

HUB24 SMSF Access is a cost-effective, streamlined solution designed for clients who want to experience the benefits of their own self-managed super fund ('SMSF') without the typical costs and administration complexity of establishing and managing a SMSF.

By establishing an SMSF earlier, clients can take control of their super, and benefit from the portability, flexibility and transparency they want. They can also incur a lower CGT impact given their lower balance, compared to if they established their fund down the track, when their balance is higher.

And as their investment needs become more complex, and their balance grows, clients can easily move to a traditional SMSF administration service, without the need to sell down any investments.

We're leveraging collective capability and expertise across HUB24, Class and NowInfinity to provide a cost-effective, integrated SMSF establishment, administration & investment solution.



Portable

Clients can take their super with them through their life



Flexible

One approach for the household



Intergenerational

Assets can be held and transferred across multiple generations



Did you know?

Recent ASIC guidelines demonstrate that the starting balance of a SMSF is one of a range of factors a financial adviser should consider when determining the suitability of an SMSF for their client.¹

According to ASIC, there may be circumstances where an SMSF with a low starting balance is consistent with the client's best interests.

There will also be circumstances when an SMSF with a higher starting balance is not in the client's best interests because it does not meet the client's objectives, financial situation or needs.

How could a low cost, streamlined SMSF solution support your clients and your business?

Your Clients



- Your clients own their super - It's theirs.
- This is the last time your clients will need to move super funds.
- One approach for the household - pool fees of up to 6 members, potentially reducing overall costs to the fund
- Streamlined, efficient transfer of assets across generations
- Strong compliance framework to mitigate occurrences of breaches to trustee obligations
- Significantly more affordable than a traditional SMSF
- Less administration & paperwork than a traditional SMSF
- Potentially reduce CGT impact if establishing SMSF earlier with lower balances

Your Business



- New value proposition for aspiring millennials, Gen Y, Gen Z with looming intergenerational wealth transfer
- Demonstrate the value of your advice
- Expand your toolkit to establish new client segments
- Offers a familiar, world-class experience for your clients
- Aligned to your existing processes and procedures – Online application, trading and rebalancing capabilities, investment menu and reporting already familiar to your practice
- Strengthens relationships with accountants through future referrals

Want to know more?

Call our team on **1300 854 994** or visit **hub24.com.au**

HUB²⁴

1. ASIC 274 Fact Sheet – December 2022

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