

Streamline your self-managed super fund

Self-managed super funds (SMSFs) are becoming increasingly popular due to the greater control and flexibility they can provide. The discretion to pick and choose the strategy and investments, as well as the tax benefits of superannuation, make SMSFs a unique investment tool.

Whilst the benefits of having a SMSF are clear, there are often complexities that place a real burden on the investor.

These include:

- keeping track of multiple investments, including managed investments and direct shares
- complexities in tax management and reporting
- administrative obligations and costs associated with running the fund.

This is where FSP Prestige Plus can help.

FSP Prestige Plus is an excellent vehicle for managing the investments of a SMSF. It is a part of the FSP Portfolio Services platform that allows you to consolidate a wide range of investments into one single account and provides streamlined transaction and tax reporting at the click of a button.

FSP Prestige Plus provides:

1. Access to a wide choice of investments

One of the core benefits of creating a SMSF is the wide investment choice available to you. FSP Prestige Plus' extensive menu gives you the ability to create diversified and distinctive portfolios with more than the usual range of options.

FSP Prestige Plus has one of the largest managed investment menus in the market, providing access to over 220 funds managed by leading international and domestic fund managers. Many of these funds are only available to platforms such as FSP Portfolio Services and require investment minimums that are beyond most SMSF funds.

Through FSP Prestige Plus you can also invest in all ASX-listed securities traded on CHESS including shares, interest rate securities, property trusts, investment trusts, preference shares, stapled securities and warrants. We also provide access to initial public offerings and corporate actions, along with the ability to report on external assets like investment property, to ensure a big picture view of all your investments.

FSP Prestige Plus also offers access to unlisted property trusts and term deposits with a range of terms and other features.

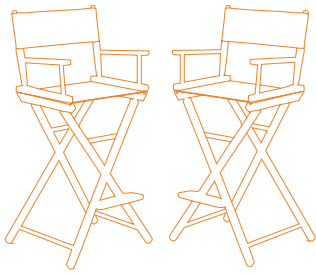
If you are looking to access a niche investment market or a specialist investment management style, FSP Prestige Plus' menu is likely to have it.

2. Individual Holder Identification Number (HIN) structure

FSP Prestige Plus offers investors an individual HIN structure, allowing your various listed security holdings to be grouped together. Under this structure, your listed security holdings are held in the custodian's name, but unlike some other custodial arrangements, you retain full entitlement to participate in voluntary corporate actions. You also have access to Dividend Reinvestment Plans where applicable.

3. Innovative tax management and tax reporting system

SMSFs can create complexities in tax management that result from the buying and selling of assets. Each year at tax time these can place a significant time burden on you.



The SMSF is a separate tax entity with its own Tax File Number, which means that a tax return must be completed every year. The SMSF must also be audited to ensure that it complies with the rules of running a SMSF. FSP Prestige Plus keeps a detailed record of all transactions, such as income, dividends, purchases and CGT history for the SMSF account that are required to complete the fund's tax returns and audit. At tax time, FSP Portfolio Services will then send an FSP Prestige Plus Annual tax statement directly to the account holder.

You may have substantial investments in direct shares through your SMSF. FSP Prestige Plus enables you to make informed decisions on share trading by reporting on each parcel. For example, you have three parcels and want to sell down your exposure. However, each parcel was purchased at different times and different prices, so which parcel do you choose?

FSP Prestige Plus shows the unrealised capital gain or loss of each, so you can make an informed choice.

The default tax treatment applied to your asset disposals is minimum gain/maximum loss. This means for disposals where a gain is made, the sale will be applied against purchases that give you the least capital gain and for disposals where a loss is made, the sale will be applied to purchases that will give you the maximum loss. This ensures that you optimise your tax position.

4. Detailed, user friendly reporting

Your investment in your SMSF may be just one of several investments that you own or are linked to. For example:

- your investments in non-super assets such as managed investments or an investment property
- your business or family trust assets
- the assets of your spouse or children.

Important information - No personal advice

The content of this material has been prepared without taking into account any individual's objectives, financial situation or needs. Because of that, before acting you should consider the appropriateness of what is included here, having regard for your own objectives, financial situation and needs. Before making any decision about whether or not to acquire or continue to hold a financial product mentioned in this material, you should obtain and consider the latest disclosure document for the product. This information is issued by FSP Super Pty Ltd ABN: 25 091 778 639 AFSL: 244312 (Trustee of the FSP Super Fund) and FSP Portfolio Administration Limited ABN: 72 093 403 608 AFSL: 244254 (Operator of FSP Prestige Plus).

FSP Prestige Plus allows you to link all these investments and generate reports that show the total asset and income position across tax structures, legal entities and family members. Where investments are administered by FSP Portfolio Services, these linkages can be done online with the click of a mouse. For investments outside FSP Portfolio Services, such as an investment property, you can simply update the valuation in FSP Portfolio Services' manual asset register. This allows you to capture all of your investments in our consolidated reporting.

5. Full portability via investment transfers

One of the main concerns with consolidating a number of SMSF assets into a platform is the risk of incurring a capital gains event.

FSP Prestige Plus operates under a custodial structure and you can transfer existing investments, such as shares or managed funds, into FSP Prestige Plus without having to sell and repurchase, therefore potentially avoiding capital gains tax.

6. Cash flow management via Cash Account

The core of the FSP Prestige Plus portfolio is the Cash Account. A direct credit and debit facility enables you to move money quickly and easily between various investments, giving you direct control over your cash and investments.

How can you put FSP Prestige Plus to work for you?

Talk to your financial adviser to learn more about how you can take advantage of FSP Prestige Plus to streamline your self-managed superannuation. FSP Prestige Plus gives you access to professionally managed investment and administration services to help you grow your superannuation savings.