



ULTIMATE

REAL ESTATE SUCCESS
COACHING PROGRAM

VIRTUAL BOOTCAMP

9. SUPERANNUATION



SESSION NINE

How To Achieve An Effective Tax-Free Income In Retirement With Your Superannuation

SESSION NINE

SUPERANNUATION



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General Advice Disclaimer

The notes and material discussed in this presentation are based on the Australian superannuation and taxation law and are provided on the understanding that they are for educational purposes only.

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Whilst every care has been taken in their presentation taxation and superannuation rules are continually changing and ongoing review of the laws is recommended.

Before making any financial or investment decisions, we recommend you consult your qualified Financial Planner and Accountant to take into account your particular investment objectives, financial situation taxation concerns and individual needs.



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Taxing Superannuation The big advantage

Super in **accumulation phase** before retirement:

- Income Tax – 15%
- Contributions Tax – 15 - 30%
- Capital Gains Tax – 10% (15% but 2/3 assessable)



New Downsizing Contribution

- From 1st July 2018, if you are 65 years old or older and meet the eligibility requirements, you may be able to choose to make a downsizer contribution into your superannuation of up to \$300,000 from the proceeds of selling your home.
- The downsizer contribution is not a non-concessional contribution
- It can also still be made if the member's total super balance is already greater than \$1.6m
- Must be from proceeds of the sale of your PPR (that you have owned for 10yrs or more) and made within 90 days of receiving the proceeds.



In-Specie Contributions

- Contributions to your fund in the form of an asset other than money.
- What assets are allowed to be in-specie contributed to a SMSF:
 - Listed Shares and Securities
 - Business Real Property



Business Real Property

What does business real property mean?

The definition of BRP for superannuation purposes includes any freehold or leasehold interest in real property where the property is used wholly and exclusively in one or more businesses.



State	Section of the State Duties Act	Details
NSW	Section 62A	\$500 concessional flat rate
VIC	Section 41	Exemption
WA	Section 122	Nominal duty of \$20
QLD	Stamp Duties Act 2001 (QLD)	No exemption
SA	Stamp Duties Act 1923 (SA)	No exemption


