

PERSONAL SUPERANNUATION SOLUTIONS.

Information Booklet for self-managed super fund services
Updated June 2014

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Bell Potter's premium, inclusive superannuation and retirement solution, Bell Potter Personal Superannuation Solutions, allows you to easily establish your own self managed superannuation fund (SMSF or fund).

Super Solutions removes the administrative burden of running an SMSF by taking care of all the day to day duties required, leaving you free to pursue your own investment strategy tailored to meet your retirement needs.

Bell Potter's superannuation specialists can prepare a superannuation strategy individually tailored to your situation and financial objectives, regardless of which stage of life you are currently at.

From holding shares, managed funds, cash and other investments, Super Solutions has the flexibility to administer and report on a wide variety of investment assets. Super Solutions takes the hard work out of administering your superannuation portfolio by completing tasks such as actioning corporate actions, dealing with share registries and reconciling income on your investments.

Super Solutions can look after all your SMSF administration requirements whether you are growing your superannuation or enjoying your retirement.

Our approach to investment advice is based on the recognition that each individual's financial needs will vary and no single investment strategy is right for every client. Within the trustee-approved SMSF investment strategy, we advise you on important investment considerations and decisions to assist you to preserve and build your wealth.

As your retirement needs change, we will work with you to ensure your fund continues to meet your requirements.

Each fund established through the Bell Potter Personal Superannuation Solutions (BPPSS) service is a self-managed superannuation fund (fund) with up to 4 members. A member of the fund is required by law to be a trustee or a director of a company that acts as trustee.

Among other uses, an SMSF can be used by persons who wish to:

- make superannuation contributions
- rollover superannuation from other funds or consolidate all of their superannuation within one vehicle
- receive a lump sum retirement benefit, or
- receive a pension upon retirement (and in certain circumstances even prior to retirement).

WHO IS INVOLVED?

SMSFs require administration and monitoring to ensure that their daily operations are conducted in accordance with super law. However the trustees are ultimately responsible for ensuring that the SMSF meets the legal and regulatory requirements.

By completing the application forms, the trustees can agree to appoint certain service providers to the fund. Upon appointment, Bell Potter will assist with the fund's investments and SuperGuardian will assist with administration of your fund. Experienced portfolio and specialist superannuation administrators look after the day-to-day operations of your fund. While the aim is to assist the trustees attend to all their duties, the responsibilities of the trustees are not diminished because of the services that Bell Potter and SuperGuardian provide.

SuperGuardian is a chartered accounting firm and a specialist SMSF administrator with more than 10 years of experience. They are responsible for the administration of the fund which includes: establishment or transfer, monitoring the on-going compliance and all accounting matters.

In this Information Booklet, 'super law' means the *Superannuation Industry (Supervision) Act 1993*, the *Superannuation Industry (Supervision) Regulations 1994*, the *Corporations Act 2001*, the *Income Tax Assessment Act 1997*, the *Income Tax Assessment Act 1936*, the *Taxation Administration Act 1953*, and all other relevant super laws.

Fund administration is important

The Bell Potter Personal Superannuation Solutions service is designed to provide a personalised and flexible service which allows individuals to take more control over their retirement savings by:

- establishing and administering a new SMSF, or
- transferring the administration of an existing SMSF to Bell Potter and SuperGuardian.

Once you have lodged your application, your SMSF will be established (if you do not already have one) or the administration of your existing SMSF will be transferred to Bell Potter and SuperGuardian. Bell Potter and SuperGuardian will continue to provide administration services to your SMSF unless and until the trustees terminate their appointment.

The table following explains the features of Bell Potter Personal Superannuation Solutions, and lists various services provided by Bell Potter, both through itself, and through SuperGuardian. The table also indicates various tasks which the trustee must perform. The table should not be interpreted as a complete statement of the tasks which are required of the trustee.

Overview of our service and fund administration

	Super Solutions	Trustees' obligations
FEATURES		
Fund establishment and administration services for the investment portfolio and fund	✓	
Flexibility to tailor and amend the fund's investment strategy as required by the trustee		✓
Provision of securities advice through your Bell Potter adviser	✓	
Investments are registered in the trustee's name	✓	
Ability to in-specie transfer eligible investments; e.g. listed securities, managed funds, business real property	✓	
Members can have multiple accounts; e.g. accumulation account and pension account	✓	
Member binding or non-binding death benefit nomination options		✓
Insurance cover for members and fund assets if desired		✓
ESTABLISHMENT		
Establishment of a corporate trustee, where requested	✓	✓
Preparing a new trust deed or arranging a trust deed amendment for an existing fund (where applicable) – refer to 'trust deeds' section (see page 9)	✓	
Provision of trust deeds (for deeds sourced from SuperGuardian's preferred legal supplier)	✓	
Lodge an Australian Taxation Office (ATO) application to become a regulated fund	✓	
Lodge applications for an Australian business number (ABN) and tax file number (TFN)	✓	
Lodge application for goods and services tax (GST) registration	✓	
Process member application documentation	✓	
Arrange the transfer of member benefits	✓	
AUDIT		
Preparation of comprehensive work papers at year end to simplify the audit process	✓	
Appointment of an 'approved auditor' to the fund		✓
Provide resources as required to the auditor	✓	

BELL POTTER PERSONAL SUPER SOLUTIONS

Overview of our service and fund administration (cont.)

	Super Solutions	Trustees' obligations
ACTUARIAL		
Arranging for lump sum and pension actuarial calculations as required	✓	
TAXATION		
Preparation of annual statutory financial accounts and members' statements	✓	
Preparation of GST, business activity statement (BAS) and instalment activity statement (IAS) returns, as applicable	✓	
Preparation and lodgement of all statutory reporting and returns to the ATO	✓	
INVESTING		
Completion of the investment strategy proposal form, requiring trustee approval		Member
Preparation and implementation of the fund's investment strategy. Review and amend where required		✓
Provision of securities advice	✓	
Obtain qualified investment advice from an appropriately licensed adviser for each fund investment being considered or undertaken		✓
Investment portfolio administration – account openings; attending to settlements, corporate actions, account reconciliation (e.g. cost history, rights issues, bonus shares, initial public offerings (IPOs), takeovers, etc)	✓	
Responsibility for the fund's investments, including trustee controlled assets e.g. direct property, non securitised investments		✓
PORTFOLIO ADMINISTRATION		
Use of either the Bell Potter Cash Account or a Maquarie Cash Management Account as the financial hub of the fund's portfolio to enable reconciliation of all cash movements	✓	
Investment cost history construction and maintenance to accurately identify realised and unrealised capital gains tax positions	✓	
Reporting of trustee controlled assets e.g. direct property, non securitised investments	✓	
Applications for units in managed funds	✓	

	Super Solutions	Trustees' obligations
PORTFOLIO ADMINISTRATION (CONT.)		
Dividends and income directed to the cash account	✓	
Arranging in-specie and off market transfer of investments	✓	
Corporate actions defined and the trustee instructions acted upon via your adviser	✓	
Central point of contact for investment administrative and superannuation issues	✓	
Reconciliation of portfolio data	✓	
Payment of member benefits, fund taxes and expenses as required	✓	
FUND ADMINISTRATION		
Responsible for the administration of superannuation matters in relation to the fund, including:		
<ul style="list-style-type: none"> ■ Member – contributions, benefit entitlements and tax components, preservation position, verification and authorisation of the payment of benefits 	✓	
<ul style="list-style-type: none"> ■ Fund – statutory records and reporting to the ATO, review of ongoing fund compliance and advising trustees of upcoming obligations 	✓	
<ul style="list-style-type: none"> ■ Reporting – refer to page 8 	✓	
Involvement in the fund's establishment, meeting tax obligations, audit and actuarial requirements, trustee reporting on movements of asset classes outside of the stated investment strategy and provision of trustee minutes	✓	
Preparation of all minutes required by the fund	✓	
Review and authorisation of trustee minutes		✓
Keeping trustee advised of movements of assets outside of the investment strategy	✓	
Privacy of fund/member records	✓	✓
Retention of records in digital format for the mandatory 10 year period	✓	

BELL POTTER PERSONAL SUPER SOLUTIONS

Overview of our service and fund administration (cont.)

	Super Solutions	Trustees' obligations
REPORTING		
Reporting to members, trustees and your adviser:		
Quarterly statements detailing:		
■ The investment position of the fund at the end of the quarter and any transactions that have occurred during the period	✓	
■ Deviations from the investment strategy asset allocation ranges, requiring trustee resolution to ensure on-going compliance	✓	✓
■ Reconciliation of corporate actions associated with the fund's investments	✓	
■ Capital gains tax (CGT) reconciliation	✓	
An annual report:		
■ A complete set of financial statements and an income tax return detailing the operations of the fund over the financial period	✓	
An annual member statement:		
■ Stating the current balance of each member account and any movements that have taken place over the year	✓	
Advising trustees of material or statutory upcoming obligations and deadlines	✓	
Daily investment reporting, where requested, via Bell Potter website (www.bellpotter.com.au)	✓	
Transactions relating to superannuation loan arrangements, including the market value and the loan value of the facility	✓	
SUPERANNUATION LOAN ARRANGEMENT		
Documents to establish superannuation loan arrangements*		
■ Update of investment strategy		✓
■ Payments under the loan agreement		✓
■ Rental agreement & insurance (real property)		✓

*Some of the documents required to establish the superannuation loan arrangements may require execution by other parties.

MANAGING YOUR FUND

Trust deeds

It is recommended that all trust deeds be prepared and reviewed by SuperGuardian's preferred legal supplier to ensure easy update and monitoring as legislation changes.

- A standard trust deed is sourced from SuperGuardian's preferred legal supplier for new funds.
- For an existing fund, the trustees can either:
 - provide legal sign-off that the current trust deed complies with the latest super law and permits all investments, benefits and entitlements allowed by super law at the time of transfer to the Bell Potter Personal Superannuation Solutions service, or
 - request that at the transfer stage, the deed be reviewed and amended if required by SuperGuardian's preferred legal supplier.

Note: SuperGuardian assumes no responsibility for ongoing trust deed updates until such time as the trustees request that the trust deed be amended by SuperGuardian's preferred legal supplier.

- Once the deed has been amended to the required standard SuperGuardian's preferred legal supplier, SuperGuardian will continue to provide updates to the trustees when changes are needed.
- Neither SuperGuardian nor Bell Potter assume responsibility for the content of the trust deeds, nor whether they comply with super law.

Your investment advisers

As a trustee of the fund, one of your key areas of responsibility is to manage the fund's investments. Trustees can obtain investment advice from suitably licensed investment advisers, including a Bell Potter adviser in relation to the securities markets.

Bell Potter holds Australian financial services licence 243480 issued by ASIC, authorising Bell Potter to advise on a range of financial products, including:

- securities, including domestic and international equities, fixed interest and income-yielding securities
- derivatives including exchange traded options and warrants
- Australian and international managed funds
- bonds and debentures
- deposit and payment products, and
- superannuation.

Transactions within the fund

Bell Potter will facilitate all other investment transactions as requested by the trustees. The trustees must ensure that these transactions are allowed under super law, the trust deed and the fund's investment strategy.

Trustees are recommended to obtain investment advice from an appropriately licensed adviser for each fund investment being considered or undertaken.

Investment strategy

You are legally required to formulate and give effect to an investment strategy that has regard to (among other things):

- the risk and likely return from investments
- diversification (investing in a range of assets and asset classes)
- liquidity (how easily the fund's assets can be converted to cash to meet expected cash flow requirements)
- the ability to discharge liabilities (e.g. paying benefits when members retire and other costs), and
- whether to have insurance cover for members.

The investment strategy must be reviewed regularly and whenever there is a change to the fund - e.g. a new member joins.

Corporate actions within the fund

Upon completion of the application forms, the registered mailing address on your assets will be changed to care of Bell Potter. This will allow us to receive all documentation necessary to reconcile and report on the assets held within your fund.

When we receive notification of a voluntary corporate action from a registry, we notify your adviser. Your adviser will discuss the corporate action with you and advise us of the required outcome. The Super Solutions team will then carry out your instructions on your behalf. For example, to take up a rights issue.

Member insurance

It is common for members to hold life insurance within their SMSF. While it is not mandatory for the trustee of a fund to maintain insurance on behalf of the members, legally the insurance needs of the members must be considered. Bell Potter is unable to provide insurance advice however we are able to introduce you to our preferred insurance provider for Super Solutions on request.

What is the trustee responsible for?

The Bell Potter Personal Superannuation Solutions service provides access to investment advice and comprehensive administration services to the trustee as outlined above. Whilst the trustee can engage other people to do certain acts or things on their behalf, the ultimate responsibility lies with the trustee.

Trustee responsibilities include:

- determining each member's contribution status
- setting, monitoring and reviewing the fund's investment strategy and complying with super law
- making all investment decisions (see below)
- administering and accounting for any non-securitised investments
- review, approval and execution of annual fund accounts and statutory returns

- managing any member and fund insurance requirements and policies (e.g. life, total and permanent disability, salary continuance, general insurance)
- review, approval and execution of minutes
- retention of some original documents (e.g. trust deed) as directed by the fund administrator
- provision of information and directions to the fund administrator, as required
- ensuring death benefit nomination forms are created and kept up to date.

Notwithstanding that the trustee obtains investment advice (whether from a Bell Potter adviser or otherwise), you retain responsibility for investment decisions, and must take care to consider the suitability of each investment in the circumstances of the fund.

This may include, but is not limited to, considering the liquidity of investments, the extent to which an investment might involve gearing and the exposure of the fund to magnified losses as well as gains, and the extent to which an investment meets the trustees' requirements regarding diversification.

RISKS ASSOCIATED WITH THE FUND AND SUPERANNUATION

Taxation

- The rate of income, capital gains or contributions tax payable may change due to changes in legislation or government policy.
- Additional taxes may be applied to areas of the fund; e.g. breaching the allowable annual concessional or non-concessional contribution caps may result in additional tax.

Access

- Access to your superannuation may be restricted further by changes in legislation.

Investment return

- The ultimate benefit from your fund will depend on the rate of return of the investments the trustee achieves and the application of taxes and other charges. No guarantee of return is expressed or implied. It is possible that the fund may experience negative returns.

Lack of understanding

- Trustees and/or members may not understand their obligations, which may result in unintended costs or fines and, potentially, the loss of the fund's complying status.

Fraud or theft

- A trustee or another party may defraud the fund and/or the members. SMSF investors are not entitled to receive compensation under the SIS Act in the event of fraud or theft.

Death of individual trustee

- In the event an individual trustee dies, investments will need to be transferred into the names of the remaining trustees. This may give rise to taxation or stamp duty being imposed, depending on the investment being transferred.

Inappropriate investment strategy

- The trustees may implement a poor or inappropriate investment strategy, which may result in the investments not meeting members' needs or a loss of capital.

Loss of complying status

- It is mandatory for any regulated superannuation fund to comply with super law at all times to ensure it retains its tax-advantaged status. If a fund loses its complying status, it can result in loss of the tax concessions that normally apply.

Bell Potter and SuperGuardian do not assume any responsibility for any of the risks associated with your SMSF.

FEES AND OTHER COSTS

The tables below show fees and other costs charged by Bell Potter and SuperGuardian for various services. All fees quoted on pages 12-14 are inclusive of GST.

NEW SMSF – ESTABLISHMENT COSTS		
TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Establishment fee for new SMSF	No charge	-
Trust deed preparation fee for new fund	No charge	-
Company incorporation (corporate trustee setup)	\$695	Payable on request for the service.
Termination fee to terminate this agreement	Nil (See page 13 note 1 regarding charges if you terminate your fund within 12 months of commencement).	Generally not applicable.

Where the billing of a newly created fund begins after December 31st, an administration charge of \$90 per month will be charged for the remainder of the financial year until the monthly billing process begins.

EXISTING SMSF – ESTABLISHMENT COSTS		
TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Previous financial year accounts If you are transferring an existing SMSF to our Bell Potter SMSF service and your existing SMSF's accounts and tax returns need to be prepared for previous years, you will be charged this fee for each year the accounts and tax returns need to be prepared by SuperGuardian.	\$1,650	Payable upon transfer of your SMSF to our Bell Potter SMSF service.
Reconciliation fee Bell Potter will disclose any additional fee, if applicable, to reconcile investment history onto our administration service upon the transfer of your existing fund.	If applicable, a fee will be advised.	Payable on request for the service.
Trust deed amendments To amend an existing trust deed if required	\$395	Payable on request for the service.
Termination fee to terminate this agreement	Nil (See page 13 note 1 regarding charges if you terminate your fund within 12 months of commencement).	Generally not applicable.

In the event there is a super law breach or audit contravention, we reserve the right to charge additional reasonable fees for assistance with this work.

Where the billing of an existing fund being transferred to Bell Potter begins part way through the financial year, a fee of \$90 per month will be charged for each month not billed for the financial year.

ONGOING MANAGEMENT COSTS – OPTION 1

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Administration fee¹	Annual fee On the first \$500,000 1.30%	Payable monthly in arrears from your fund's assets.
	plus, on the next \$500,000 1.10%	
	plus, on the next \$1,500,000 0.77%	
	plus, on the balance over \$2,500,000 0.55%	
	Subject to a minimum monthly fee of \$325	
Brokerage	As agreed with your Bell Potter adviser	Payable as applicable from your fund's assets.

ONGOING MANAGEMENT COSTS – OPTION 2 (BROKERAGE INCLUDED - UP TO 20 ASX LISTED TRADES PER FINANCIAL YEAR)

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Administration fee¹	Annual fee On the first \$500,000 1.70%	Payable monthly in arrears from your fund's assets.
	plus, on the next \$500,000 1.50%	
	plus, on the next \$1,500,000 1.00% plus,	
	on the balance over \$2,500,000 0.66%	
	Subject to a minimum monthly fee of \$450	
Brokerage	Brokerage for twenty (20) ASX listed direct equity trades (not including derivatives) is included as part of the fund administration fee per financial year ² . Beyond this, brokerage applies as agreed with your Bell Potter adviser.	Payable as applicable from your fund's assets after free trade limit has been exceeded.

¹ The fee is charged monthly and is calculated as a percentage of the fund value as at the end of each month. If the fund is administered for less than 12 months, the balance of 12 months fees will apply. In the event there is a super law breach or audit contravention, we reserve the right to charge additional reasonable fees for assistance with this work.

It includes an amount payable to an adviser, and covers the transfer of an existing SMSF into the service, the administration of non-standard assets, management of a GST registered fund and management of the annual ASIC review.

² Twenty (20) trades are included regardless of the value of each trade.

BELL POTTER PERSONAL SUPER SOLUTIONS

There are other costs associated with the provision of services to the fund. These are set out below:

SERVICE COSTS	AMOUNT	HOW AND WHEN PAID
<p>AUDIT FEE</p> <p>This is the cost for the annual audit of your fund³</p>	<p>\$350 p.a. per fund</p> <p><i>Note: non-complying funds or funds with special circumstances may be charged an additional fee.</i></p>	<p>Payable annually from your fund's assets, to the fund's auditor.</p>
<p>ACTUARIAL SERVICE FEE</p> <p>This is the cost for preparation of your fund's actuarial certificates</p>	<p>Pension type</p> <p>Transition to retirement pension, allocated pension and term allocated pension</p> <p>Annual certificate \$255</p> <p>Defined benefit pension</p> <p>Initial certificate (per pension) \$450</p>	<p>Payable upon pension commencement, and then as required, from your fund's assets to the actuary.</p>
<p>CHANGE OF TRUSTEE</p>	<p>\$395 per fund</p>	<p>Payable on request for the service.</p>
<p>ADVISER SERVICE FEE</p> <p>This is the fee for additional ongoing investment advice provided by your adviser and is in addition to brokerage.</p>	<p>Up to 1.35% p.a. calculated as a percentage of the fund value as at the end of each quarter.</p>	<p>As agreed between you and your adviser.</p>
<p>OTHER SERVICES</p>	<p>From time to time you may require other services not specifically covered in this table. These will generally be negotiated with you based on the level of service required. A wind up of your fund is an example of this.</p>	<p>Payable on request for the service.</p>

³ These fees only apply where Evolv is the chosen auditor. Evolv is the approved auditor in connection with this service. The trustees must negotiate their own fee with any other auditor.

Other regulatory charges

ATO LEVY

The SMSF supervisory levy is payable annually to the ATO on lodgement of each SMSF annual return. The table below shows the amount SMSFs have to pay as at the date of the Booklet.

Financial year	Existing fund	New fund
2013	\$321	\$321
2014	\$388	\$518
2015	\$259	\$518
2016	\$259	\$518

Note: a new fund will be charged as an existing fund in the financial year after establishment.

ASIC REVIEW FEE

This fee is payable annually by all funds with a corporate trustee. It is paid from your fund to ASIC. The fee as at 1st July 2013:

- Where the trustee is a special purpose company - \$44
- Where the trustee is a proprietary company (except a special purpose company) - \$236

Worked examples of administration fee

If the fund value is \$250,000, the administration fee for a 12 month period is \$3,900 under Option 1, or \$5,400 under Option 2 structure. This is because a minimum fee of \$325 per month (Option 1) or \$450 per month (Option 2) is applied.

If the fund value is \$750,000, the administration fee for a 12 month period is \$9,250 under the Option 1 fee structure, being 1.3% of \$500,000 (\$6,500) plus 1.1% of \$250,000 (\$2,750).

Under Option 2, the administration fee for a 12 month period is \$12,250, being 1.70% of \$500,000 (\$8,500) plus 1.50% of \$250,000 (\$3,750).

These examples highlight the administration fee only and do not include total fees that would be incurred. Other fees apply as set out in the tables given.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Transaction costs

Other fees such as stamp duty, government charges on monetary transactions and managed fund entry fees might also be incurred by your fund. This will depend on the nature of the underlying investments and the arrangements with your adviser.

Where you decide to invest in managed funds or a cash management account, remuneration payable to Bell Potter may also be reflected in the unit price or net investment returns of that investment. You should refer to the PDS for the specific managed fund(s) for full details of the fees and whether and how they may be negotiated.

Superannuation loan arrangement

If your fund enters into a superannuation loan arrangement, it will, in most cases be required to pay ongoing borrowing fees and costs (and interest) to the lender (and may also be required to pay fees and costs to the security custodian which holds the asset acquired under the superannuation loan arrangement).

Please refer to the documents relating to the superannuation loan arrangement entered into by the fund for an understanding of the applicable interest, fees and costs.

Death and disability insurance charges

If the trustees arrange a life insurance policy to be purchased on behalf of a member, the trustees can deduct the insurance premiums from the member's account, as directed. The amount of insurance premiums deducted will depend on factors such as your age, level of cover chosen, smoker status and any loading put in place by your insurer.

Asset valuations

Auditors will require valuations to be supplied for assets that cannot be readily valued, such as real estate, shares in private companies or units in unlisted trusts. The extent of these valuations will be determined by the auditor and may incur additional costs.

Incomplete applications

In accordance with the provisions of the *Corporations Act*, Bell Potter deposits money it receives relating to incomplete or out of date applications into a Bell Potter Cash Management Service (CMS) or Bell Potter Cash Account (CA), pending receipt of a completed application form. Where Bell Potter places deposits in relation to incomplete applications in the CMS or CA pending completion, the interest credited on the deposit will be the interest rate payable by the CMS or CA, as applicable.

Preparation of previous year financial accounts

If your previous financial year accounts are incomplete, we can prepare these accounts for you. The preparation of prior year's financial accounts is charged at a minimum of \$1,650 per year. Additionally, for each year's accounts we prepare, the fund may also pay an audit fee of \$350 p.a. and an annual ATO levy. Bell Potter will disclose any additional fees, if applicable, to reconcile investment history onto our administration service upon the transfer of your existing fund.

Variation of fees

We reserve the right to change the administration fee structure and/or rates at any time. When any changes need to be made, we will provide you with at least 30 days prior written notice.

The fees for external parties (administrator, auditor, actuary, etc) are outside our control and may change at any time. Additional or new fees may be levied at any time by any of the third parties or regulatory bodies. Where possible we will endeavour to advise you of any such changes as they occur.

Fees quoted in this document include GST and will be liable to change if the rate of GST changes in the future.

Increases or alterations in the adviser's remuneration

In line with the ongoing financial services provided for your fund, in certain circumstances you and your adviser have the ability to negotiate higher or lower remuneration.

Details of the adviser service fee must be provided on your application form at the back of this Information Booklet or by your separate signed advice. You can cancel or change this arrangement by providing the trustee and your adviser with written notice. If you do decide to cancel any such arrangement with your adviser, the administration fee referred to above will still apply; however, there may be a change in the service provided and should discuss this with your adviser.

Please consult the Bell Potter Financial Services Guide provided to you by your adviser for more information about the commissions that Bell Potter will receive in relation to any investment advice provided.

YOUR PRIVACY

What does the Privacy Act legislation mean to me?

Bell Potter and SuperGuardian are governed by the Privacy Act. From time to time Bell Potter and SuperGuardian will collect personal information about you from various sources, including from the application forms you complete. Trustees may provide information collected from members to Bell Potter on an ongoing basis for the purpose of managing a fund.

Where a trustee conveys information about another member to Bell Potter, the trustee must ensure (and Bell Potter is to assume) that the relevant individual has been informed of the disclosure of their personal information to Bell Potter and of how to contact Bell Potter to access their information.

Bell Potter and SuperGuardian must, as a result, provide you with the following information in respect to their handling of your personal information.

What is my personal information used for?

Your personal information is used to:

- administer your fund and make investments
- facilitate Bell Potter and SuperGuardian's internal business operations, including fulfilment of any legal requirements
- assist your Bell Potter adviser in providing advice to you
- analyse Bell Potter's and SuperGuardian's services and customer needs and develop new or enhanced services
- carry out confidential maintenance and testing of computer systems.

Who else will receive access to my personal information?

Bell Potter and SuperGuardian may disclose your personal information (as necessary):

- on a confidential basis to industry bodies, your adviser, contractors or third party service providers that provide financial, administrative or other services to the fund, Bell Potter or SuperGuardian
- where the law requires them to do so
- if you consent.

From time to time, your adviser may provide you with marketing material prepared by Bell Potter. If you do not want to receive such material at any time in the future, please contact your adviser.

How do I access information you hold about me?

You are entitled at any time to request access to personal information held by Bell Potter or SuperGuardian about you and ask them to correct this information where you believe it is incorrect or out-of-date. No fee will be charged for an access request but you may be charged the reasonable costs of providing you with any information you have requested.

Where and when can I get more information about the Privacy Act?

The Bell Potter Privacy Policy and SuperGuardian Privacy Policy Statement set out in detail their policies on the management of personal information. You can obtain a copy of these free of charge by contacting either Bell Potter or SuperGuardian, if required.

Information

Should you require any information about the services or the fund covered in this Information Booklet, or require any clarification you should contact:

Bell Potter

Head of Portfolio Administration Services
Bell Potter Securities Limited
Level 29, 101 Collins Street
Melbourne VIC 3000
Tel 03 9235 1820
Fax 03 9235 1880
Email: bppsadmin@bellpotter.com.au
Website: www.bellpotter.com.au

APPLICATION PROCESS

GENERAL INSTRUCTIONS

- Please ensure you provide the additional information requested if you have an existing fund.
- Please complete the forms by printing clearly. Use BLOCK LETTERS and a black pen where possible.
- Place a 'X' in all relevant boxes.
- Do not use pins or staples to attach any extra details you may need to provide. Please use paper clips.
- For an e-mail address, print it exactly as it appears using UPPER and lower case as necessary.

MOST COMMON REASONS FOR DELAYS IN ESTABLISHING YOUR FUND

- Delays caused by the former superannuation or rollover institution – these are outside our control.
- Not receiving a TFN and ABN for your fund. Rollover institutions will not release funds without an ABN.
- Incomplete application or rollover request forms.
- Not supplying additional information and documentation from trustee or previous accountants as required.

*If you make a mistake, draw a line through it and initial next to the correct information. **Do not use correction fluid.***

CHECKLIST FOR ALL FUNDS (EXISTING OR NEW)

I have completed:

- A fund application form (to be signed by all trustees)
- An authority form to enable us to contact institutions on your behalf
- An investment strategy selection form (to be signed by the nominated representative)
- A limited power of attorney form
- A Bell Potter account opening form
- Bell Potter Cash Account application
- Additional information for existing funds form

Please Note: *If any of the application forms are incomplete or contain errors, or any requested additional information is not provided, it may cause delay in the establishment, administration and reporting of your fund.*

CHECKLIST FOR TRANSFERRING MONIES FROM ANOTHER FUND INTO THIS FUND

- Completed a separate '**Rollover request form - (cash in and rollover)**' to transfer whole balance of superannuation benefits to your self managed superannuation fund.

Please return all completed forms and attachments to:

Bell Potter Securities Limited C/- Portfolio Administration Service, GPO Box 4718, Melbourne, VIC, 3001

Please contact Bell Potter if you require further information:

Phone 1300 0 23557 visit www.bellpotter.com.au e-mail to bpsfadmin@bellpotter.com.au facsimile 03 9235 1880

BELL POTTER PERSONAL SUPERANNUATION SOLUTIONS.

APPLICATION FORMS

PERSONAL SUPERANNUATION SOLUTIONS FUND APPLICATION FORM

BELL POTTER

This application form is based on the Information Booklet issued by Bell Potter Securities Limited dated June 2014.

FUND STATUS

- New fund (requiring set up)
- Existing fund - for which year is BPPSS to begin performing your annual returns
- Please commence pension set up

FUND NAME

Existing Name of Fund or Preferred Fund Name	<input type="text"/>
Bell Potter Account Number	<input type="text"/>

FUND REGISTRATION INFORMATION (EXISTING FUND ONLY)

Income tax file number (TFN) of the fund (please make sure that this TFN is for the fund itself and not the trustee)	<input type="text"/>
Australian business number (ABN) of the fund (please make sure that this ABN is for the fund itself and not the trustee)	<input type="text"/>

TRUSTEE DETAILS

Please note – trustee(s) must be either:

- A company with all members as directors; or, (if you do not want a corporate trustee)
- All members of the fund, except in the case of a single member fund where a second individual must be appointed.

Selected trustees Corporate trustee All members as trustees Single member fund

I/We would like you to establish

- NEW corporate trustee company with SuperGuardian as ASIC agent
- I/We have an existing company which I would like to use (details are as below)
- Please appoint SuperGuardian as ASIC agent (only if company is a sole purpose company)

The details of the existing **trustee company** are as follows

Corporate Trustee Name		<input type="text"/>
ABN/ACN	<input type="text"/>	TFN <input type="text"/>
Registered Office Address		

PERSONAL SUPERANNUATION SOLUTIONS FUND APPLICATION FORM



ONGOING ANNUAL ADMINISTRATION FEE (INCLUSIVE OF GST) (ADVISER USE ONLY)

Option 1 - Standard fees (exclusive of brokerage). Please see page 13 for full details

Option 2 - Standard fees (including 20 brokerage free trades). Please see page 13 for full details

OR

On the 1st \$500,000 of fund assets %	<input type="text"/>	%	Transaction fees such as brokerage may be included in these fees. The rates of fees stated here will be deducted on a monthly basis from the fund by Bell Potter, and replace the fees outlined on page 13 of this Information Booklet.
PLUS			
On the next \$500,000 of fund assets %	<input type="text"/>	%	
PLUS			
On the next \$1.5 million of fund assets %	<input type="text"/>	%	
PLUS			
On balance of fund assets over \$2.5 million %	<input type="text"/>	%	

The above fee schedule will include 20 brokerage free ASX transactions

ONGOING ADVISER SERVICE FEE (ADVISER USE ONLY) ONLY COMPLETE IF ADVISER SERVICE FEES ARE TO APPLY (INCL GST)

Annual fee %	<input type="text"/>	%pa
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Please note: Option 1 will be used as the default option if you do not choose one of the three options.

TRUSTEE 1 OR DIRECTOR 1 (and preferred contact person)

Are you a member of this fund? Yes No Sole Director/Sole Secretary

I am a resident of Australia for Taxation Purposes Yes No Sole Director/No Secretary

Title	Given name(s)	Surname
Residential Address		
Personal Tax File Number	Date of Birth (dd/mm/yyyy) / /	
Country of Birth	City of Birth	
Business Phone { }	Mobile Phone	
Home Phone { }	Fax { }	
Employer		
Email		

PERSONAL SUPERANNUATION SOLUTIONS FUND APPLICATION FORM

BELL POTTER

TRUSTEE 2 OR DIRECTOR 2

Are you a member of this fund? Yes No Company Secretary

I am a resident of Australia for Taxation Purposes Yes No

Title	Given Name(s)	Surname
Residential Address		
Personal Tax File Number	Date of Birth (dd/mm/yyyy) / /	
Country of Birth	City of Birth	
Business Phone { }	Mobile Phone	
Home Phone { }	Fax { }	
Employer		
Email		

TRUSTEE 3 OR DIRECTOR 3

Are you a member of this fund? Yes No

I am a resident of Australia for Taxation Purposes Yes No

Title	Given Name(s)	Surname
Residential Address		
Personal Tax File Number	Date of Birth (dd/mm/yyyy) / /	
Country of Birth	City of Birth	
Business Phone { }	Mobile Phone	
Home Phone { }	Fax { }	
Employer		
Email		

TRUSTEE 4 OR DIRECTOR 4

Are you a member of this fund? Yes No

I am a resident of Australia for Taxation Purposes Yes No

Title	Given Name(s)	Surname
Residential Address		
Personal Tax File Number	Date of Birth (dd/mm/yyyy) / /	
Country of Birth	City of Birth	
Business Phone { }	Mobile Phone	
Home Phone { }	Fax { }	
Employer		
Email		

PERSONAL SUPERANNUATION SOLUTIONS FUND APPLICATION FORM

BELL POTTER

AUDITOR NOMINATION

I wish to appoint Evolv Pty Ltd as the fund's auditor; or

I wish to appoint a different auditor for my fund and will provide you with details

I acknowledge that, if I/we choose to appoint an auditor other than Evolv, the fund must negotiate its own fees with this auditor and may incur higher fees than those stated in the Information Booklet to which this is attached.

OTHER INSTRUCTIONS

Please register fund for GST purposes

CONFIRMATIONS AND ACKNOWLEDGEMENTS

- I/We hereby appoint Bell Potter Securities Limited to assist with administering the fund's investments and SuperGuardian with administration of the fund's superannuation and accounting related matters on the terms detailed in the Information Booklet and I/we agree to be bound by those terms.
- I/We hereby appoint the nominated Bell Potter Securities Limited adviser on the terms detailed in the Information Booklet and I/we agree to be bound by those terms.
- I/We hereby confirm that I/we have read and understood the Information Booklet, including the fee structure outlined therein and hereby request that you establish/transfer and administer a superannuation fund on my/our behalf.
- I/We hereby authorise you to provide any information requested in relation to my/our superannuation fund to the adviser noted on this fund application form.
- I/We hereby agree to pay the fees and charges as they fall due as detailed within this document and hereby authorise Bell Potter Securities to debit all fees and charges from the fund's nominated account.
- I/We declare that all information on this application form is true and correct.
- I/We request that Bell Potter change the address of the funds' HIN and unlisted assets to care of Bell Potter. Upon termination of this agreement, I/we request Bell Potter change the address of my assets (including the HIN) to my/our nominated address.
- I/We understand that if the member does not make a binding death benefit nomination, the trustee, in its absolute discretion, will on the members' death, determine to which of their dependants and/or legal personal representative(s) any benefits are to be paid and may take into account the members' nomination of preferred beneficiaries as advised to the trustee from time to time.
- I/We acknowledge that neither Bell Potter AFSL No. 243480 nor SuperGuardian ABN 57 113 986 968 nor any of their associates or officers guarantee any particular rate of return, the capital invested nor the repayment of capital.
- I/We acknowledge I/we have read and understood the Privacy Policy and agree by completing and returning the relevant forms, to Bell Potter and SuperGuardian using and disclosing my/our personal information as set out in the Privacy Policy.

Trustee 1/ Director 1 Signature

Sole Director/Sole Secretary

Sole Director/No Secretary

Date (dd/mm/yyyy)

/ /

Trustee 2/ Director 2 Signature

Company Secretary

Date (dd/mm/yyyy)

/ /

Trustee 3/ Director 3 Signature

Date (dd/mm/yyyy)

/ /

Trustee 4/ Director 4 Signature

Date (dd/mm/yyyy)

/ /

ADVISER DETAILS (ADVISER USE ONLY)

Adviser Name

Adviser's Stamp

Office

Phone No.

PERSONAL SUPERANNUATION SOLUTIONS AUTHORITY FORM

BELL POTTER

NAME OF SUPERANNUATION FUND

Fund Name	Account Number
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I/We hereby authorise Bell Potter AFSL No. 243480, my/our advisers and SuperGuardian, the administrators for the above superannuation fund:

- To access and/or obtain copies of all information or documentation relating to my/our superannuation fund and investments.
- To organise for duplicate or electronic copies of any investment statements, dividend notices, broker accounts or bank statements to be forwarded to them.

AUTHORISATION BY MEMBERS/TRUSTEES/DIRECTORS OF TRUSTEES COMPANY

Trustee 1/ Director 1

Name	<input type="checkbox"/> Sole Director/Sole Secretary
	<input type="checkbox"/> Sole Director/No Secretary
Signature	Date (dd/mm/yyyy) / /

Trustee 2/ Director 2

Name	<input type="checkbox"/> Company Secretary
Signature	Date (dd/mm/yyyy) / /

Trustee 3/ Director 3

Name	
Signature	Date (dd/mm/yyyy) / /

Trustee 4/ Director 4

Name	
Signature	Date (dd/mm/yyyy) / /

PLEASE CONTACT BELL POTTER IF YOU REQUIRE FURTHER INFORMATION:

Bell Potter Securities Limited

C/- Portfolio Administration Service,
GPO Box 4718, Melbourne, VIC, 3001
Phone 1300 0 23557 visit www.bellpotter.com.au
e-mail to bpsfadmin@bellpotter.com.au
facsimile 03 9235 1880

PERSONAL SUPERANNUATION SOLUTIONS INVESTMENT STRATEGY SELECTION FORM

BELL POTTER

Fund Name

Account Number

INVESTMENTS

Setting an investment strategy for the fund should focus on the investment objective i.e. income, balanced or growth. This takes into account age and retirement time horizons and has regard to the risk tolerance levels of the members meeting their medium to long term objectives.

The **asset allocation ranges should be set so that regular monitoring can be done in a meaningful manner.** Wide ranges suggest either you have not thought about the strategy at all or that the fund is going to be a heavy trader and hence have a highly speculative investment strategy. The ranges are not a wish list or a maybe list, but should be set so that the fund can reasonably achieve them (e.g. **a 30% range provides for market movements and asset sector adjustment**). Do not fill in a category just because you think you might invest in it one day.

Cash should be set to a minimum of 5% of the assets or an amount (converted to a %) to allow for expenses to be met without the need to redeem investments.

Investing in assets not listed on a stock exchange may incur additional valuation costs to satisfy audit requirements.

STANDARD ASSET ALLOCATION

Depending on any restrictions in the trust deed or super law, non-standard assets may include such things as:

- Derivatives
- Shares in private companies
- Units in private unit trusts
- Artwork
- Farms

Non-standard assets need to be valued at arm's length (initially and ongoing) and are not such things as units in widely held unit trusts (i.e. managed investment schemes). Note that the **assets underlying the investment may be split over the underlying standard asset allocation or may be categorized as 'options' or 'other' for reporting purposes.** Non-standard assets may be generally illiquid, subject to the in-house asset rules, sole purpose test and other super law and may contain greater risk of financial loss (especially where underlying leverage forms part of the investment).

Where the investment strategy includes non-standard assets it will require the trustees to confirm the rationale for the selection of the particular investment and to detail risk management strategies put in place (e.g. for derivative investments a Derivatives Risk Statement is required).

Investment strategy allocation

		Range		
Australian Equities*	%	to	%	
International Equities	%	to	%	
Cash	%	to	%	
Australian Fixed Interest	%	to	%	
International Fixed Interest	%	to	%	
Mortgages	%	to	%	
Direct Property	%	to	%	
Listed Property	%	to	%	

Non-standard asset allocation (if applicable)

	%	to	%
	%	to	%

State reason for inclusion

* Derivative investments are a non-standard asset

We have considered whether to hold life insurance for members of our super fund

ACKNOWLEDGEMENTS

1. I/We have taken into consideration investment risk and diversification, likely returns, underlying volatility of different assets, the need to meet member benefits when they fall due and to discharge existing and prospective liabilities, insurance cover and the general tax characteristics of the different assets;
2. I/We have elected to adopt the above investment strategy for our fund and request the trustees consideration to adopting this investment strategy;
3. In the event that I/we determine to change this investment strategy I/we will seek the trustees' approval; and
4. I/We acknowledge that the trustees are ultimately responsible for all investment decisions in the fund and that this form does not bind them to implement the asset allocation specified above.

Signature of Member 1

Signature of Member 2

Date (dd/mm/yyyy)
/ /

Date (dd/mm/yyyy)
/ /

Signature of Member 3

Signature of Member 4

Date (dd/mm/yyyy)
/ /

Date (dd/mm/yyyy)
/ /

PERSONAL SUPERANNUATION SOLUTIONS LIMITED POWER OF ATTORNEY FORM

BELL POTTER

Bell Potter Securities Limited
ABN 25 006 390 772 AFSL 243480

Account Number

Full Name of Account (including designation)

I/We

of Address

grant this Power of Attorney in connection with the Portfolio Administration Service (PAS), being the administration services described in the Information Booklet, offered by Bell Potter Securities Limited (Bell Potter) or its agents either separately or in conjunction with the Bell Potter Personal Superannuation Solutions, for the purpose of authorising Bell Potter to undertake all actions and perform all functions which are necessary for it to perform and undertake on my/our behalf in connection with the PAS.

I/We hereby appoint Bell Potter and each officer or employee duly authorised by Bell Potter as my/our agent and attorney ('attorney') with full power and authority to undertake and perform on my/our behalf all actions which are necessary, usual or desirable to enable Bell Potter to perform all of the functions and fulfil all of the obligations which form part of the PAS from time to time, including (without limitation):

- settlement of all purchases and sales;
- subscriptions for, transfers of and other dealings in securities;
- making application for units in (including, if applicable, for my/our initial application), and requesting the redemption of units from, my/our cash management account;
- making withdrawals or debits from my/our nominated cash management account for payments associated with the operation of this service;
- making deposits or credits to my/our bank account;
- receiving notices from and giving instructions to third parties as necessary or incidental to the performance and fulfilment of all functions and obligations required to be performed and fulfilled by Bell Potter on my/our behalf in connection with the PAS; and
- executing and delivering all documents which are necessary or incidental to the performance and fulfilment of all functions and obligations required to be performed and fulfilled by Bell Potter on my/our behalf as part of or in connection with the PAS. This includes the execution of taxation documentation.

This Power of Attorney commences on the date of execution and will continue until the PAS is terminated in accordance with the Bell Potter Personal Superannuation Solutions Information Booklet or, upon notification by me/us in writing.

TRUSTEES TO COMPLETE

(Please note that two directors or a director and a secretary must sign. Please indicate if the company is a sole director/secretary.)

Name of Company (if applicable)

Trustee 1/Director 1	Trustee 2/Director 2
Name	Name
Signature	Signature
Witness Name	Witness Name
Witness Signature	Witness Signature
<input type="checkbox"/> Sole Director/Secretary	<input type="checkbox"/> Sole Director/No Secretary
<input type="checkbox"/> Company Secretary	
Date (dd/mm/yyyy) / /	Date (dd/mm/yyyy) / /

Trustee 3/Director 3	Trustee 4/Director 4
Name	Name
Signature	Signature
Witness Name	Witness Name
Witness Signature	Witness Signature
Date (dd/mm/yyyy) / /	Date (dd/mm/yyyy) / /

PERSONAL SUPERANNUATION SOLUTIONS ROLLOVER REQUEST FORM (CASH IN AND ROLLOVER)



Please Note: Completion of this form will result in any investments you have with the other superannuation fund/institution being sold and converted to cash prior to being transferred which may result in tax being deducted before the transfer. If you are unsure about the impact this may have on your benefit you should consult your financial adviser.

FUND DETAILS Please transfer from:	Date (dd/mm/yyyy)
/ /	
Rollover Institution/Fund Administrator/Trustee	
Policy/Account Number	Institution Phone Number
Current Fund Name (if applicable)	
Address	

MEMBER DETAILS	
Title	Given Name(s)
Surname	Date of Birth (dd/mm/yyyy)
/ /	
Address	

<input type="checkbox"/> Certified photocopy confirming member identity enclosed	Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female
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TRANSFER DETAILS
Please transfer: <input type="checkbox"/> full balance or \$ <input type="text"/> (partial transfer)

AUTHORISATION
I hereby authorise you to:
<input type="checkbox"/> forward a cheque for the above amount made payable to:
Name of Trustee(s)
as a trustee for
Name of Fund
ABN

Provide any other relevant or requested information regarding my account to the administrator of the fund as follows:
Bell Potter Personal Superannuation Solutions c/o SuperGuardian GPO Box 1215 Adelaide SA 5001. Please phone 1300 0 23557 if you have any queries.

Signature	Date (dd/mm/yyyy)
/ /	

Compliance Statement
I wish to confirm the following in respect of the fund:
1. The fund is a complying superannuation fund for the purposes of super law.
2. The governing trust deed of the fund allows benefits to be transferred to the fund, with no minimum amount applicable.
3. Benefits under the fund are subject to the preservation requirements prescribed under super law.
4. I am willing to accept the transfer of superannuation monies on a trustee to trustee basis.
5. Members are not permitted to borrow monies from the fund.
6. I confirm that I am a member of the SMSF and that the information I have provided is true and correct.

PERSONAL SUPERANNUATION SOLUTIONS ROLLOVER REQUEST FORM (CASH IN AND ROLLOVER)

BELL POTTER

Please Note: Completion of this form will result in any investments you have with the other superannuation fund/institution being sold and converted to cash prior to being transferred which may result in tax being deducted before the transfer. If you are unsure about the impact this may have on your benefit you should consult your financial adviser.

FUND DETAILS	Date (dd/mm/yyyy)
/ /	
Rollover Institution/Fund Administrator/Trustee	
Policy/Account Number	Institution Phone Number
Current Fund Name (if applicable)	
Address	

MEMBER DETAILS	
Title	Given Name(s)
Surname	Date of Birth (dd/mm/yyyy)
/ /	
Address	
<input type="checkbox"/> Certified photocopy confirming member identity enclosed	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female

TRANSFER DETAILS
Please transfer: <input type="checkbox"/> full balance or \$ <input type="text"/> (partial transfer)

AUTHORISATION
I hereby authorise you to:
<input type="checkbox"/> forward a cheque for the above amount made payable to:
Name of Trustee(s)
as a trustee for
Name of Fund
ABN

Provide any other relevant or requested information regarding my account to the administrator of the fund as follows:

Bell Potter Personal Superannuation Solutions c/o SuperGuardian GPO Box 1215 Adelaide SA 5001. Please phone 1300 0 23557 if you have any queries.

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4. I am willing to accept the transfer of superannuation monies on a trustee to trustee basis.
5. Members are not permitted to borrow monies from the fund.
6. I confirm that I am a member of the SMSF and that the information I have provided is true and correct.

PERSONAL SUPERANNUATION SOLUTIONS

ADDITIONAL INFORMATION FOR EXISTING FUNDS

BELL POTTER

Please Note: It is important to provide the following information as soon as possible. If any of this requested information is not provided, it may cause delays in the establishment, administration and reporting of your fund.

EXTRA DOCUMENTATION FOR AN EXISTING FUND

Contact Person (Previous accountant or administrator)

Name

Address

Postal Address (if different from above)

Business Phone/ Mobile Phone

{ }

Email Address

INFORMATION TO SET UP YOUR FUND SO WE CAN ADMINISTER IT

I/We have forwarded (or organised for the previous administrator to forward)

- A copy of the most recent audited accounts for the fund (including a signed audit certificate)
- A copy of the most recent income tax return for the fund
- The asset register of the fund as at the date of the last accounts (list of all assets with their purchase date and cost value together with market value at date of latest financial accounts plus holder statements for all listed investments held as at date of latest financial accounts)
- Details of the composition of each member's account (ie. breakdown of the member's balance into each category of contribution received eg. non-concessional, employer, CGT exempt)
- Copies of workpapers to detail amounts shown in debtors and creditors (if any)

INFORMATION SO WE CAN REVIEW THE FUND FOR COMPLIANCE

I/We have forwarded (or organised for the previous administrator to forward)

- A copy of the fund's initial trust deed plus any amending deeds since the initial trust deed was set up
- Copies of all minutes for the fund since it was established
- A copy of the current investment strategy and related documents
- Copies of all documents relating to superannuation loan arrangements
- A copy of the last annual review (or annual return) for the trustee company (if there is a corporate trustee)

INFORMATION TO PROCESS YOUR FUND'S TRANSACTIONS FOR THE CURRENT YEAR

I/We have forwarded (or organised for the previous administrator to forward)

- Bank statements, rental property statements and broker statements from the date of the last annual accounts to today
- Purchase and sale documentation for investments bought or sold from the date of the last annual accounts to today
- Income statements (interest, dividends, rent, trust distributions etc) from the date of the last annual accounts to today
- Statements relating to superannuation loan arrangements for the current year
- Copies of any BAS and/or IAS statements lodged for the current year

WHERE THE FUND HAS INVESTED IN NON-STANDARD ASSETS

I/We have forwarded (or organised for the previous administrator or the relevant accountant to forward)

- Copies of latest financial accounts and tax return for any private companies or unit trusts the fund has invested in
- Copies of latest valuations for any private companies or unit trusts, art works, collectibles or direct real estate the fund has invested in

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IMPORTANT INFORMATION

This Information Booklet provides information about Bell Potter Personal Superannuation Solutions. It will help you to:

- Decide whether a self-managed superannuation fund (SMSF), and the securities advisory and administrative services to be provided to the trustees of the fund by Bell Potter Securities Limited (Bell Potter), will meet your needs; and
- Compare the SMSF and related services offered through Bell Potter Personal Superannuation Solutions with others you may be considering.

The trustees are responsible for ensuring that the fund is maintained for the purpose of providing benefits to members upon their retirement, or their dependants. The trustees must also ensure that the fund is properly managed and that it complies with super law and other legal obligations. Whilst the trustees can engage other people to do certain acts or things on their behalf (e.g. engaging the services of a superannuation fund administrator, tax agent, investment adviser, etc), they are bound to retain control over the fund and remain responsible for all its operations.

Bell Potter Securities Limited (Bell Potter) provides a range of functions under the Bell Potter Personal Superannuation Solutions service. Importantly, the service is structured in such a way that the trustees, who are responsible for managing the investments of the fund, can obtain investment advice from suitably licensed investment advisers, including a Bell Potter adviser in relation to the securities markets. Ongoing comprehensive monitoring and reporting in respect of the fund's investment portfolio is part of the Bell Potter Personal Superannuation Solutions service.

SuperGuardian Pty Limited (SuperGuardian) is an outsourced superannuation administration and accounting services provider who will be the fund administrator and will be responsible for the administration of superannuation matters in relation to the fund.

Disclaimer – SuperGuardian Pty Ltd (Administrator)

Neither SuperGuardian Pty Limited ABN 57 113 986 968 nor any of its subsidiaries nor its respective officers guarantees any particular rate of return, the capital invested nor the repayments of capital, nor the performance of any specific investment.

Disclaimer – Bell Potter Securities Limited

This Information Booklet has been prepared by Bell Potter Securities Limited (Bell Potter) (ABN 25 006 390 772).

Neither Bell Potter, nor any of its associates or officers guarantee the capital invested by the fund trustees, the performance of any specific investment or your fund generally. The information contained in this Information Booklet is factual information only. This Information Booklet does not and is not intended to contain any recommendations, statement of opinion or advice. To the extent that this information booklet does contain any advice, that advice does not consider any person's objectives, financial situation or particular needs and you should consider the appropriateness of the advice to your own objectives, financial situation and needs before acting on it. Before you make an investment decision, you should obtain professional independent financial advice from a licensed financial adviser.

Accuracy of disclosure document after preparation date

Any statements contained in this Information Booklet are based on legislation current as at the date of issue of this Information Booklet. No responsibility is accepted for any loss created as a result of changes in legislation after the date of preparation of this disclosure document.

FOR REASONS OF SIMPLICITY, ANY REFERENCES TO LEGISLATION ONLY REFER TO MATERIAL MATTERS THAT MAY APPLY. YOU SHOULD CHECK WITH YOUR FINANCIAL AND/OR TAXATION ADVISERS AS TO WHETHER THERE ARE ANY OTHER ISSUES OR ANY CHANGES TO LEGISLATION SINCE THE DATE OF PREPARATION OF THIS INFORMATION BOOKLET THAT MAY APPLY TO YOUR CIRCUMSTANCES.

