

# Superannuation

## Prepare for your future today

Want to prepare and invest for your retirement, and maintain control of your investments without all the paperwork and complexities that come with it?

At **Black and Krantz** we make superannuation work for you, rather than you being a slave to the continuous changes in legislation and compliance work.



*"I'd say you are suffering from low interest rate blues."*

**Black and Krantz** has qualified, experienced staff dedicated to our **Self Managed Super Fund** clients in the area of Financial Planning, **Wealth Control**®, Audit, Compliance and Accounting. We take out all the hassles of running a **Self Managed Super Fund** so you can retire with complete peace of mind.

**Establishment of your Self Managed Super Fund** – We set up your Family Superannuation Fund, where you can accumulate a variety of assets (eg Shares, Managed Funds, Property, etc) for your retirement. It can even pay your life insurance and get you a tax deduction for it. Earnings are only taxed at 15% and capital gains could be as low as 10% (if held for more than 12 months).

**Accumulation and Wealth Control**® – We will assist you to formulate a strategy to maximise your future retirement benefits through **Wealth Control**®. We will advise you how to save, invest and manage your money to achieve the lifestyle you want for retirement.

**Planning Your Retirement** – When the time is right your Superannuation Fund can be converted into a Pension Fund for you, where your income can be tax free (in most cases). Any capital gains made in the pension fund may also be tax free. You also have more control in how your assets are dealt with for your Estate Planning.

**Maintaining Compliance** – We provide a full service where we prepare all the statutory documents required. Our auditors will independently review them and provide you with guidance regarding all matters concerning your Superannuation Fund.

On the next page we detail key points to each of our **superannuation** stages.

Call anytime on  
**03 9682 3000**

Certified Practising Accountants  
Certified Financial Planners

Liability limited by a scheme approved under Professionals Standards Legislation

# Comprehensive Superannuation

## Establishment of your Self Managed Super Fund

- Review the appropriateness of a self managed superannuation fund for you, and recommend the structure best suited to your needs
- Obtain the appropriate superannuation fund deed for your circumstances and strategies
- Register your self managed superannuation fund with the Australian Taxation Office (includes GST, ABN and TFN)
- Pay your life insurance and get a tax deduction for it
- Earnings taxed at 15% and capital gains at 10% (if assets held for longer than 12 months)

## Planning Your Retirement

- Running your own pension to provide income for your retirement
- Access to lump sum payments whilst in retirement, above your pension
- Maximises capital gains tax relief

**Superannuation** is about planning for your future and implementing intelligent strategies designed to increase capital growth and provide a guaranteed future security.

Enhancing your future is one of the most logical decisions you can make today.

## Accumulation and Wealth Control<sup>®</sup>

- **Wealth Protection** safeguards the assets you already have and protects the lives of those important to you
- **Wealth Management** monitors and updates strategies to reflect any changes to your goals, accommodates market variables and introduces you to the **LifePlanner<sup>®</sup>** program which organises all your financial affairs
- **Wealth Creation** sets goals and implements growth related systems that enable us to assist you to achieve your goals
- **Wealth Succession** ensures that the wealth created as well as the wealth coming is dispersed to the people you nominate in the smartest, most tax efficient way

## Maintaining Compliance

- Preparation of annual Member Statements
- Audited Financial Statements including balance sheet, profit and loss and investment reports all prepared in accordance with Australian Accounting Standards
- Online daily access available if requested
- Preparation and lodgement of annual Income Tax and Regulatory Return with the Australian Taxation Office.

If you would like help in any of the services listed above please give us a call on **03 9682 3000** to learn how we can help