

START PAYING RENT TO YOUR SUPER FUND

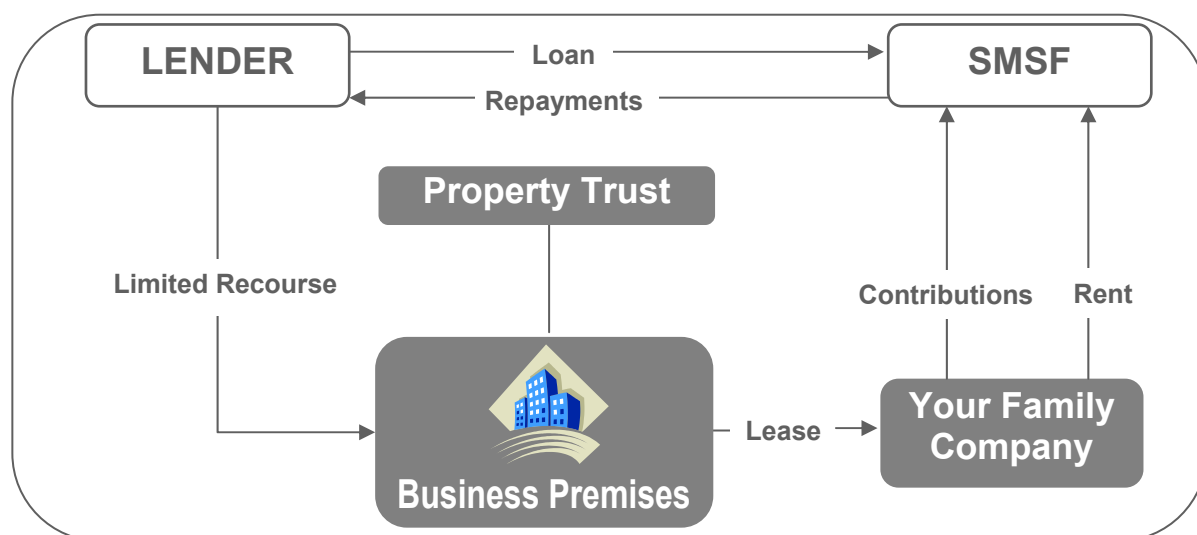
BUY YOUR OWN BUSINESS PREMISES & INVEST IN YOUR FUTURE

Changes to superannuation legislation now allow Self Managed Super Funds (SMSF's) to borrow for the purpose of investing, provided a special structure is used.

This means that if you are a business owner, you can use this structure to buy your business premises through your SMSF. This is great news if you do not have the required deposit readily available and have cash available in your Super Fund. It can also be a very tax effective structure.

Features of the structure:

- The property needs to be held in trust for the SMSF by a Property Trustee and the SMSF must have the ability to acquire the legal interest in the property.
- The beneficial owner of the property will be the SMSF.
- The Lender has no recourse to the other assets of the SMSF, providing the SMSF with absolute protection for its other assets.
- SMSF's can deal with the property however and whenever they like, in the same way as individual or company investors can deal with "normal" investment properties (eg: lease, renovate, repair, or sell), (subject to the terms of the relevant loan and mortgage).
- All rents are paid directly to the SMSF. Loan repayments are made to the Lender in the ordinary way from the SMSF.
- The SMSF can pay out or reduce the mortgage at any time (subject to the terms of the relevant loan).
- When the mortgage is paid out in full, title to the property may be transferred to the SMSF.



For further information please contact us on 9925 1222

To find out if the premises that you currently occupy is available to purchase or to see what else is available contact:

Corey Beauchamp - 0400 877 331