

Angelo  
D'Ambrosio,  
Principal of  
ADA Group  
SMSF  
Services  
is an  
Accredited  
SMSF  
Specialist

#### SMSF Advantages

- + You have greater control over the investment management of the fund
- + Opportunities for direct investment in shares and property
- + Greater strategic planning opportunities:
  - estate planning
  - in-specie contributions
  - tax planning
- + Potential long-term cost savings

#### SMSF Disadvantages

- + Not cost effective for small amounts – suggested minimum of at least \$200,000
- + Responsible for trustee obligations and investment restrictions
- + Need to manage the fund and keep-up-to-date with current Superannuation legislation
- + Maintain good records

ADA Group SMSF Services is part of the ADA Group Accountants and Business Advisors

SMSF Specialist Advisor™, SSA™ are marks owned by the SMSF Professionals' Association of Australia Limited (SPAA) and are awarded to individuals who successfully comply with all the initial and ongoing accreditation requirements of the SPAA Specialist Accreditation Council

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ADA | Group

Accountants | Financial Advisors | Wealth Partners

INNOVATION + INTEGRITY = PROSPERITY

Self Managed  
**Superannuation**

## Why consider a SMSF?

A Self Managed Super Fund (SMSF) gives you total control over how your funds are invested. However, with superannuation legislation changing all the time, how do you stay one step ahead?

### Do you understand your Super Fund's Financial Statements?

At ADA Group SMSF Services we focus only on Super Funds. We will...

- + Advise you in all aspects of SMSF compliance
- + Prepare reports that you will understand
- + Co-ordinate your trustee obligations

### Our credentials

- + Angelo D'Ambrosio, principal of ADA Group SMSF Services, is an accredited SMSF specialist

### We focus only on Self- Managed Super Funds and our services include:

- + Establishment of superannuation funds
- + Actuarial reports
- + Pension phase
- + ETP's
- + Lump sum payments
- + New member documents
- + Change of trustee
- + Fund wind up
- + Consulting
- + Financial statements
- + Income tax returns
- + Benefit transfers
- + External fund audits to comply with ATO independence requirements.

### Our easy to read trustee report

- + Easy to read explanation of the Fund performance
- + What was the Fund's return?
- + Where did the Fund make money?
- + How long will my money last?
- + What was my asset allocation?

### Why risk non-compliance?

Did you know that non-compliance could mean:

- + Loss of your Fund's concessional tax rate
- + A potential penalty of 47% of the Fund's assets
- + You are disqualified as a Trustee
- + Civil and Criminal penalties

So why risk your superannuation savings?