Supervision GROUP

April 2025

THE TRUSTEE

The publication that keeps you informed and in control.

Super *Contribution Strategies*

INSIDE THIS EDITION:

PAGE 02 WELCOME

PAGE 04 FEATURE ARTICLE – Maximising Your Super for Every Stage of Life

PAGE 08 Transition to Retirement Income Streams

PAGE 09 Who Audits the Auditors?

PAGE 11 What happens when the information is not coming from the Trustee?

PAGE 12 Talking Tariffs

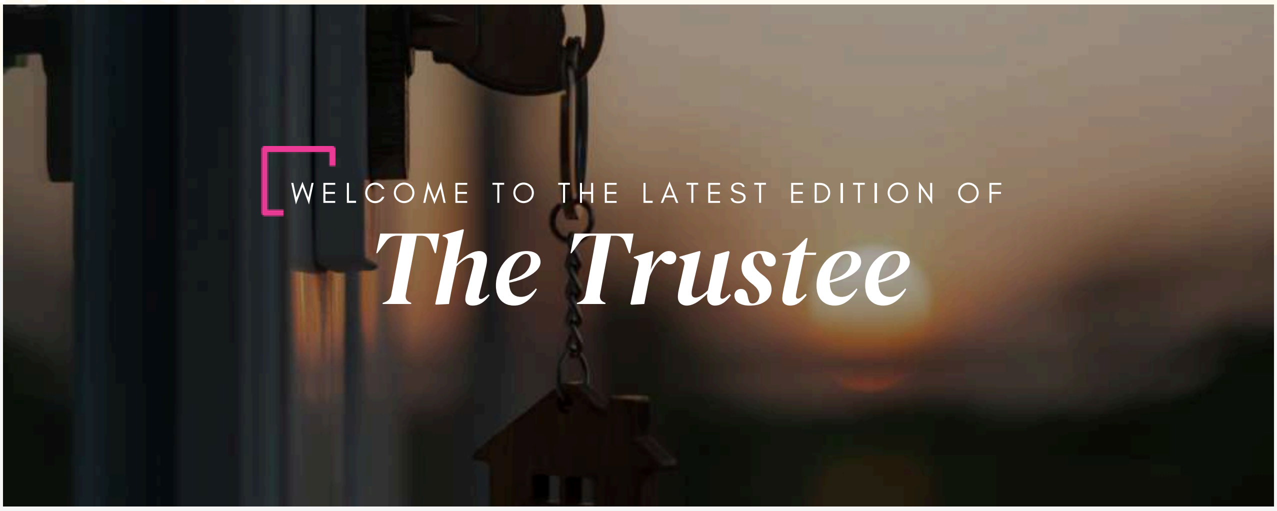
PAGE 15 CGT Small Business Concessions

PAGE 17 Just the Facts with Shish

PAGE 19 EDITORIAL – Embracing Change: How AI is Shaping the Future of Business and Finance

PAGE 21 The Team behind Supervision Group >> GET STARTED

SVG



2025 IS FLYING

The year is off to a strong start, and our team is moving full speed ahead with it! It's been an incredibly busy period, working alongside you—our valued Trustees—to support your plans and goals.

We've had plenty of productive meetings and information exchanges, and we truly enjoy these conversations because they're where we can add the most value.

Since returning from the holiday break, our SMSF team has been hard at work completing tax returns and gathering essential information.

We've made great progress, but there's still more to do as we approach our deadlines.

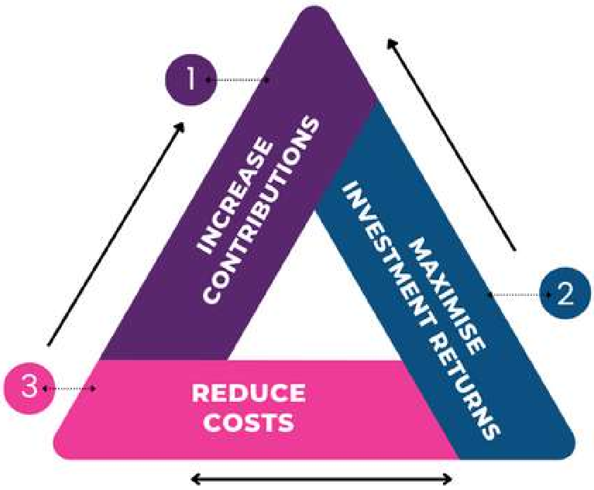
If your SMSF's 2024 tax return is still pending, we encourage you to provide any outstanding information as soon as possible. The sooner your return is lodged, the sooner you could receive any potential refunds!

We create strategies that are more than just effective—they are tax-smart, future-focused, and tailored to your financial goals.

We're also excited to introduce the Saxo Markets Share Trading platform as an option for you. It's free to join, and Pina and the team handle the setup process for you. If you use it and don't like it, despite its lower brokerage fees and additional features—you can simply return to your previous platform. If you are happy with a broker or your adviser, we are not trying to move you away from them. This platform is for those who are currently using CMC Markets, Commsec, Westpac Trade etc and want to get a better deal on your brokerage and amazing platform features.

In February, Clinton, Shish, and I attended the SMSF Association (SMSFA) Conference in Melbourne. It was an insightful event, and we've brought back valuable articles covering the key topics discussed. The SMSF industry continues to thrive, with more Australians recognising the benefits of managing their own super. We also have some team updates! Mark Mendoza has moved on from our accounting team, and we wish him all the best. The silver lining? We've welcomed two new team members, Hanna Vergara and Calvin Quiron, strengthening our capacity to meet the evolving needs of our clients.

In our last edition of "The Trustee", we introduced the SMSF Triangle of Success, a simple yet powerful framework for building your superannuation balance. The formula focuses on three key areas:



By taking action and actively managing your SMSF, you set yourself up for the retirement you want—while enjoying benefits along the way. Your financial adviser is best placed to help you optimise these areas, and if you don't have one, we'd be happy to provide a referral.

Looking ahead, we're gearing up for a **busy tax planning season.** These meetings are essential for uncovering the most tax-effective contribution strategies, which you can then discuss with your financial adviser. Be sure to book early to secure your spot!

We look forward to another successful year and, as always, wishing you all the health and happiness until the next edition and beyond.

CHRISTOPHER HOMER
Director

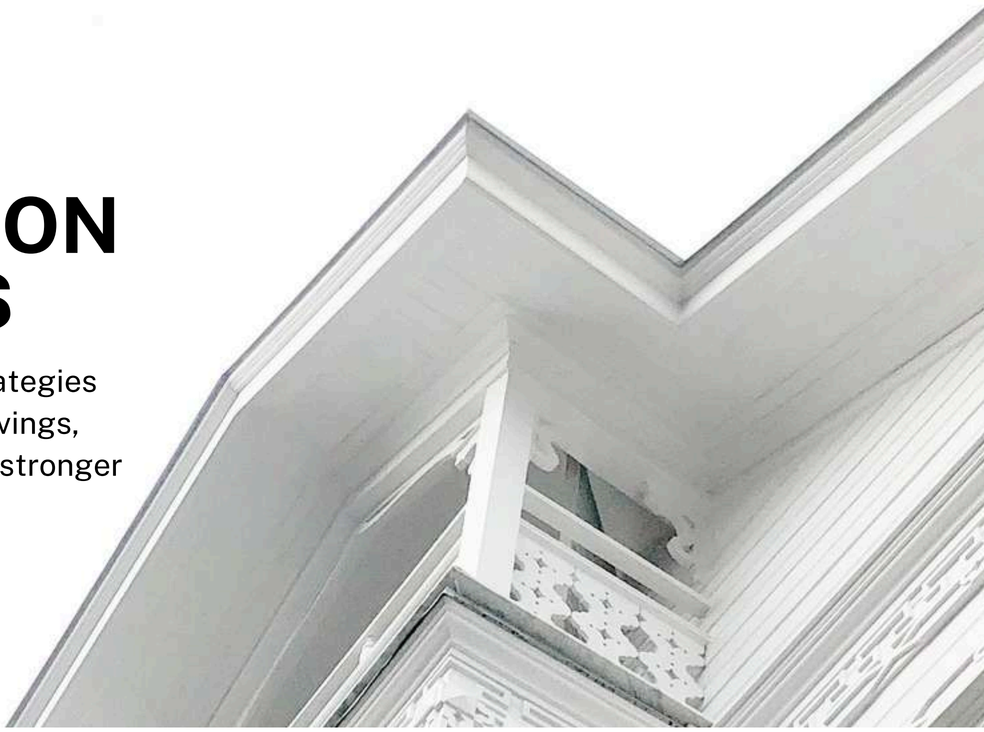
FEATURE ARTICLE

MAXIMISING YOUR SUPER FOR EVERY STAGE OF LIFE

SMART CONTRIBUTION STRATEGIES

Discover the key contribution strategies that can help you optimise tax savings, balance your super, and secure a stronger financial future.

Learn More



We talk about the power of contributions all the time. The following table describes the mix of contributions available to those aged under 75 and who they help the most.

Single- no dependants	Nuclear	DINKs	Blended
Personal Deductible	Personal Deductible	Personal Deductible	Personal Deductible
Carry forward concessional	Carry Forward Concessional	Carry Forward Concessional	Carry Forward Concessional
Contribution reserving	Contribution reserving	Contribution reserving	Contribution reserving
NCC (Non-Concessional Contributions)	Contribution Splitting	Contribution Splitting	Contribution Splitting
Re-contribution	Personal NCC	Personal NCC	Personal NCC
Downsizer	Spouse NCC	Spouse NCC	Spouse NCC
	Personal re-contribution	Personal re-contribution	Personal re-contribution
	Spouse re-contribution	Spouse re-contribution	Spouse re-contribution
	Downsizer	Downsizer	Downsizer
	Child contribution		Child contribution

We are committed to helping you and your financial adviser to realise your contribution strategies. The number of strategies above proves that there is more to contributions than what your employer puts in for you. Some won't be available to you, but the ones that are, can create some big wins.

SUPERVISION GROUP

Our role is to provide the technical support, data and documentation to complete these strategies.

What is the biggest driver of eligibility for contribution strategies mentioned above?




What is the biggest driver of eligibility for contribution strategies mentioned above?

The Government have imposed a type of “means testing” designed to reduce the tax incentives for people with larger Super Balances. If the government puts steps in place to reduce tax incentives, it means that you can save significant amounts of tax.

As your Super balance grows, you will lose the ability to grab the incentives offered.

If you have over $1.9 Million dollars in Superannuation or more, you will be excluded from Non-Concessional Contributions. If you have over $500K in your member balance you will be excluded from Carried Forward Concessional Contributions.

Contribution Splitting helps couples keep their balances roughly equal as they build. If you have two members in your SMSF roughly the same age, keeping both members under the balance caps will allow them to undertake tax effective strategies (like personal deductible) for longer. The personal tax savings can be used to service debt or contribute more to Super.

Many clients ask me why they would contribute to Superannuation if they couldn’t receive a personal tax deduction (non-concessional contributions)? Investing your money in a low taxed environment should provide enough incentive. More importantly, if your Super balance is looking a bit low, but you have lots of personal assets that make you asset rich but income poor, some decisions will need to be made to improve your liquid funds as you run into retirement.

Personal Deductible and Carry Forward Concessional strategies are ones where you can immediately save personal tax. Salary Sacrifice arrangements form part of the Personal Deductible and Carry Forward Arrangements.

SUPERCHARGED

BOOST YOUR SUPER, MINIMISE TAX, AND BUILD WEALTH FOR THE FUTURE.

In meetings, we have identified a distinct period between the ages of 52 to 58 where people are starting to turn their attention to Super. Predominantly, they have good salaries and have either paid off or nearly paid off their homes.

They look at their Super balance and realise that they need to take action to grow their Super.

A transition to retirement plan is required to make the most of the final years of their employment and transition any illiquid assets they own in their personal names to liquid assets in Superannuation.

They realise they need cash to meet their lifestyle goals, but they are not sure exactly how to go about it.

Financial advisers can really add maximum value as they use their skills to navigate the above strategies and provide a clear vision for your desired outcome.

Recontribution Strategies are available for those who already have access to withdraw money from their Superannuation.

This strategy reduces death benefits tax on your non-dependent children (or any other non-dependant) when you pass on. Recontribution strategies are not tax avoidance but tax planning. If you undertake this strategy and pay the associated costs to complete it, you will not benefit at all. Any benefit will be with the people inheriting your Super balance.

My general (tongue in cheek) advice recommendation is to spend the money on yourself, you earned it… In all seriousness, if this is a concern, we can run the numbers and help you to realise this plan.

Contributions for Children can turbo charge your children's Super. Mathematically, medium contributions to Super in early years outperform larger contributions later in life due to the power of compound interest and time. If you do make this call for your Children or even Grandchildren, selecting the right Super fund will be a very important part of this strategy.

High fees and poor performance will erode any long-term gains that you hope for your offspring. Again, Financial advisers are able to analyse what types of Super accounts will provide the best bang for buck.

Downsizer contributions are available to the those over the age of 55 who sell their principal place of residence. Downsizer contributions are not dependant on member balances or upper age limits.

If you want to work Supervision Group on the above strategies to get where you need to go, please reach out today. There is never a better time to do so.

Connect anytime

Need Help?

Get in touch via the desired contact method below:

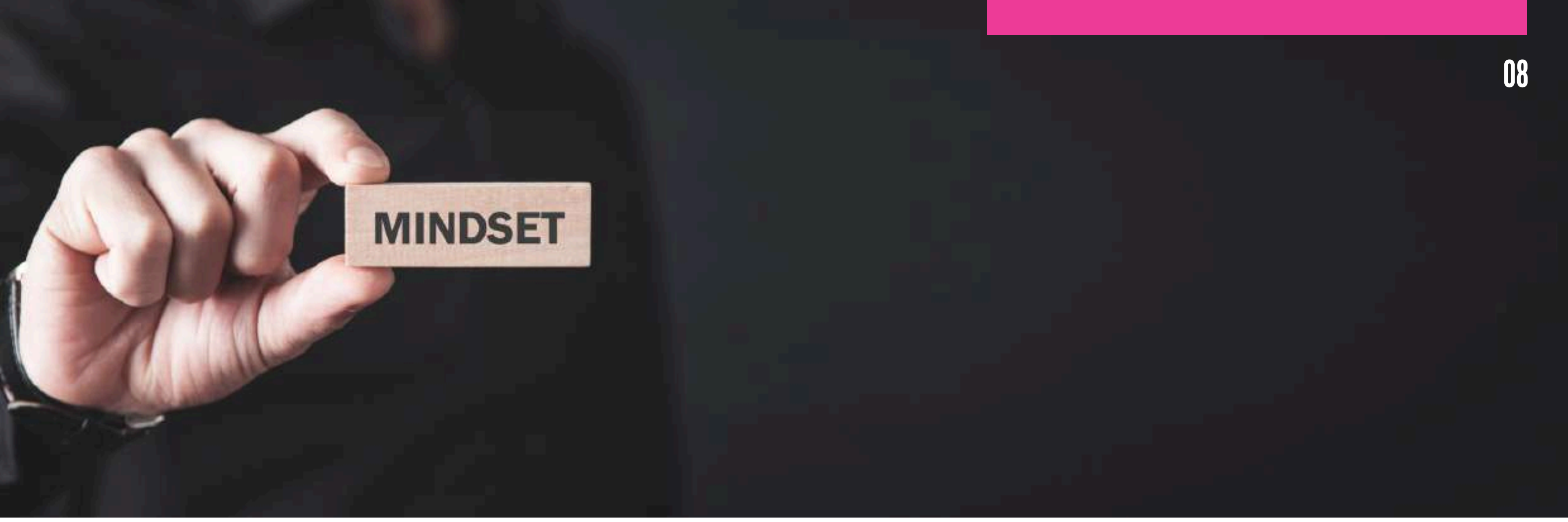
SCHEDULE A CALL

S S S S S S
S S S S S
S S S

GATHER INFORMATION

S S S S S S S
S S S S S
S S S

www.supervision.com.au



Transition to Retirement Income Streams

TTR Unlocks

Transition to Retirement (TTR) Pensions are available to people to access their Superannuation whilst they are still working.   Many people ask me why they would employ a TTR?

Access to your money

First and foremost, you may need money to meet your lifestyle needs. After reaching 60 years of age, a TTR can deliver income (10% of your member balance) without it adding to your personal taxable income.

Saving Personal Tax

You can use a TTR to save personal tax whilst still receiving the same take home pay. Between the ages of 60-65, a TTR can be commenced regardless of your retirement status. Making additional concessional contributions to Superannuation reduces your taxable income. For example, if your income is $80,000 and you salary sacrifice $10,000, your personal taxable income will be $70,000, which will result in a bigger tax refund. The more you contribute the higher your savings will be. If you can access any unused concessional contributions (>500K) your contributions can increase above the annual cap each year to really boost your personal tax savings. Your Contributions will be taxed at 15% in Super, so salary sacrificing all of your salary may not be the most tax effective solution.

Access to Super

Even though you may not meet the full conditions of release between the ages of 60 and 65, ceasing any paid employment during this period will entitle you to access all the superannuation you have accumulated up to that point. So, if you're concerned about your money being locked away, you're only one resignation away from having full access to your Super.

Who Audits the Auditors?

Stolen from Bryce Figot’s presentation, Special Counsel, DBA Lawyers Pty Ltd “Evidencing SMSF Market Valuations” SMSFA Conference February 2025. Auditors are registered with ASIC, but SMSF Auditors performance is reviewed by the ATO.

The main issues identified from compliance cases bought against Auditors includes:

- inadequate evidence/testing of Market Value of Assets.
- insufficient testing of the existence, ownership, rights and obligations that the SMSF has for assets
- failure to check that trustee declarations have been signed and retained under regulation 104A
- lack of confirmation that transactions are conducted at arm’s length under section 109
- a failure to adequately check whether the fund has any borrowings per section 67.

Auditors that audit more than 1000 SMSF’s a year have a different level of scrutiny than Auditors that complete less than 1000 Audits per year.

What are the ATO concerned the most about?

- Insufficient documentation – you must maintain a record of your audit processes and keep sufficient audit evidence to support your findings and opinions.
- Auditors who fail to obtain sufficient evidence to support their opinion in common areas such as:

1. market valuations for unlisted assets
2. valuation evidence for collectibles and associated insurance.

- *Insufficient evaluation of the evidence obtained, to show that the auditor appropriately formed an opinion on the fund's compliance with the relevant super laws.

Asset Valuation

ATO webpage QC26343 states:
The ATO will generally accept your determination of an asset's value, as long as:

- it doesn't conflict with this guide or Market valuation for tax purposes
- there's no evidence that a different value was used for the corresponding capital gains tax event
- it was based on objective and supportable data <A really important point>

How do they know its objective and supportable data?

- The auditor's responsibility is to obtain evidence to support the trustees' rationale for determining the market value of each asset (or class of asset)
- It is not the role of the auditor to value fund assets, or to determine their market value
- Their role is to check that assets have been reported at market value by the trustees, and assess and document whether the basis for that valuation is appropriate given the nature of the asset
- Trustees must provide objective and supportable evidence, in accordance with our Valuation guidelines for self-managed super funds, to their approved SMSF auditor to support the assets market value
- It is the trustee's responsibility to provide all relevant documents to their auditor to substantiate the valuation

CALL US

08 9367 9655

Are Your SMSF Audits Up to Standard? *Your SMSF auditors are under ATO scrutiny— they must meet compliance standards, not just once, but on an ongoing basis.*

What happens when the information is not coming from the Trustee?

Trustee Silence: The Costly Risk You Can't Ignore

Failing to provide requested documents to an auditor within 14 days can result in severe penalties, including fines or even imprisonment. Trustees are legally required to comply, as auditors have the authority to enforce SMSF regulations. While Supervision has never faced such penalties, it's crucial for trustees to understand the risks and responsibilities to maintain compliance and avoid legal consequences.

- SISA s 35C: Audit of accounts and statements …
- (2) If an auditor requests … a trustee of a [SMSF] to give the auditor a document, each trustee … must ensure that the document is given to the auditor within 14 days of the request being made…
- (3) A trustee commits an offence if the trustee contravenes subsection … (2).

Penalty: Imprisonment for 2 years.

- (4) A trustee commits an offence if the trustee contravenes subsection … (2).

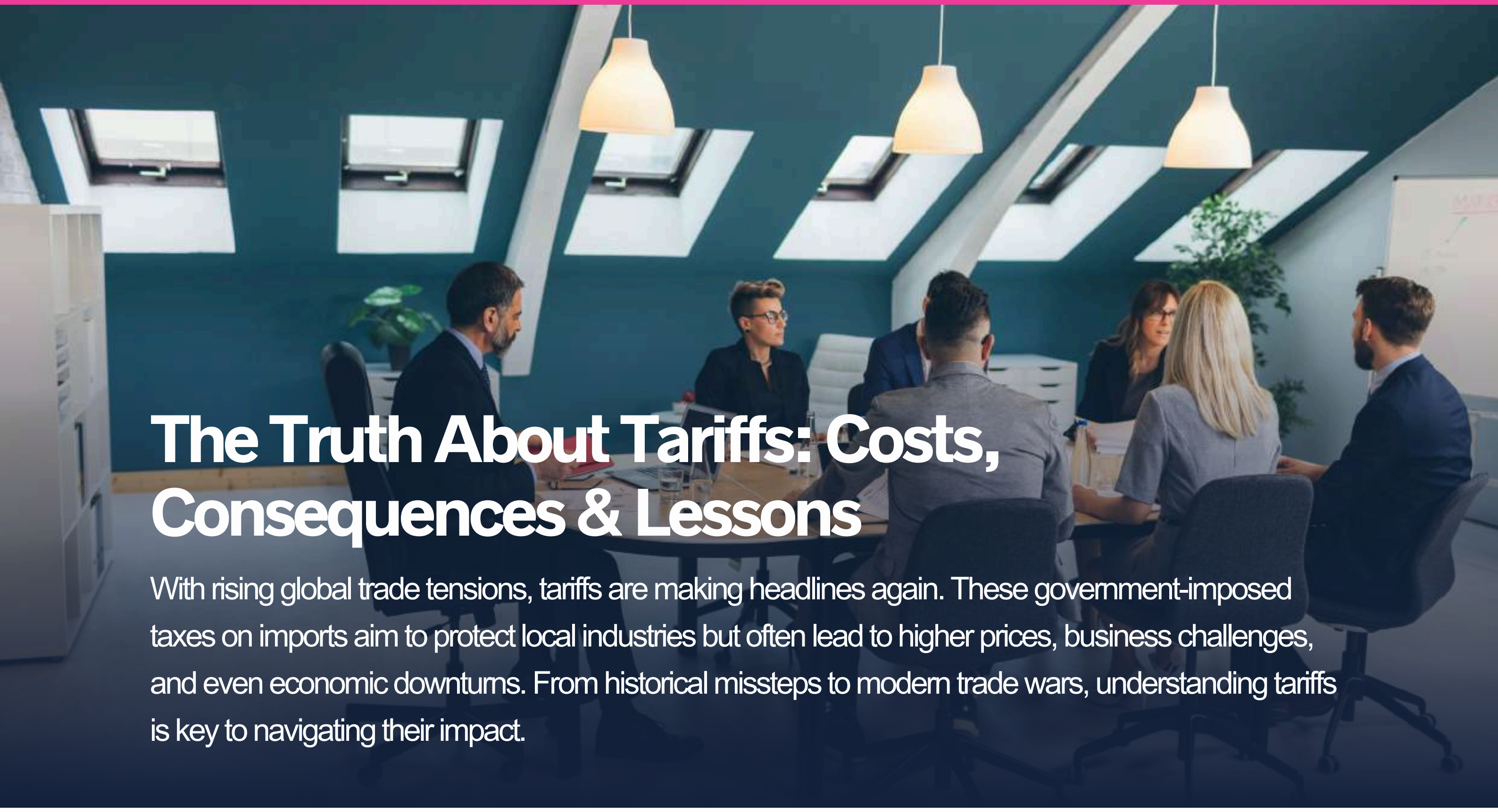
This is an offence of strict liability. Penalty: 50 penalty units.

Throughout Supervision's history we have never had an Auditor or ATO impose any penalties for Trustees failing to provide documents. It is scary the size of the penalty nevertheless and needs to be understood by Trustees what power Auditors have.

Be the first to know

Stay Updated with the Latest SMSF Insights and Expert Guidance.

TALKING TARIFFS



The Truth About Tariffs: Costs, Consequences & Lessons

With rising global trade tensions, tariffs are making headlines again. These government-imposed taxes on imports aim to protect local industries but often lead to higher prices, business challenges, and even economic downturns. From historical missteps to modern trade wars, understanding tariffs is key to navigating their impact.

Talking Tariffs

You may be hearing lots of noise in the media regarding Trump's imposition of trade tariffs on US imports. Here are some basics.

What is a Tariff?

Tariffs are taxes imposed by governments on imported goods, aiming to make these products more expensive than domestic ones. This practice encourages consumers to buy locally produced items, thereby protecting domestic industries from foreign competition.

How Tariffs Work

When a tariff is applied, the cost of the imported product increases. Importers often pass this additional expense onto consumers, leading to higher retail prices.

For example, if a country imposes a 10% tariff on steel imports, manufacturers relying on imported steel may raise their product prices to offset the increased costs.

Impact on Consumers

The primary effect of tariffs on consumers is the potential increase in prices for goods that rely on imported components or materials.

This price hike can disproportionately affect lower-income households, as they spend a larger portion of their income on essential goods.

Impact on Businesses

Small businesses that depend on imported materials may face higher operational costs due to tariffs. These increased expenses can lead to reduced profit margins or necessitate price increases for consumers. For instance, a local manufacturer using imported aluminium might need to adjust pricing strategies to maintain profitability.

Economic Considerations

While tariffs aim to protect domestic industries, they can lead to trade tensions between countries. Retaliatory tariffs can escalate into trade wars, affecting global economic stability.

Talking Tariffs

Moreover, tariffs can disrupt supply chains, leading to inefficiencies and reduced competitiveness for businesses reliant on international trade.

What could possibly go wrong?

Here are three notable examples where tariffs have historically failed or backfired, causing economic harm or unintended consequences:

1. United States – Smoot-Hawley Tariff Act (1930)

- Context: During the Great Depression, the U.S. implemented this tariff to protect domestic farmers and manufacturers by heavily taxing over 20,000 imported goods.
- Outcome:

1. Triggered retaliatory tariffs from U.S. trading partners like Canada and European countries.
2. Global trade shrank significantly, worsening the Great Depression.
3. U.S. exports fell drastically, leading to job losses and deeper economic decline.

- Lesson: Protectionist policies during economic downturns can escalate into trade wars and exacerbate global economic crises.

READ MORE ↓

2. India – Tariffs During the License Raj (1950s–1980s)

- **Context:** After gaining independence, India adopted a protectionist economic model with high tariffs and import restrictions to promote self-sufficiency.
- **Outcome:**

1. Stifled innovation and competition within Indian industries.
2. Led to inefficiencies, poor product quality, and slow economic growth.
3. The economy only accelerated after liberalization and tariff reductions in the 1990s.

- **Lesson:** Excessive tariff barriers can isolate an economy and inhibit long-term growth and competitiveness.

3. Argentina – Tariffs on Agricultural Exports (2000s)

- **Context**: Argentina imposed export tariffs (retentions) on agricultural products like soybeans to control domestic prices and raise government revenue.
- **Outcome**:

1. Caused widespread protests and strikes by farmers.
2. Reduced agricultural output and exports, hurting the economy.
3. Led to political instability and policy reversals.

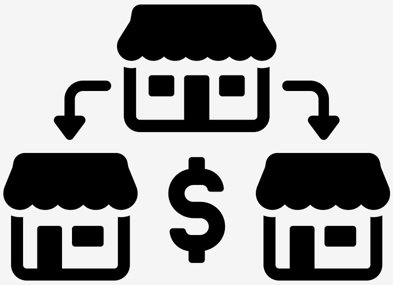
- **Lesson**: Tariffs on key export sectors can backfire, hurting both the industry and government finances, especially in economies reliant on commodities.

Conclusion

Tariffs serve as tools for governments to influence trade balances and protect local industries. However, they often result in higher prices for consumers and can pose challenges for businesses dependent on imported goods. Understanding the implications of tariffs is crucial for both consumers and business owners to navigate the economic landscape effectively

Subscribe To "The Trustee"

Get the latest SMSF insights delivered straight to your inbox, and share them with customers who could use expert guidance!



CGT SMALL BUSINESS CONCESSIONS

What Are CGT Small Business Concessions?

CGT small business concessions are tax relief measures available to eligible small business owners who sell business assets. These concessions are designed to support entrepreneurship, encourage reinvestment, and ease the tax burden associated with business transitions or exits. The primary concessions include:

1. **15-Year Exemption –** If a business owner is aged 55 or over and retiring, and they have owned the asset for at least 15 years, the entire capital gain is exempt from CGT.
2. **50% Active Asset Reduction –** A business owner can reduce the capital gain by 50% on an eligible active business asset, in addition to the general CGT discount (if applicable).
3. **Retirement Exemption –** Up to $500,000 of capital gains can be exempt from CGT if the proceeds are used for retirement purposes. If the owner is under 55, the amount must be contributed to a superannuation fund.
4. **Small Business Rollover –** This allows business owners to defer a capital gain if they reinvest the proceeds into a replacement business asset or improve an existing asset within two years.

Speak to your personal accountant to see if you qualify and what it would mean for you. If you do qualify, you have a completely different concessional cap limit in which you can claim a tax deduction.

Who Qualifies for These Concessions?
To access CGT small business concessions, a business must meet the following conditions:

- Have an aggregated turnover of less than $2 million, or
- Have net assets valued at less than $6 million (excluding personal-use assets such as a family home).
- The asset being sold must be an active asset, meaning it has been used in the course of running a business for at least half the ownership period or seven and a half years for assets owned for over 15 years.

Speak to your personal accountant to see if you qualify and what it would mean for you. If you do qualify, you have a completely different concessional cap limit in which you can claim a tax deduction.

Who Qualifies for These Concessions?
To access CGT small business concessions, a business must meet the following conditions:

- Have an aggregated turnover of less than $2 million, or
- Have net assets valued at less than $6 million (excluding personal-use assets such as a family home).
- The asset being sold must be an active asset, meaning it has been used in the course of running a business for at least half the ownership period or seven and a half years for assets owned for over 15 years.

Get Started, Live Better!

We're here to help with all your SMSF, tax, and financial queries. Reach out to us today—whether it's a quick question or a detailed discussion, our expert team is ready to assist.

Schedule A Call | Gather Information

JUST THE FACTS WITH SHISH

Hi Everyone,

We're dedicated to make your SMSF compliance and tax return requirements a minor part of your SMSF experience.

Our team is focused on providing the best experience for you at the highest possible standard, so that you can get on with creating an awesome investment strategy.

Hi, its Shish back again. My role is reviewing your SMSF returns each year, examining financial statements and compliance issues for all clients. Hopefully you enjoy my insights.

CRYPTO – OWNERSHIP & TITLE EXISTENCE

An SMSF client holds 95% of total assets in Ethereum and Bitcoin as at 30 June 2024. The report provided by the SMSF client is the CoinSpot EOFY 2024 statement, which includes the name of the superannuation fund.
Question: Is this report sufficient and appropriate audit evidence regarding the existence and ownership of the cryptocurrency assets?
Fact Checks About Cryptocurrency as an Investment (Before Providing an Answer)

- Cryptocurrency is a digital asset—it is not legal tender or money.
- Cryptocurrency may be held directly by investors using self-custody wallets, which come in two forms:
- Cold wallets: Devices that store crypto offline.
- Hot wallets: Applications that connect to the internet for online access.
- Investors' crypto assets are stored on a blockchain, which is a distributed ledger that records transactional data.
- Each investor can send, receive, and store digital assets on the blockchain using a wallet address, a unique sequence of letters and numbers assigned to each user.
- Self-custody wallets act solely as holding devices. Legal ownership is not recorded on wallet statements, and the wallet can be named arbitrarily by the user, with no formal identification of ownership.
- Alternatively, cryptocurrency can be held indirectly via a custodian (e.g., CoinSpot, CoinJar, Swyftx, Coinstash). These custodians provide user-friendly platforms for investing and trading in crypto.

1. Centralised exchange custodians hold legal title and private keys to the crypto assets on behalf of investors. If the exchange malfunctions or becomes insolvent (e.g., FTX), investors may lose access to or ownership of their assets.
2. Reputable custodians are subject to regulation; however, as of the date of this presentation, Coinstash is the only exchange to have obtained a Type II GS007 report, confirming the effective operation of internal controls.

ANSWER...

The cryptocurrency investments are held via a custodian as of 30 June 2024. This means that the custodian holds legal title to the assets, while the SMSF holds a beneficial interest.

The SMSF is designated as the beneficial owner, and its interest is separately maintained. Therefore, the fund complies with Regulation 4.09A.

A key challenge with all custodially held investments is verifying the existence of assets that the investor does not legally own or directly control. Auditors cannot conduct substantive testing on these assets beyond steps taken to confirm that the custodian account is legitimate. Verification methods may include:

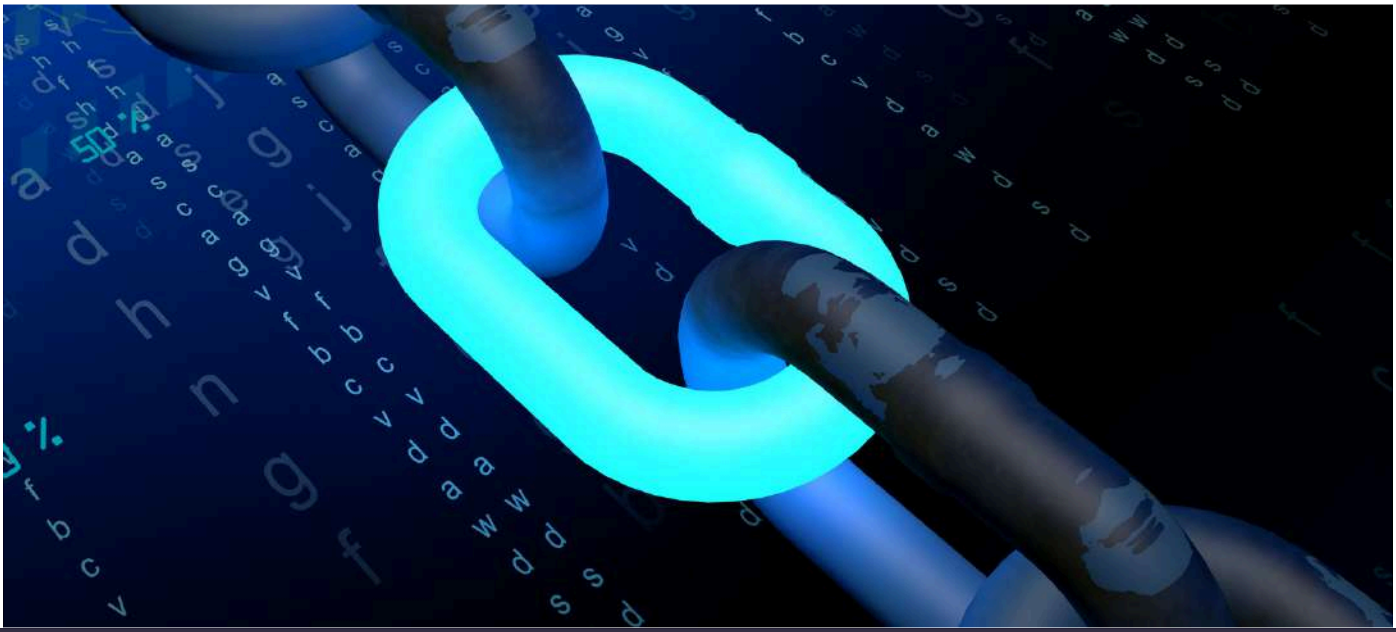
- Attempting direct contact with the custodian (often difficult), or
- Observing trustees accessing their custodian account (e.g., via a Zoom call).

However, auditors cannot view the custodian's underlying assets or assess the effectiveness of their internal controls unless the custodian has obtained a GS007 Type II report.

As of October 2024, Coinstash obtained this report. Where such a report is available, and the auditor can perform limited substantive testing in compliance with ASA 330 and ASA 402, it may be possible to obtain sufficient and appropriate audit evidence regarding the existence of cryptocurrency assets held on the exchange.

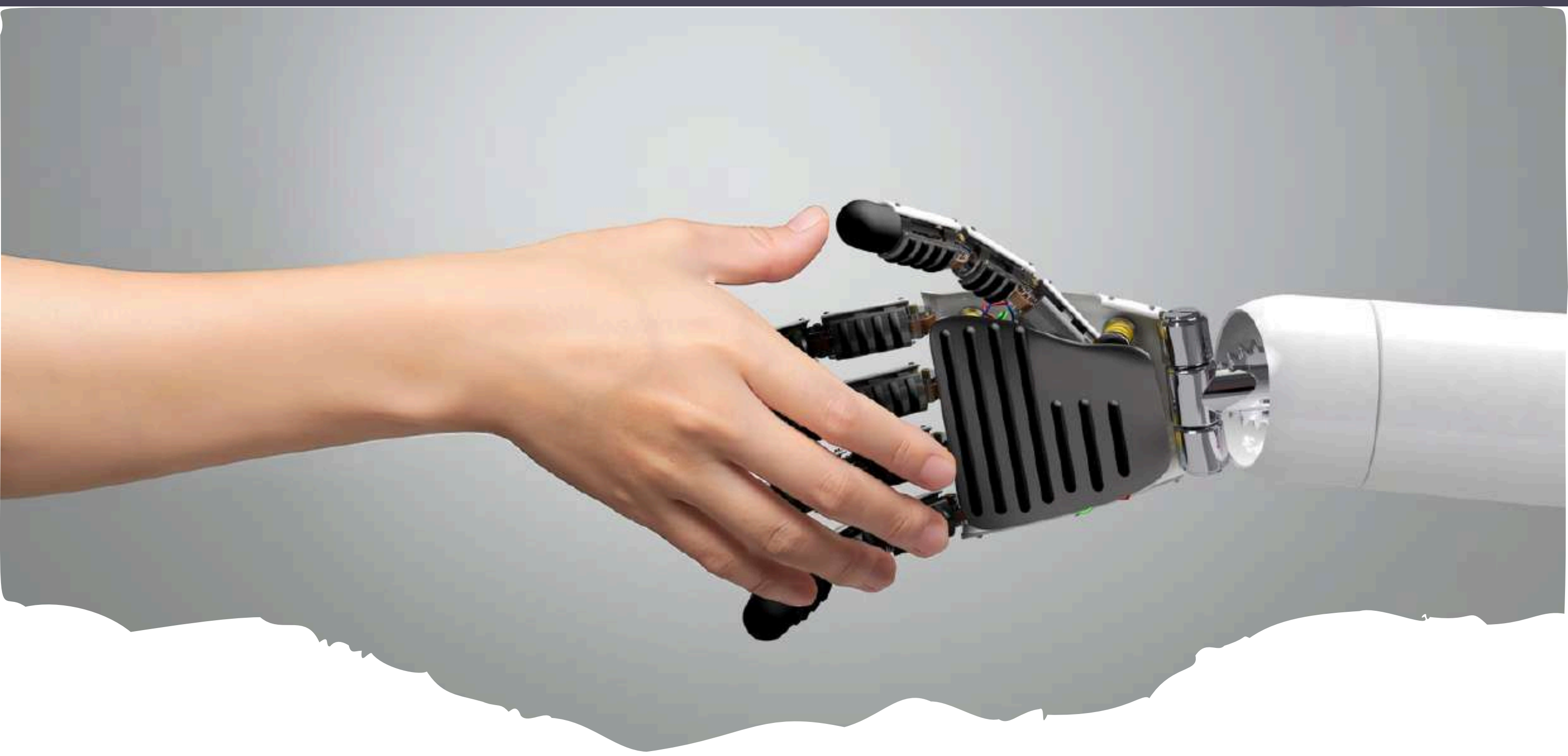
In the absence of such evidence, auditors must carefully evaluate the circumstances and consider qualifying their audit opinion if deemed appropriate.

Additionally, it may be prudent to obtain written representations from the trustees, acknowledging that they understand the risks and volatility associated with cryptocurrency investments and have made these decisions in alignment with the members' needs and retirement savings objectives.



EDITORIAL

EMBRACING CHANGE: HOW AI IS SHAPING THE FUTURE OF BUSINESS AND FINANCE



Harnessing Innovation to Enhance Efficiency, Accuracy, and Client Experience

Managing change is difficult. Humans have been highly successful at meeting the ever-changing external environment. That is why our species dominates the globe.

Whilst the primary focus of our business has not changed, we have seen massive change in how we do our work and how much work we are able to do. This has been facilitated by improvements in accounting technology and your willingness to accept the changes that we have implemented like digital signing, data feeds, offshore processing, emailing, portals, ongoing processing, direct debit of fees etc. This has resulted in stable costs to our clients over the longer term.

Right now, we are on the verge of an amazing opportunity in all aspects of our lives. Artificial Intelligence (AI) is the next major force in the world which has great potential to reshape how we live. Faced with this unstoppable movement, some will go all in and embrace it, whilst some will dig their heels in, deny its existence and pine for the old days. The majority will do their best to understand AI's impact and do a very human thing- adapt.

At Supervision, we see AI reducing current manual transactions and reducing human error. We also see increasing use of data to suggest strategy and spot other available opportunities. It may help us to scale our communications and make it more targeted to your needs. The constant updating or your portfolio's will be enhanced due to AI's ability to spot patterns and create better insights on static data.

Whilst we want to provide information on what you are interested in, we never want to stop challenging your assumptions and provide alternative thinking. That may sound deliberately confrontational, but sometimes you don't know what you don't know. An echo chamber is not the best way to provide maximum value.

One thing we will not do, is upload any of your personal information into the current crop of publicly available AI engines- like ChatGPT. Any time that you upload a question in these engines, that data is uploaded and available to others.

For businesses like ours where privacy is paramount, we will only be able to use AI where data is kept in a closed environment and information is not allowed to be used in the wider world. So, if you are playing at home, please remember not to add any of your personal information that would identify you or any of your family members.

If you are a business owner like us, it is important that you look at the value that AI can bring to your business. If you have existing competitive advantages in your market, then AI can accentuate these advantages by amplifying your currently existing ones. If I can generate business ideas out of AI without the insight and hard work of a unique business, then so can everyone, cancelling out any advantage of AI.

We will be exploring how we can use AI in our business. It's an exciting time for us to apply our current business model and amplify our business strategy. We don't know what that is going to look like, but we believe the future is bright and we must work towards advances that will enhance the experience you have with us.

THE TEAM BEHIND SUPERVISION GROUP

SUPERVISION SMSF

Perth Office

Pina Reid
Client Services Manager

Shishpal Rana
SMSF Manager

Leanne Wise
Client Services Manager

Taylor Reid
Client Services

Christopher Homer
Director of SMSF

Clinton Reid
Managing Director Supervision Group

Clarke Philippines Office

Ronnel Valencia
Senior Accountant

Calvin Quiron
Senior Accountant

Danica Dizon
Senior Accountant

Cyril Tullao
Senior Accountant

Hanna Vergara
Accountant

BUSINESS SERVICES

Perth Office

Grant Carslake
Senior Accountant

Sarah Bell
Senior Bookkeeper

Clarke Philippines Office

Joy Sanchez
Senior Bookkeeper

Sheila Enerio
Bookkeeper

Reach out anytime

Get in touch via the desired contact method below:

SCHEDULE A CALL

S S S S S S
S S S S S
S S S

GATHER INFORMATION

S S S S S S S
S S S S S
S S S

Contact Us :

Phone Number
08 9367 9655 or 08 9388 6999

New Enquiries:
info@supervision.com.au

Office Address
South Perth Office
Level 2, 76 Mill Point Road, South Perth, WA, 6151

Postal Address
PO Box 879, South Perth, WA, 6951

DISCLAIMER:

The information in this publication is provided to our clients to update them on SMSF possibilities. It is not a substitute for personal financial advice and is general in nature only. It does not consider your personal circumstances. If you get excited by any of the information provided in this publication, please seek independent financial advice before taking any action that affects your financial wellbeing.