

## Have you thought about how you're going to fund your retirement?

### Wouldn't it be nice to enjoy life today, knowing you've prepared for a secure future?

At Knight, we help you establish your own superannuation fund and actively manage it with ease. No matter what stage of life you're at, we're here to help you take control of your superannuation and structure it in a way that suits you. Just like we've helped many others before you.

#### A simplified process and stress-free support

We know that superannuation is not an easy topic to digest. People often remain in retail superannuation funds for this reason, and because retirement often seems so far away. But these funds aren't always the cheapest option, and larger fund balances tend to attract higher fees.

When you establish your own Self-Managed Super Fund, you'll have direct control over your investments – which means you can focus on making the investments that will suit you in your retirement.

As the name implies, 'self-managed' means you're responsible for managing the fund and accountable for complying with the *Superannuation Industry (Supervision) Act 1993*. But it doesn't have to be as daunting or difficult as you may imagine.

This is where we come in, relieving you of the complexities.

**Putting ourselves in your 'trustee shoes', we give you all the support and advice you need so you can reap the long-term benefits.**

## Personal guidance every step of the way

You will be assigned a personal Super Fund Manager who will guide you through every stage of establishing and managing your own fund.

We know your situation is unique, so we work closely with your professional advisers to clearly understand your current circumstances and strategies. If you don't have your own advisers, we connect you to our in-house experts or external specialists.

We also focus on educating you about self-managed super funds. We equip you with the knowledge you need to raise your financial awareness – so you can fully understand the environment your fund operates in as well as your legal requirements.

#### Your personal super fund manager will:

- keep you informed of your fund's progress
- ensure your trustee documents are prepared in accordance with legislation
- notify you when you must attend to details
- arrange your annual audits
- explain your statements
- help you access your funds when you choose to retire.



## How we can help you

### Fund establishment

We help establish your super fund and document your investment strategies. We prepare trustee documents such as trust deeds, applications to the Australian Taxation Office to become a regulated fund, tax file numbers and the Australian Business Number.

### Technical assistance

We answer your questions, such as these and more:

- What age can I retire?
- What are my pension caps?
- What pension can I draw?
- How much tax will I be subject to?

### On-going fund administration

We help manage the compliance of your fund by keeping your paperwork in order. We prepare annual financial statements, trustee paperwork, lodge your fund's tax return on your behalf, and arrange your annual audit.

### Accessing your fund

When you're ready to retire, we help you access your funds. We consider your retirement strategy and ensure you're compliant with legislation.

### Superannuation advice

The authorised financial advisers in our associated business are licenced to provide financial advice. They can put in place a comprehensive strategy for your Self-Managed Super Fund.

### The extras

- We provide annual overview reports of key financial data relating to your fund.
- We provide annual pension notifications, ensuring you access or draw down your minimum pension requirements each year.
- We can notify you of major corporate actions, so you can take appropriate and timely investment action.

**General Advice Warning:** Any recommendation or advice contained on this document is not intended to be financial or product advice and is for general information only. Readers should only act on information after having received professional advice appropriate to their personal circumstances.

## Client story

A husband and wife were operating their small business from a commercial property and paying rent from their business to their landlord. As their business expanded, they needed more space to accommodate this growth and decided they needed to rent a bigger premises or buy their own property.

We advised that they could establish a Self-Managed Super Fund and purchase a property using a combination of their accumulated super savings and borrowings. This had many advantages:

- By holding the property in super they can grow their business and save for retirement at the same time.
- Now that their Self-Managed Super Fund owns the property, it rents the space out to their business. The business then pays rent into the fund, and can claim this rent as a business expense.
- The Self-Managed Super Fund pays only 15% tax on the rent, making it tax effective.
- Their yearly super contributions allow them to repay the loan quickly and tax efficiently.
- The solution has increased asset protection because their business is a separate entity to the Self-Managed Super Fund.

Once the loan for the property was repaid they were also able to diversify their investments, focusing on direct equity and fixed interest investments across Australian and International markets to further secure their retirement nest egg.



## Celebrating 50 years of helping clients achieve their financial aspirations...

At Knight, our company culture is focused on people and trustworthy relationships – with a strong sense of responsibility for the welfare of our clients.

### Take that first step and talk to us.

Let us get to know you and understand your needs. Let us show you how we can work with you during the twists and turns of life to achieve your retirement goals.

Before you know it, you could be just a handshake away from a collaborative journey towards securing your future.