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