

Thank you for joining us we will be  
starting at 12.30pm



One of Australia's most  
trusted investment managers

# Self Managed Superannuation Fund | (SMSF)

Webinar

By: Prime Value and SuperGuardian

Thursday 25 June, 12.30pm



One of Australia's most  
trusted investment managers

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Are Self Managed Super Funds Worth It?

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Introduction to Prime Value

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Introduction to SuperGuardian

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Q & A



01

# SuperGuardian | Are Self Managed Super Funds Worth It?



- Tim Miller is one of Australia's leading SMSF educators with over 23 years' experience gained through providing legislative and compliance support to thousands of SMSF Trustees and Professionals alike. In addition to servicing the needs of SMSF clients, his practical and personable approach has made him a much sought-after presenter regularly presenting at major SMSF conferences and events.
- SuperGuardian is a Chartered Accounting firm and specialist self managed super fund Administrator, with more than 18 years industry experience.
- SuperGuardian provides a premium SMSF service that represents value for money.
- SuperGuardian ensures Trustees and Financial Advisers have ready access to the facts, tools and support they need to make informed decisions and to maximise wealth creation.



**Andrew Russell**  
Relationship &  
Marketing Manager



**Matthew Lemke**  
Portfolio Manager,  
Cash Plus & Diversified High Yield Fund



**Richard Ivers**  
Portfolio Manager,  
Equities



**Elizabeth Blackhurst**  
Portfolio Manager,  
Australian Agriculture, Infrastructure  
and Structured Products

Got a question?

Text Andrew

**0414 299 249**



02

# Introduction to Prime Value

## OUR INVESTMENT TEAM

Our highly qualified investment team has strong global and local market experience gained with international investment banks and major companies. They have invested across all market cycles and bring a wealth of knowledge and skill to the investment process.

Collectively, the investment team has steered through the Latin American Debt Crisis of the 1980s, 1987 Wall Street Crash, 1990 oil price shock, 1997 Asian Currency crisis, 2001 Tech Crash and the 2008 Global Financial Crisis. Prime Value is well positioned to navigate through the investment challenges of the COVID-19 pandemic due to the support of these highly qualified and experienced investment experts.



**Matthew Lemke**  
Portfolio Manager,  
Cash Plus &  
Diversified



**Shih Thin Wong**  
CIO & Portfolio  
Manager, Equities



**Richard Ivers**  
Portfolio Manager,  
Equities



**Leanne Pan**  
Portfolio Manager,  
Equities



**Robert Anderson**  
General Manager,  
Property and  
Investments



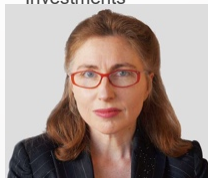
**Cheow Pheng  
Chan**  
General Manager,  
Asset & Developments



**Sunny Yang**  
General Manager,  
Hospitality Assets  
and Investments



**Simon Hu**  
Investment Analyst



**Elizabeth  
Blackhurst**  
Portfolio Manager,  
Australian Agriculture,  
Infrastructure  
and Structured



**James Everist**  
Portfolio Manager,  
Australian  
Agriculture,  
Infrastructure  
and Structured



**Kirsti Keightley**  
Manager  
Dairy Investments



## OUR RELATIONSHIP & CLIENT SERVICES TEAM

Prime Value's highly experienced and trusted relationship and client services team has a passion to look after our local and global clients.

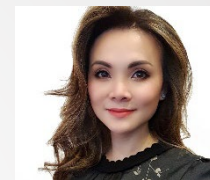
The team is well-equipped to provide premium services with multi-language skills and a wealth of knowledge and experiences in the government sectors as well as private industries including finance, banking, migration, education, marketing and business development. The team tailors investment and business solutions to the specific goals of clients.



**Andrew Russell**  
Relationship &  
Marketing Manager



**Daniel Leong**  
Head – International  
Investor Relations



**Teresa Nhu  
Nguyen**  
Market Director -  
Investment and  
Business Development



**Olivia Quah**  
Principal Consultant  
South East Asia



**Henry Song**  
Business Development  
Manager



**Mei Wang**  
Marketing and  
Investment Director



**Michael Yan**  
Marketing and  
Investment Executive



**Riza Crisostomo**  
Client Services  
Manager



**Julie Abbott**  
Client Services  
Executive



**Dora Grieve**  
Client Services  
Executive



**Brittany Shazell**  
Investor Relations  
Executive & Executive  
Assistant to the CEO

01

Multi-award winning boutique with an impressive history of building wealth with investors since 1998

02

One of Australia's most trusted investment managers with value-added investment approach and strong risk management culture

03

Finding balance between wealth creation and capital preservation



PrimeValue  
Building Wealth Together

“Building Wealth Together”

04

Only buying to co-invest with our investors

05

Generating industry leading returns

06

Navigating the challenges of COVID-19 pandemic and seizing investment opportunities



## True Stewardship

Prime Value places their clients first.



## Alignment of Interest

Prime Value only buy to co-invest with our investors and always strive to find the right balance between wealth creation and capital preservation.



## Independence & Transparency

Prime Value is not aligned with the major financial institutions, allowing us to act in our investors' best interest.



## A Unique, Effective Approach to Risk Management

Prime Value has a strong history of protecting investors capital in difficult markets by minimising mistakes. The goal is superior returns whilst minimising the risk of permanent capital loss.



## Culture

Prime Value has developed a culture that is inclusive and collaborative built around a passion for investment.

## Our 4 main classes of investment

We offer a suite of exquisite funds which focus on wealth creation and capital preservation.

### Income



● Higher returns than banks' fixed deposits

● Low risk, secured income

● Prompt redemption / short to medium-term investments

### Equities



● Attractive income & capital growth

● Medium-term investments

### Property



● Attractive income & capital growth

● Medium to long-term investments

### Alternative Assets



● Attractive income & capital growth

● Medium to long-term diversified investments



03

# Introduction to SuperGuardian



# Session overview

- What is an SMSF?
- Statistical overview
- SMSF Benefits and Impediments
- Questions

## Disclaimer

- The information in this presentation contains general advice and is provided by SuperGuardian Pty Ltd AFSL No. 485643. That advice has been prepared without taking your personal objectives, financial situation or needs into account. Before acting on this general advice, you should consider the appropriateness of it having regard to your personal objectives, financial situation and needs.
- You should obtain and read the Product Disclosure Statement (PDS) before making any decision to acquire any financial product referred to in this presentation.
- Please refer to our FSG (available at <https://www.superguardian.com.au/pdfs/Financial-Services-Guide.pdf>) for contact information and information about remuneration and associations with product issuers.



# What is an SMSF?

- An SMSF can have a maximum **4 members**
- The fund can have **individual trustees** or a **corporate trustee**

## Individual trustee

**2 – 4 trustees**

All members are trustees of the fund

## Corporate trustee

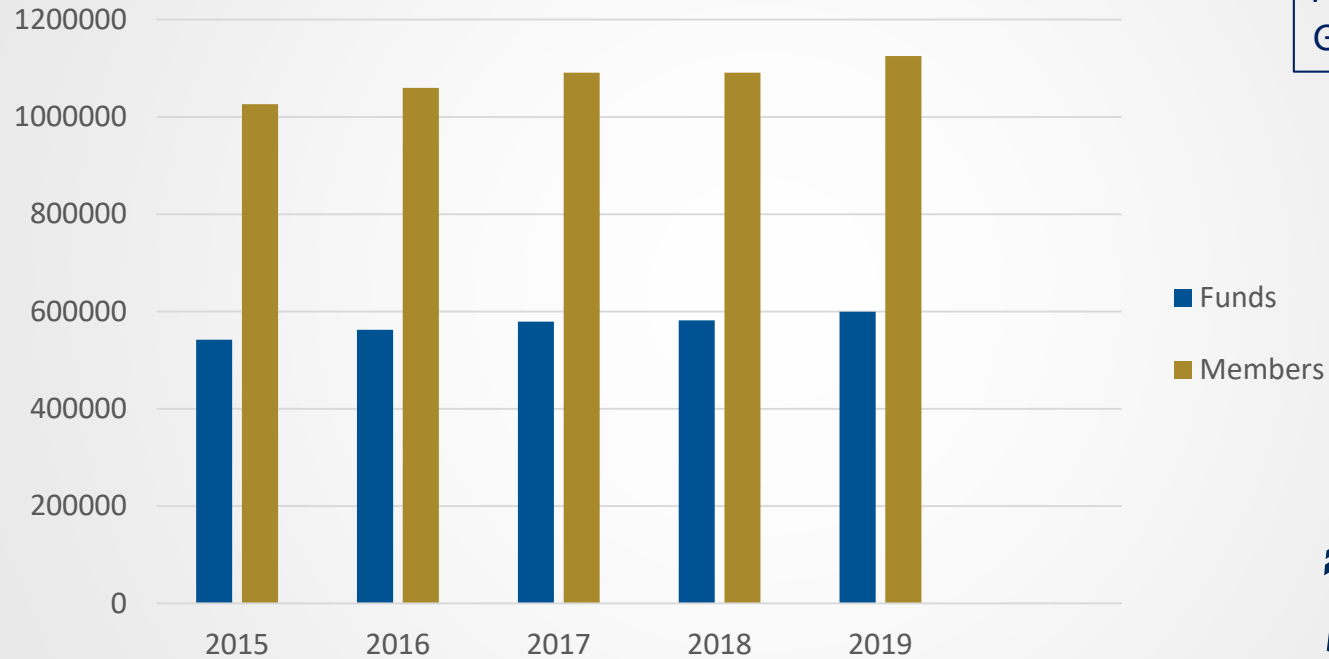
**1 trustee, 1 – 4 directors**

A company is set up as fund trustee.  
All members are directors of the company.

- No member is an employee of another member, unless they are related
- No trustee of the fund (or director of a corporate trustee) is paid for services performed in relation to the fund, except in limited circumstances.



## SMSF Summary



Funds

Members



Source: ATO SMSF: A statistical overview 2017-18

# SMSF Benefits



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AUSTRALIA + NEW ZEALAND

## SMSF Benefits

- Permanency & Portability
- Control
- Engagement
- Cost



## SMSF Benefits - Control

- Investments
- Taxation
- Retirement Benefits
- Estate Planning

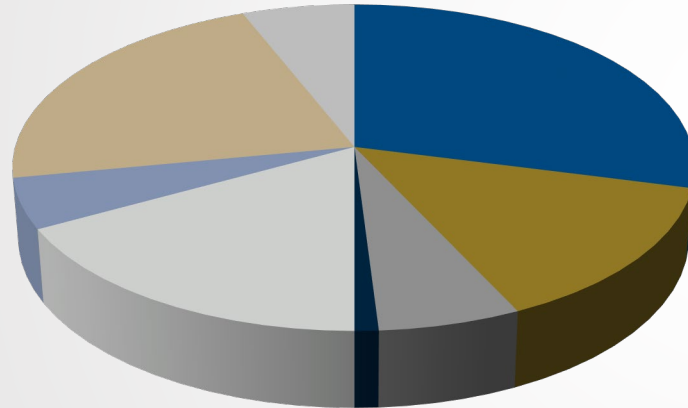


## SMSF Benefits - Investments

- Listed/unlisted shares
- Managed Funds
- Real Estate
- Private/Public Unit Trusts
- Collectables - “Exotic Investments”
- Related party investments – subject to restrictions

NOTE: SMSF Trustees must formulate, give effect to and regularly review the fund’s investment strategy

## SMSF Asset Allocation\*



- Listed Shares - 29%
- Real Property - 14%
- All Other Assets - 6%
- Unlisted Shares - 1%
- Listed Trusts - 5%
- Unlisted Trusts - 12%
- Other Managed Investments - 5%
- Cash/Term Deposits - 22%
- LRBA - 6%

\*Source: ATO SMSF: A statistical overview 2017-18

## SMSF Benefits - Taxation

- Contribution management
- Effective management of Capital Gains/Losses
- Use of Imputation Credits to offset tax
- Effective Income Stream Strategies
- Asset Segregation – Pension Tax Exemption

## SMSF Benefits – Retirement Benefits

- Pension & Accumulation Interests
- Multiple Pension Interests
  - Estate planning benefits
- Income Stream and Lump Sum payment options
  - Taxation planning pre/post age 60
  - Transfer balance cap planning





## SMSF Benefits – Estate Planning

- Flexible nomination options
- Binding Nominations
  - Lapsing
  - Non-lapsing
- Pensions v Lump Sums
- Family Fund – infinite lifespan



# SMSF Impediments



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## SMSF Impediments

- Costs
- Trustee obligations are onerous
- Administration and compliance tasks
- Overseas residency

## SMSF Impediments - costs

- Cost Disadvantages
  - Small account balance – start and end of fund cycle
  - Administration is % based fee
  - Hidden fees
- Cost Advantages
  - Flat administration fee
  - Larger account balances

## Median expenses by type and range

Expense type	\$1-\$50k	>\$50k-\$100k	>\$100k-\$200k	>\$200k-\$500k	>\$500k-\$1m	>\$1m-\$2m	>\$2m	All funds	No. of funds reporting this expense
Interest expense within Australia	\$764	\$10,459	\$12,515	\$13,401	\$13,403	\$12,406	\$7,394	\$12,881	61,652
Interest expense overseas	\$48	\$4,717	\$11,794	\$12,407	\$9,048	\$3,059	\$818	\$9,453	351
Insurance premiums	\$3,271	\$3,001	\$3,363	\$4,175	\$5,252	\$6,413	\$7,909	\$4,532	98,821
SMSF auditor fee	\$450	\$473	\$495	\$548	\$550	\$574	\$659	\$550	347,739
Investment expenses	\$149	\$711	\$3,877	\$4,399	\$4,880	\$6,371	\$10,734	\$5,311	240,691
<b>Management and admin expenses</b>	<b>\$1,107</b>	<b>\$1,331</b>	<b>\$1,804</b>	<b>\$2,341</b>	<b>\$2,824</b>	<b>\$3,437</b>	<b>\$5,048</b>	<b>\$2,808</b>	<b>444,961</b>
Forestry managed investment scheme	\$633	\$2,309	\$1,848	\$2,869	\$2,238	\$2,889	\$3,467	\$2,538	353
Supervisory levy	\$259	\$259	\$259	\$259	\$259	\$259	\$259	\$259	470,415
Other deductions	\$285	\$386	\$513	\$473	\$277	\$259	\$259	\$317	217,770
<b>Total expenses</b>	<b>\$1,871</b>	<b>\$2,645</b>	<b>\$4,613</b>	<b>\$6,855</b>	<b>\$7,787</b>	<b>\$9,588</b>	<b>\$15,814</b>	<b>\$7,710</b>	<b>470,415</b>

Average operating expense 0.5%

## SMSF Impediments – Trustee duties

- Ultimately responsible for all actions of the Fund
  - Including estate planning decisions
- Must act in accordance with:
  - Trust Deed
  - Superannuation Industry (Supervision) Act & Regs
  - Income Tax Assessment Act & Regs
  - Corporations Act
  - Other relative Acts and Trust Laws

## SMSF Impediments – Admin

- Annual lodgement requirements
  - SMSF Income Tax & Regulatory Return
  - Pension reporting (Transfer Balance Cap)
  - BAS/IAS – Tax Instalments/withholding & GST
- Fund must be audited annually
  - Financial Audit
  - Compliance Audit
- Time Management

## SMSF Decisions

- SMSFs are definitely not for everyone
- Recent statistics from ATO dispel theory that they are not cost effective until \$500,000+ (it's all relative)
- SMSF sector is traditionally more fluid than other sectors and adapts to change quicker







**Tim Miller**  
Education Manager  
SuperGuardian



**Andrew Russell**  
Relationship &  
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**Matthew Lemke**  
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Yield Fund  
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Australian Agriculture, Infrastructure  
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Got a question for Tim and the Prime Value Team?

Text Andrew

**0414 299 249**

# Why Prime Value?

1

Superior  
Performance

2

Competitive  
Fees

3

Experienced  
Investment  
Team



**PrimeValue**  
Building Wealth Together

4

A multi-award  
winning boutique  
investment  
manager

5

SIV  
Compliance

6

Intergenerational  
Wealth

Thank you for joining our Webinar

