

Perpetual's DIY Super Self Managed Super Fund Service

Product summary

About Perpetual's SMSF Service

Perpetual's DIY Super Self Managed Super Fund Service (SMSF Service) provides you with a premium, value for money administration solution through one of Australia's most trusted financial services organisations.

Our SMSF Service gives you more choice, flexibility and control over your investments.

Our SMSF Service assists you in four key areas of trustee responsibility:

- fund establishment
- administration
- compliance
- reporting.

Each fund can have up to four members, who as trustees have overall responsibility for their fund's compliance, operation and management.

Why Perpetual's SMSF Service?

Experience. Perpetual has been operating as a trustee for over 120 years and has over 15 years experience as a leading provider of SMSF super solutions.

Our understanding of your needs and our wealth of experience gives you peace of mind that all aspects of your SMSF Service are fully supported.

Choice and flexibility. All super trustees need to formulate and implement an investment strategy, and so you can either create your own or choose to use one of our sample investment strategies.

Our philosophy is to be as flexible as possible – if superannuation law allows the investment and we can administer it, we will accept it.

The range of investments available is very broad and may include:

- Cash, bank bills and term deposits
- ASX listed shares
- Managed investments
- Real estate within Australia (some exceptions)

- Private unit trusts
- Fixed interest securities
- Listed international shares.

Total solution. We perform all functions needed to run a DIY super fund, such as day-to-day administration, asset custody and comprehensive investment reporting, as well as all financial, tax and member reporting.

We hold custody of the fund's assets, take care of all transactions, hold all records, reconcile and collect income/distributions and pay all premiums, fees and expenses.

To help you manage your investments, we provide a comprehensive range of reporting, much of which is available online.

Value for money. It doesn't matter if you have holdings across different asset types, multiple segregated accounts or are in pension phase, our fee is the same.

As we are committed to offering a premium service to our clients, our competitive and transparent fee structure (covering custody and administration) means there are no hidden costs or surprises.

Peace of mind. In today's regulatory environment the responsibilities of a trustee can be time consuming and complex. The consequences of getting it wrong can be serious.

Perpetual can help with minimising the risk by assisting you with the key requirements of an SMSF to ensure it remains compliant with superannuation law, including preparation of regulatory reporting, arranging audits, payment of benefits and record keeping.

This makes it easier for you, saving you time and money, while also helping to reduce errors and control risk.

Using our SMSF Service

Our SMSF Service may be suitable if you:

- want to maintain full control of your investment decisions
- need a simple DIY solution
- require assistance in meeting your compliance obligations
- are an existing SMSF trustee who no longer wants to be as hands on with the administration of your fund.

About Perpetual

Perpetual is one of Australia's most experienced investment services groups.

Founded in Sydney in 1886 as Perpetual Trustees, we have managed and invested our clients' money with integrity and expertise for over 120 years.

Today we are one of the Top 100 companies listed on the Australian Stock Exchange, and manage investment funds exceeding \$30 billion (as at 30 June 2008).

We provide quality investment products, financial advice and corporate services to individuals, families, financial advisers and corporates.

How we can help

A well-run DIY super fund offers a range of benefits and with over 15 years experience as a leading provider of super solutions, our dedicated technical and administration team gives you peace of mind that you will be fully supported.

So to learn more about how our SMSF Service can help you, please phone us on 1800 645 227 or email us at diysuper@perpetual.com.au.

SMSF Service fees and features

| Minimum suggested fund size | \$300,000 | | | | | | | | | | |
|------------------------------------|---|------------|-----|-----------------|--------|----------------|--------|----------------|--------|--------------------------|--------|
| Establishment fee | \$450 for a new fund \$1,000 for an existing fund | | | | | | | | | | |
| Management costs* | <table><thead><tr><th>Fund value</th><th>%pa</th></tr></thead><tbody><tr><td>First \$250,000</td><td>0.990%</td></tr><tr><td>Next \$250,000</td><td>0.770%</td></tr><tr><td>Next \$500,000</td><td>0.220%</td></tr><tr><td>Amounts over \$1,000,000</td><td>0.190%</td></tr></tbody></table> <p>These are subject to a minimum of \$2,800 and a maximum of \$10,000 pa. *Includes adviser service fee</p> | Fund value | %pa | First \$250,000 | 0.990% | Next \$250,000 | 0.770% | Next \$500,000 | 0.220% | Amounts over \$1,000,000 | 0.190% |
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| Amounts over \$1,000,000 | 0.190% | | | | | | | | | | |
| Audit costs | Approximately \$369 – \$694 (GST inclusive) | | | | | | | | | | |
| Switching fee | Nil | | | | | | | | | | |
| Transaction fee | First 100 transactions each year are free of charge, with \$27.50 for each transaction in excess of 100. | | | | | | | | | | |
| Withdrawal fee | Nil ongoing (first year termination fee only) | | | | | | | | | | |
| Comprehensive reporting | Lodging regulatory and tax returns Quarterly transaction statements Annual reports Online reporting | | | | | | | | | | |
| SMSF compliance services | Establishing and updating SMSF trust deeds Paying and reporting benefit payments Coordinating audit and actuarial services | | | | | | | | | | |
| Adviser support | Dedicated DIY technical and BDM support | | | | | | | | | | |

Please refer to the 'Schedule of Fees and Costs' in Perpetual's DIY Super Self Managed Super Fund Service administration service guide for all the fees and costs applicable to the SMSF Service.

This information has been prepared by Perpetual Trustee Company Limited (PTCo) ABN 42 000 001 007, AFSL 236643. It is general information only and is not intended to provide you with financial advice and does not take into account your individual objectives, financial situation or needs. You should consider, with a financial adviser, whether the information is suitable for your circumstances. To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information. The administration service guide for Perpetual's DIY Super Self Managed Super Fund Service (ASG), issued by PTCo, should be considered before deciding whether to acquire or hold units in the fund. The ASG can be obtained by calling 1800 645 227. No company in the Perpetual Group (Perpetual Group means Perpetual Limited ABN 86 000 431 827 and its subsidiaries) guarantees the performance of any fund or the return of an investor's capital.



Further information

Adviser Services 1800 645 227

Investor Services 1800 645 227

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