



Take control of your super NOW

Self Managed Superfunds (SMSFs) are growing in popularity and now make up the largest segment of superannuation in Australia.

As of December 2024, self- managed super funds (SMSFs) in Australia have grown significantly. There are now 638,411 SMSFs with total estimated asset value of \$1.02 trillion.¹

Your Super Fund

Greater flexibility and control have encouraged many people to turn to Self Managed Super Funds (SMSFs) to meet their superannuation investment needs. However, are you aware of the risks? Self Managed Superannuation involves many complex rules and regulations. Therefore managing your own super fund incorrectly can result in very significant penalties. Time and expertise are required to keep up to date with legislative changes, as well as ensuring the investments are well structured.

At **Provident Financial Services** we provide you with a multi-disciplined approach by combining access to market leading investments and tailored strategic advice. Our expert Financial Planners specialise in managing SMSFs including complex areas such as Limited Recourse Borrowing, providing structured fund and investment advice as well as guiding you through issues of compliance and your responsibilities as trustee.

Borrowing inside your Self Managed Super Fund

An investment strategy that many people are considering is Limited Recourse Borrowing. It involves taking out a loan, whilst also using the equity you have built within your SMSF to purchase a single asset such as property and/or shares. This enables the asset level within your fund to increase with the addition of borrowed funds, in turn magnifying the growth opportunity within your SMSF. The nature of the recourse associated with the loan, then protects the remaining assets of the SMSF.

Plan. Help. Achieve



Our vision **Plan. Help. Achieve.** is designed to help you take control of your super now.

Plan.

We identify your financial goals.

We assess your risk profile.

We review your Investment Portfolio

We review the structure, performance and effectiveness of your current SMSF.

Help.

We help you establish and set up your SMSF.

We determine the appropriate structure, features and investment strategies of your SMSF.

We make insurance recommendations within your SMSF.

We recommend contribution and tax strategies.

We provide administrative support for all compliance documentation.

We make estate planning recommendations.

We regularly review your SMSF so that it continues to fit with your lifestyle and goals.

Achieve

At Provident we believe it is our responsibility to ensure that you reach your financial goals.

Our expert planners endeavour to deliver above industry average returns for all our SMSFs.

"We were first introduced to Provident in 2007 and had been running our own business for seven years. The team at Provident were able to assist us with restructuring our business and personal financial situation. We have had the opportunity to expand our business through the purchase of our own premises. Not only did the relationship with Provident provide us with the confidence to achieve this outcome, they have given us the support and planning needed to secure our financial future as we make our way to retirement."

- Des & Maggie Rath



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To find out more about our advice and what our clients have to say
about us go to
www.provident.com.au/client-testimonials

1. SOURCE: Australian Taxation Office