



## **Why choose a Super Registry SMSF Deed?**

Super Registry is a dedicated Self Managed Superannuation Fund documentation firm. Our focus is providing current, practical documents which enable our clients to maximise the potential of their superannuation benefits.

To ensure our clients make the most of their super, we have ensured that our SMSF Trust Deed contains the most current legislative provisions to ensure all available strategies can be utilised.

The Super Registry SMSF Deed is drafted by a panel of specialist superannuation lawyers at Holding Redlich, a 49 partner law firm with offices in Melbourne, Sydney and Brisbane. Holding Redlich has a long standing tradition in providing quality SMSF Trust Deeds, and the Super Registry deed continues this tradition.

The focus of the Deed is strategic, with provisions for all of the most current investment and benefit payment options. Drafted closely to the SMSF legislation, the Super Registry Deed also ensures that your clients will have to update their deeds less frequently than most other provider documents, with many legislative changes automatically incorporating themselves into the rules.

At Super Registry we don't settle for a generic trust deed that simply meets the SIS provisions – our clients deserve better. By using the Super Registry Deed you too can provide your clients with a SMSF Deed that allows for the full variety of estate planning and tax strategies - all based on the most current superannuation provisions and legislation.

### ***Key Features of the Deed:***

#### ***Reduce frequency of deed upgrades***

The frequency of changes to superannuation law has meant that a SMSF Deed is more likely to get out of date than most governing documents of investment vehicles. Many older Deeds in fact no longer comply with the superannuation laws and may not survive an audit from the Australian Taxation Office.

One method of reducing the tendency of a SMSF Deed to become outdated over time is to draft the Deed so that it closely references the superannuation laws and automatically picks up many of the changes that are made to the laws governing Australian superannuation.

The Super Registry Deed created by Holding Redlich is drafted in such a manner as to minimise the required frequency of deed upgrades.

## ***Legal Oversight***

All Super Registry Trust Deed variations come with legal sign off to confirm the variation requirements have been satisfied.. This protects all of our clients by ensuring their documentation is prepared in accordance with the rules of the Fund.

## ***Content***

The Super Registry Deed is geared towards succession planning and tax effective strategies.

The Deed provides for *all* of the recent changes resulting from the ***Simpler Super reforms*** and is also fully up to date in respect of **SMSF Loan (warrant) changes**.

### **Some other key features of the Trust Deed include;**

- The power for the trustees to admit anyone permitted by law including minors to **membership**.
- The power to appoint individual and corporate trustee as well as an **approved trustee** if required.
- The ability for trustees to accept all **contributions** permitted by law, including contributions in specie non-cash kind, contributions splitting, spouse contributions, government co-contributions, child contributions, transfers and rollovers.
- The power for trustees to **commute pensions** in all the circumstances permitted by law and to roll-over a pension internally into an accumulation account or to purchase a new pension.
- Empowering the members to make binding (**BDBN**) and non-binding death benefit nominations and allows a BDBN to be tailored to a member's specific needs.
- The power to create all **reserving** accounts permitted by law.
- Excess insurance proceeds can be paid to the reserve account to benefit members.
- The power for trustees to pay all the kinds of **benefits** permitted by law, including lump sums and pensions. This includes temporary and permanent disablement benefits.
- Member benefits can be rolled over in specie.
- Facilitates the paying of all compliant **pensions** including transition into retirement pensions and Account Based Pensions, as well as allowing the continued payment of already established pensions that are no longer available (such as Defined Benefit Pensions).
- The Deed provides for Superannuation Splitting.
- The Deed provides for payment splits under family law settlements
- The trustee has the power to document the terms and conditions of **any pension** not expressly covered in the deed.
- Investments can be allocated to particular members
- All Super Registry deeds, including variations, are provided with a Product Disclosure Statement for each member summarising the important features of the fund.

### ***Would you like more information?***

If you would like to speak with a Super Registry consultant please email us at [info@superregistry.com.au](mailto:info@superregistry.com.au). **Alternatively you can phone us on 1300 659 242.**