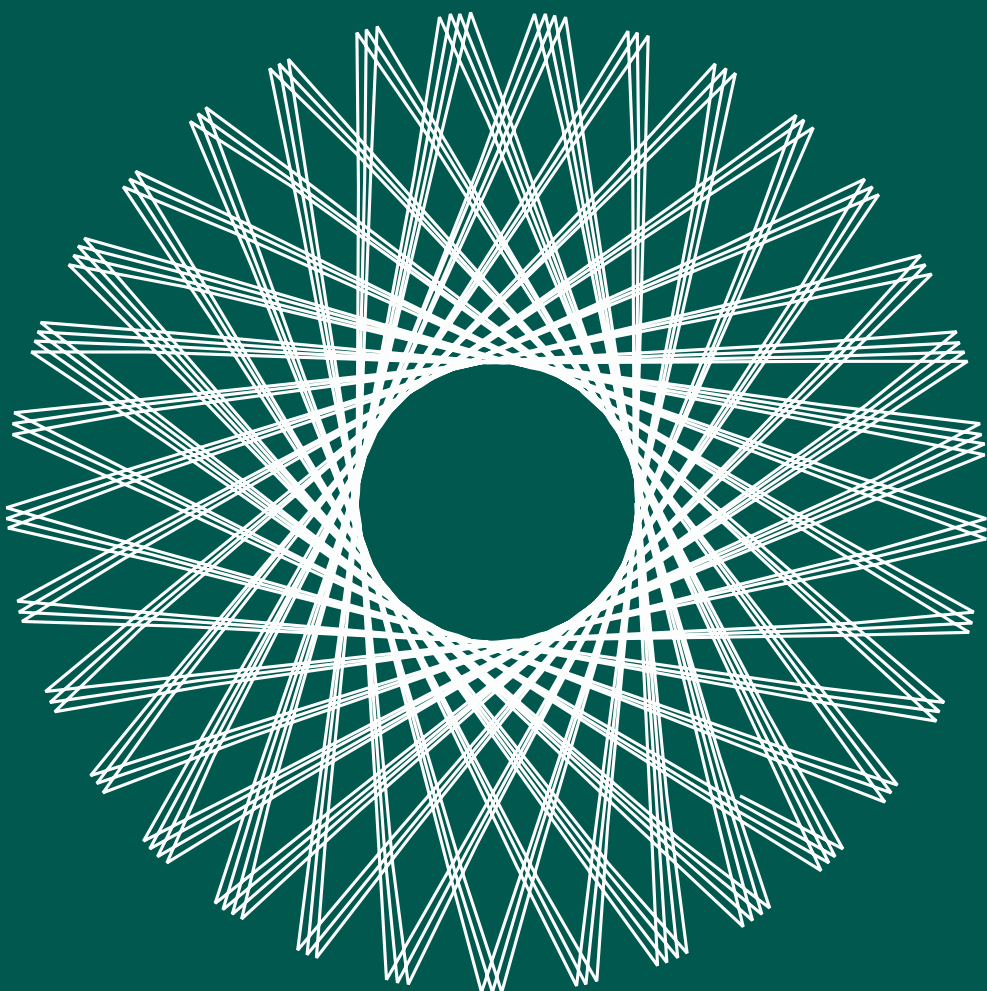




Platinum
Strategies

Self Managed
Superannuation



Managing your own superannuation does not suit everyone but if you are one of the increasing number of Australians wanting to take control of your retirement planning, a Self Managed Superannuation Fund may be the answer.

What is a Self Managed Superannuation Fund?

A Self Managed Superannuation Fund (SMSF), in simple terms, is a favourably taxed structure you invest in for retirement.

An SMSF is a fund established for 1 to 4 members. The members can be individuals, families or business partners who want to grow and manage their future wealth by creating their own superannuation fund.

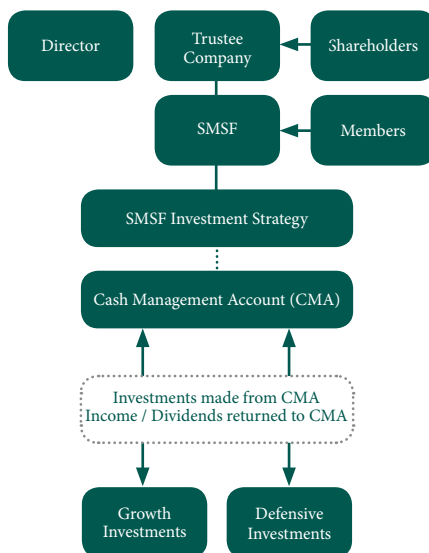
As a trustee you will be responsible for running the fund in accordance with the laws and reporting to the Australian Taxation Office on its operations.

The key things to remember are:

- The money in the superannuation fund is held in trust for the members of the fund (you).
- A superannuation fund and its assets are controlled by the trustees (you).
- The fund must be run in accordance with the legislation.
- The fund receives contributions and rollovers and the trustees decide how the money is invested.

- When a member is allowed to access their superannuation, the trustees pay money as a lump sum or as a pension.
- The fund has to meet the sole purpose test - an SMSF must be maintained for the purpose of providing benefits for members upon their retirement or their dependents if a member dies before retirement.

Proposed Structure



Is a Self Managed Superannuation Fund for me?

Just because others have decided to take control of their superannuation, it does not mean it is right for you. We are all different, our circumstances are not the same. We will evaluate the cost and benefits of a self managed superannuation fund for you.

If you want greater control over your financial future as well as potential cost savings, a self managed superannuation fund may be worth consideration.

Key Benefits of SMSF

Control

Over the structure and all decisions made by the fund within the guidelines of the trust deed and as determined by SIS Legislation.

Flexibility

Of investment choice (investments such as listed shares, managed funds, direct property plus various alternative assets).

Timing of contributions and access to income stream (pension) or lump sum payments.

Tax Effectiveness

The opportunity to reduce tax rates on investment income and capital gains.

Estate Planning

Your SMSF provides flexibility in designing your estate planning requirements.

Asset ownership

Ability to transfer personal shares and business real property into the fund.

Insurance can be owned and paid for by the fund.

Residential property can be purchased by the fund.

Asset Protection

From creditors, bankruptcy and other legal claims (up to a limit).

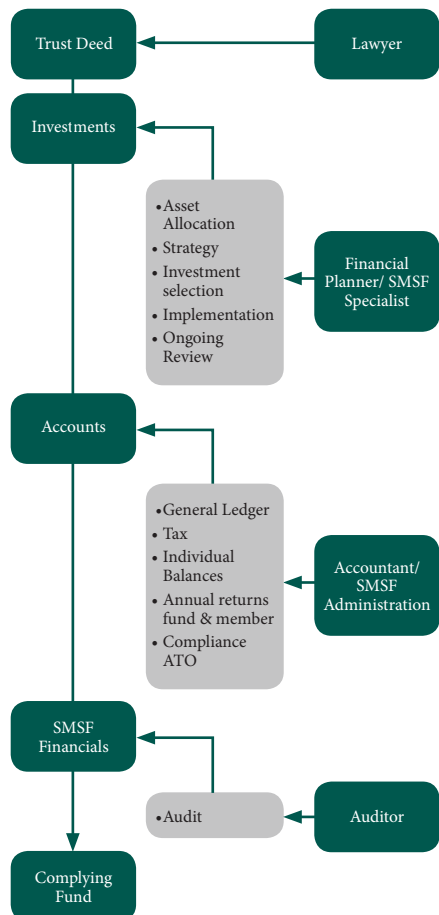
Why Platinum Strategies?

At Platinum Strategies we have trusted SMSF Specialist Advisors™ who can assist you to achieve your retirement goals.

Advisors with the SSA™ designation have undergone an independent program which not only tests knowledge of SMSF legislation and regulatory requirements but also assesses professional business and ethical practices to ensure 'best practice' standards.

We proactively manage your SMSF to put you in control of your future.

The Process



Ready to take control of your financial future and meet your goals? Contact our financial planning team today.

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