



**GFM**

Wealth Advisory

CELEBRATING

**50**

YEARS

**Specialists in Self-Managed Superannuation  
Funds (SMSF Advisory, Investment  
Management & Administration)**

**Providing  
comprehensive  
SMSF Advisory,  
Investment  
Management and  
Administration  
services since 1999.**

## **Self-Managed Superannuation Fund (SMSF) Services**

Successfully running your own SMSF requires significant time, commitment and expertise. Getting the right assistance, advice and expert guidance is therefore critically important when you are a Trustee of an SMSF.

GFM Wealth Advisory specialises in providing advice and administration services around SMSFs, and we have been providing a comprehensive SMSF Advisory, Investment Management and Administration service to our clients since 1999.

The advice provided to an SMSF Trustee needs to take into account the intricate rules and complexities of the Australian superannuation and tax systems, but it should equally maximise the opportunities that an SMSF offers, to optimise your long-term retirement and wealth objectives. Our financial planners are all SMSF Specialist Advisors who are well experienced in these areas and can provide the right advice to you.

Further, our SMSF Administration team aims to minimise the administrative burden that many SMSF Trustees can find overwhelming.

We offer a fully integrated approach to running your SMSF, which combines access to specialist strategic and investment advice, administration and accounting services.

This service offering is outlined in detail below.

### Strategic Advice

As a business that specialises in SMSF advice, we develop strategies that are tax-effective and ensure you maximise your superannuation benefits long-term. We provide advice around:

- Contribution Strategies;
- Withdrawal Strategies;
- Retirement Planning;
- Insurance Needs;
- Longevity Planning;
- Cash Flow, and
- Estate Planning/Wealth Transfer considerations

### Investment Advice & Portfolio Management

We have a deep understanding of investment markets and our focus when providing investment advice to SMSF Trustees is to ensure your portfolio is positioned to adequately meet your requirements in each different life-stage without jeopardising your long-term goals and objectives.

For example, your cash flow requirements from your SMSF may be different in retirement phase from what they were in the pre-retirement phase. This may require a shift in your investment strategy and thus your portfolio's asset allocation.

With our thorough understanding of each investment we recommend, we can help you actively manage your portfolio to ensure you meet these requirements with minimal capital drawdowns.

### Regular Review Meetings and Contact with your Financial Planner

Attending regular review meetings with your Financial Planner is a crucial part of our service offering.

Before each Review Meeting, your Financial Planner will analyse your current financial plan and portfolio, consider any changes in your circumstances, and any changes in the economic and legislative environments to assess whether any alterations to your strategy are required to ensure you continue to be on track to meet your goals.

Additionally, keeping in touch with our clients to ensure we are abreast of the events happening in your life is very important to us. So, we ensure that your financial planner and other members of our team are accessible and available to you throughout the year.

### Centrelink Strategies

We continuously analyse your eligibility for Centrelink entitlements and assess strategies to maximise these for you. Sometimes, planning to maximise your Centrelink entitlements can start well before reaching age-pension age or retirement, therefore, considerations are made by your financial planner at each review meeting.

We understand that, particularly in retirement, maximising your eligibility for the Age Pension or other government benefit entitlements, can aide considerably towards making your SMSF's



**Longevity & Trust**



**Client Centric**



**SMSF Specialists**

retirement benefits last longer. Moreover, with the correct planning, you may also receive some health care benefits.

### Regular Reporting

We provide you with a comprehensive quarterly report that summarises your portfolio position at the end of each quarter.

Our quarterly 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 outlook or reporting season wrap and comprehensive comments of the most commonly held investments.

### Access to your SMSF portfolio

Via the GFM Wealth Advisory website, you can view your SMSF portfolio, including portfolio valuation, holding performance report, asset allocation summary and the full transaction history at any time.

### Administration, Accounting, Audit and Compliance tasks

We can assist SMSF Trustees with the day-to-day management of your SMSF's compliance requirements with our centralised administration service. This service encompasses receipt and processing of your SMSF's mail, maintenance of member records and Trustee minutes, liaising with the SMSF's accountants, actuaries, auditors and, where needed, solicitors.

Since 2015, our in-house SMSF accounting team at GFM Gruchy Accounting has been able to assist

with the preparation of SMSF annual financial statements, member statement(s) and tax returns.

Combining our SMSF Advisory, Investment Management, Administration with our Accounting Services ensures a seamless experience in the running of your SMSF.

### Ongoing Trustee Education & Events

While running your own SMSF can offer more flexibility, there is also more responsibility in being a Trustee of your own SMSF. GFM Wealth Advisory provides ongoing Trustee education to assist Trustees with their understanding of the rules and legislation around SMSF's through our SMSF Smart newsletter.

While Trustees are ultimately responsible for the legal and compliance decisions of their SMSF, the GFM Wealth Advisory SMSF Service can assist Trustees to understand and meet their obligations.

### SMSF Establishment

If you have not yet established your SMSF, but would like to do so, we can assist by:

- Helping you choose between individual Trustees or a corporate Trustee;
- Obtaining the fund's trust deed
- Establishing the corporate Trustee and obtaining a company constitution
- Applying for the SMSF's Tax File Number (TFN) and Australian Business Number (ABN)
- Opening the SMSF's bank account
- Rolling over benefits from other superannuation funds to the SMSF



Expertise



Privately Owned



Transparency



## What Our Clients Say About Us

"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, clients since 2002**

"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, clients since 1999**

"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, clients since 2004**



## 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 1999.

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



**Paul Nicol**

Managing Partner  
Senior Financial Planner  
SMSF Specialist Advisor™  
Authorised Representative No. 230876



**Patrick Malcolm**

Senior Partner  
Certified Financial Planner®  
SMSF Specialist Advisor™  
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**James Malliaros**

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**Karen Maher**

Associate



**Witi Suma**

SMSF Admin. Manager  
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Authorised Representative No. 275149



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