

## Special Offer >

### TERMS AND CONDITIONS OF PROMOTION

#### Offer

Establish a self-managed superannuation fund ('SMSF') with SuperGuardian Pty Ltd ABN 57 113 986 968 ('SuperGuardian') and the Bell Direct SMSF Service by 30 June, 2018, to receive \$99 establishment of the SMSF, and the first financial year of SuperGuardian SG Daily superannuation administration services for free ('Offer'). Terms and conditions apply, including without limitation a minimum period of engagement and payment for additional services listed below. Any existing SMSF already under the administration of SuperGuardian is not eligible for the Offer.

#### Terms of Engagement

By accepting the Offer, the Client agrees to SuperGuardian's terms and conditions of engagement made available at: <https://www.superguardian.com.au/bell/get-started/> as updated from time to time.

#### Period of Engagement

Acceptance of the Offer is subject to the Client agreeing to engage SuperGuardian for two financial years in total ('Minimum Engagement Period').

#### Applicable Fees and Services

Type of Fee	Amount (inc. GST)	Detail
<b>NO CHARGE</b>		
1st Financial Year	FREE*	SGDaily services included: <ul style="list-style-type: none"> <li>Investment administration and reconciliation</li> <li>Maintenance of Capital Gains Tax records</li> <li>Maintenance of detailed membership records</li> <li>Preparation of lump sum withdrawals</li> <li>Commencement/commutation of pensions</li> <li>Preparation of BAS/IAS</li> <li>Preparation of Annual Financial statements including: <ul style="list-style-type: none"> <li>Operating statement</li> <li>Statement of financial position</li> <li>Notes to accounts</li> <li>Member statements</li> <li>Annual taxation and regulatory return</li> <li>Minutes of meetings/resolutions of Trustees</li> </ul> </li> </ul>

#### ADDITIONAL FEES – compulsory from date of engagement

Fund Establishment	\$99	Billed when established, debited once the SMSF has available funds. We may request payment up front.
Establish a Company to act as a Corporate Trustee	\$895	If part of initial fund establishment, deducted once SMSF has available funds. If part of change of trustee for existing fund, deducted upon completion of establishing the corporate trustee. We may request payment up front.
Subsequent financial years (for a minimum of the 2nd financial year)	Standard fees apply	Refer to standard fee schedule, available at: <a href="https://www.superguardian.com.au/bell-smsf/BellDirect_Fees.pdf">https://www.superguardian.com.au/bell-smsf/BellDirect_Fees.pdf</a> Annual fees are billed in monthly instalments by direct debit.
Actuarial Certificates – Account Based Pension (if required)	\$290 per annum	Invoiced and debited to the SMSF by direct debit at the time an actuarial certificate is sought from the actuary to complete the SMSF's financials.
Actuarial Certificates – Defined Benefit Pension (if required)	\$560 per annum	
Fund Audit	\$290 per annum	The first year audit fee is invoiced and debited to the SMSF by direct debit upon completion of the transfer of the SMSF to SuperGuardian (as applicable). The second year audit fee will be debited in July in advance.
Cancellation within 12 months	\$499	Billed and debited upon cancellation if within 12 months of signing up.

\*Subject to the terms and conditions of this Offer.

#### Early Termination of SuperGuardian's Engagement

The Client acknowledges and agrees that should they decide to terminate the engagement of SuperGuardian before expiry of the Minimum Engagement Period, they **will be charged** for the SGDAILY services provided free by SuperGuardian under this Offer, standard product fees will apply per financial year (or part thereof) for professional services rendered where SuperGuardian has commenced work (in addition to the additional costs incurred by the Client in accordance with the table above). These fees apply to each financial year and will not be pro-rated.

#### General

SuperGuardian reserves the right to withdraw the Offer, or extend the period of the Offer, at any time at its sole discretion. The Offer cannot be used in conjunction with any other promotional offer, is not transferable or exchangeable, cannot be deemed as cash and must be taken as offered and cannot be varied.

#### Client Obligations

As a condition of accepting and participating in the Offer, the Client acknowledges and agrees that before SuperGuardian commences services they must:

- Provide all relevant documentation requested by SuperGuardian to enable SuperGuardian to provide services, including information requested as part of SuperGuardian's Client Information Pack;
- Sign and return the direct debit authority and Limited Power of Attorney document to SuperGuardian; and
- Satisfy all obligations as required under the terms and conditions of the Client Engagement Form (included with SuperGuardian's Client Information Pack, which is available online at: [http://www.superguardian.com.au/bell/BD\\_Client-Pack.pdf](http://www.superguardian.com.au/bell/BD_Client-Pack.pdf)).