

**HUB24 SMSF Access is a cost-effective, streamlined solution designed for those 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 your SMSF earlier, you can take control of your super, and benefit from the portability, flexibility, and transparency that you want. You may also incur a lower CGT impact given a lower super balance, compared to establishing your SMSF later in life when your balance is higher.

As your investment needs evolve beyond the HUB24 investment menu (e.g. direct property), you can easily move to a traditional SMSF administration service, without the need to sell down any of your investments.

HUB24 SMSF Access is a cost-effective, integrated solution that offers access to SMSF establishment, administration & investment services.



### Full control

Own your own super; your choice in what you invest in and how you set up your super.



### Intergenerational

Assets can be held and transferred across generations in a streamlined and efficient way.



### Transparency

Full transparency of member balance and total SMSF balance.



### Flexible

One approach for your household; solution that caters to members in different phases, from accumulation to pension.



### Portable

Take your super with you throughout your life without selling down your investment.



### Low-cost approach

Potentially reduce CGT impact if establishing SMSF with lower balance; potentially reduce overall super costs by pooling fees for up to 6 members.



## Did you know?

Recent Australian Securities and Investments Commission ('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.<sup>1</sup>

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.

## Want to know more?

Call our team on **1300 854 994** or visit **HUB24.com.au**

# HUB<sup>24</sup>

1. ASIC 274 Fact Sheet – December 2022

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