

SELF MANAGED SUPER FUND 1

澳洲自管退休養老金

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TYPE S OF SUPERANNUATION FUNDS

退休養老金

Industry Funds - 产业基金

- Trustee makes all decisions - 受托人作出所有的决定
- Basic flexibility - 灵活性一般
- Cost 0.40% - 1.5% - 成本0.40% - 1.5%

Retail Funds - 零售基金

- Choice of Asset Classes - 选择的资产类别
- Flexible but tailored to individual needs

Cost 1.5 - 4.0% - 灵活性较强，但是需要根据各自成本的1.5 - 4.0%

SMSF - 澳洲自管退休養老金

- You own the assets, you make the decisions - 自己的资产，自己说了算
- Completely tailored to your needs - 完全适应您的需求
- Cost 0.25 - 1.5%, the bigger the fund the smaller the cost - 基金越大，成本越小

WHAT IS SMSF 什么是澳洲自管退休养老金

A SMSF is a trust where money and investments are held and managed on behalf of the members. The fund's purpose is to provide benefits to members on retirement or death.

澳洲自管退休金是一种对于代表成员管理资金的信托

- **The Basic Requirement - 基本要求**

- *The fund has 1 – 4 members - 基金拥有1到4个成员*
- *All members of the SMSF must be trustees of the fund, or if a corporate trustee is used, directors of the company - SMSF的所有成员必须是该基金的受托人，或者是一个企业的受托人，公司的董事*
- *A single person has the choice of finding a second person as trustee (not required to be a member) or establishing a Pty Ltd company to fulfil the trustee role. - 一个人可以选择通过第二个人作为委托人（并不要求要成为会员），或建立一家私人有限公司来进行管理*

RESPONSIBILITIES OF TRUSTEES

委托人的责任

Trustees duties and responsibilities includes:

- 委托人的责任包括

- *Making sure the purpose of the fund is to pay retirement benefits to members – 确保基金的目标是为了个退休成员带来利益*
- *Organising an investment strategy and making investment decisions – 筹备一个投资策略并作出投资决定*
- *Accepting contributions and paying benefit (pension and lump sums) in accordance with the rules – 接受定期缴款，再按照规定支付福利（整笔养老金）*
- *Ensuring an approved auditor is appointed for each income year – 确保每年都有审计人员被任命*
- *Undertaking administrative tasks such as lodging annual returns and record-keeping.*

承办信托人管理任务，例如年度报税和会计记录

BENEFIT OF SELF-MANAGED FUNDS

自管退休金的好处

- *Tax Benefit: 15% on income, 10% tax on capital gain & 0% tax for members in pension phase* - 税务效益：收入的15%，资本10%的收益税及成员养老基金的0%的税率
- *Receiving a refund of franking credits* - 接收退还预扣税款
- *Control* – 控制
- *Flexibility* - 灵活性
- *Insurance and Estate Planning* - 保险和遗产规划
- *Pension* - 退休金

WHERE A SMSF IS NOT APPROPRIATE

自管养老金在哪儿些地方并不适用

- People who want no regular involvement in their super – 不喜欢投入太多精力的人

Running a SMSF will require the trustees to sign and approve various documents throughout the year, as well as making investment decisions

– 实行自管退休金需要委托人的签字并提供全年中的各种资料，从而进行投资

- People who are planning on living overseas for an extended period of time – 会在国外生活很长时间的人

To ensure that you benefit from the tax advantages of investing in superannuation your SMSF must remain an Australian Fund. If you are the trustee of a SMSF (or the Director of a company trustee) and living overseas for an extended period of time you may jeopardise the tax status of your SMSF.

– 为了确保您在养老金投资的税收优惠中受益，你SMSF必须是在澳大利亚的基金。如果你是一个SMSF受托人（或一个公司的受托人的董事）或者在海外生活一段时间，这可能会影响到您SMSF的纳税地位

ESTABLISHING OF YOUR SMSF

成立您的自管退休金

1. **Decide on who will be the members and trustees in your fund –**
决定好谁将会成为您的基金成员以及受托人
2. **Purchase a trust deed for your SMSF, and sign ATO declarations –**
购买您SMSF的信托契约，并签署ATO声明
3. **Put an investment strategy down in writing and review regularly –**
把投资策略写下来，并定期复查
4. **Complete a binding death nomination – 填好死亡受益人**
5. **Application of ABN & TFN – 申请ABN和TFN**
6. **Establish a bank account for the fund – 为基金建立一个银行账户**
7. **Organise the rollover of your existing superannuation accounts or make personal contribution – 基金来自于现有基金或者直接从个人账户转入**

ADMINISTRATION OF YOUR SMSF

管理您的自管退休金

Invest in shares, property or term deposit

投资于股份或定期存款

Preparation of trustee minutes in relation to certain events. –

准备好与委托人商议的会议记录

Preparation of year end financial statements for SMSF

为您的自管退休金准备好年终报表

Preparation & lodgement of the fund annual tax return

基金年度纳税申报的准备和递交

Annual independent audit of the SMSF

基金的年度审计

INVESTING IN A SMSF

如何投资自管退休金

1. Think about what you want to achieve, growth or income? – 想想一下你想要达到什么样的成就，发展后者收入水平
2. Decide on the asset classes you will use to achieve your goals
High growth, growth, balanced, moderate, conservative – 选择好您要使用的资产类别，从而使自己的目标高增长，增长，均衡以及合适
3. Diversification is important – 多样化是很重要的
 - Cash & Term Deposit – 现金以及定期存款
 - Australian or international shares – 在澳洲或者国际上的股份
 - Commercial or residential properties – 商业或者住宅产业
 - Precious metals - 贵重金属
 - Artwork/collectables – 艺术品/收藏品

Disclaimer 声明

Please note: This presentation is intended to provide general information only. It is not a substitute for legal advice. You should obtain professional advice to find out how the taxation law will apply to your particular circumstances. Each situation is different and there could be numerous variations to the procedure depending upon your particular circumstances.

以上所述仅供参考。它不能取代专业法律咨询建议。你应该从专业人士处取得相关专业意见，从而获知税法会在您的案例中产生何种影响。另外，根据您的不同情况，由此产生的结果也会有所不同。

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