

Introducing SMS Pro

SMS Pro is an essential service for serious investors who want control over their retirement funds and in-depth information at their fingertips.

The best decisions are made with accurate and up-to-date information. SMS Pro is Phillipsons' full online portfolio management service, created specifically to meet the investment and administration needs of Self Managed Superannuation clients. Review and analyse your portfolio online at any time. With ongoing professional investment advice built in, SMS Pro gives trustees complete control over their retirement savings for the same low cost as the average industry super fund.

SMS Pro's superior reporting, which enables the performance of individual holdings as well as the portfolio as a whole to be carefully monitored, makes it the right choice.

The benefits and features of SMS Pro

Online account access

Access to SMS Pro is provided through a secure log-in to ensure that data is only accessible to authorised users. We issue password-protected online access to your account, which enables you to view and download portfolio reports to your PC—24 hours a day 7 days a week.

Portfolio reporting

SMS Pro delivers an exceptional standard of reporting, which you would expect from a professional portfolio administration service, including:

- transaction reports
- portfolio valuation reports
- capital gains tax (CGT) reports
- income reports
- performance reports.

All asset classes can be included: listed ASX securities (e.g. shares and options); managed funds; private investments; syndicates; properties; and fixed interest investments.

Portfolio and CGT reconstruction

We make this onerous task easy, including, where necessary, undertaking an historical reconstruction process. Once the client's portfolio has been reconstructed and established, accurate performance and tax reporting is a breeze. We can produce 'as at' reports to show you the state of a portfolio at any historic date as far back as 1985 (* refer to CGT position reconstruction later in this brochure for more information).

Daily revaluation

SMS Pro keeps each client portfolio up-to-date. This process applies to transactions, corporate actions and prices to ensure that each client's portfolio is up-to-date as of the last business day.

Low-cost share broking

SMS Pro accounts are established with an online share broking facility. This enables either the client to directly arrange transactions or, upon instructions, have our staff undertake trades and settlement for your SMSF share portfolio. Alternatively, clients are welcome to use their own broker, if they prefer.

Research

Phillipsons utilises highly respected and independent research specialists to provide our clients with in-depth research on a wide range of investments, including managed funds and listed shares, as well as markets and economic events.

Advice and service

Superannuation and financial markets are ever evolving and complex. Our advisers are qualified and experienced in all facets of superannuation and financial planning to help clients keep on top of their investments by providing expert technical and investment advice backed by superior ongoing client service.

Competitive fees

Management fees covering all aspects of the SMS Pro service are highly competitive and completely transparent.

Fees and costs

Description	Initial fee (Inc GST)	
SMS Pro account set up	\$330	
Ongoing	Annual fee (inc GST)	
Portfolio management & advice	First \$300,000:	1.1% (min)
	Next \$300,000:	0.77%
	\$601,000-\$1.25M:	0.55%
	\$1.25M+:	Nil

What is not included in the fees?

ASX transactions

ASX participant brokers will charge brokerage on transactions. We have online brokers that we use to ensure that costs are kept to a minimum.

Investment strategy advice

It is a regulatory requirement that an SMSF has a documented investment strategy. We can advise trustees on investment strategy and on suitable investments, including the production of a statement of advice in accordance with relevant legislation. Please contact Phillipsons Financial Planning Pty Ltd for current advice fees.

* CGT position reconstruction

When a client transfers existing funds with incomplete records, and substantial time is required to reconstruct portfolio capital gains tax records, additional hourly fees may apply, subject to prior notice.

Annual compliance

All SMSFs are required to lodge annual financial accounts and tax returns together with an external audit. Phillipsons Accounting Services Pty Ltd can provide all these services at a highly competitive cost, where SMS Pro is used.

Australian Tax Office (ATO) charges

Most SMSFs are regulated by the ATO. The ATO determines an annual regulatory charge.

Australian Securities and Investment Commission (ASIC) charges

SMSFs that have an incorporated entity acting as the trustee are required to have the company registered annually. This attracts an annual charge as determined by ASIC.

SMSF registration and trust deeds

Separate fees apply to: register a new SMSF; create trust deeds or amend existing deeds; and register corporate entities, if applicable. Please contact Phillipsons Financial Planning Pty for applicable fees.

Security

Security is of paramount importance. Our software employs the latest data security techniques to protect your information. To ensure the security of your information, it is important that you keep your password safe and do not share it with anyone.

Contact us

For more information on any of the above or for assistance on how SMS Pro might benefit you, please contact us:

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SMS Pro

Control YOUR superannuation savings—control YOUR future

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Information correct as at December 2009.



Compliance Performance **Lifestyle**

