

**Finally! Complete, compliant and cost effective pension documentation that you can instantly download, where all the work has been done for you!**

## **Special Offer until July 31 – All Pensions \$165 inc GST**

Order an Account Based Pension, Transition to Retirement Income Stream, Pension Reset or Allocated Pension Conversion as instant download, and receive your fully tailored documents for only \$165 (inc GST).

**Call a Topdocs Consultant on 1300 659 242 now to find out how!**

Topdocs provides a **complete range of SMSF Pension services**, including:

- Account Based Pension commencements;
- Allocated Pension conversions;
- Transition to Retirement Income Streams;
- Pension Resets;
- Pension roll-backs;
- Complying and Lifetime Commutable Pension conversions;
- Topdocs, through our licensed subsidiary Superannuation Support Pty Ltd, also provides technical pension advice and Statements of Advice (SOAs).

### **Prepared with your client details – NOT PENSION KITS**

**You receive individually tailored pension documentation for each of your clients, NOT a pension kit.**

When you order a Topdocs pension, all the work is done for you. All relevant calculations are automatically prepared and included in your documents including minimum and maximum pension payment values and deductible amounts.

### **Easy to order – with instant delivery**

**Ordering your pensions online with Topdocs is easy, and you can receive your fully tailored documents *instantly*.**

Simply register for online ordering access, log in, and within a couple of minutes you will have a set of fully tailored SMSF pension documents on your desktop.

Registration is free, and takes less than a minute to complete. To register, go to [www.topdocs.com.au](http://www.topdocs.com.au) or call a Topdocs consultant on 1300 659 242.

### **Topdocs pensions can be used with any Trust Deed**

**Topdocs SMSF Pension documentation can be used with ANY SMSF Trust Deed that can pay the relevant pension (not just the industry leading Topdocs deed).**

- The detailed pension agreement and PDS add the relevant pension requirements to current deeds with weak pension clauses or further supplement deeds with strong pension clauses such as the Topdocs deed.
- The comprehensive pension agreement includes all of the required terms and conditions for the payment of the pension including the relevant conditions in regulations 1.06 and 1.07D of the SIS regulations.
- The comprehensive Product Disclosure Statement complies with ASIC's (Australian Securities and Investments Commission) disclosure requirements.

## Detailed and thorough – don't get caught out by an ATO audit

With increased scrutiny on SMSFs by the ATO, correct preparation of pension documentation is more crucial than ever.

Topdocs ensures your client's pensions are comprehensively documented in accordance with the legislation.

We provide each Pensioner with the following documentation:

- Comprehensive Product Disclosure Statement that complies with ASIC disclosure requirements;
- Pension application;
- Pension agreement;
- Trustee minutes;
- Relevant ATO documentation for pensioners under 60;
- Full calculations.

## Key Features of Topdocs' Super Fund Pension documentation

Easy to order, fully tailored and ATO compliant, Topdocs provides you with a comprehensive and cost effective Super Fund Pension documentation solution.

Below is a guide to the key features of our Super Fund pension documentation:

| Pension Feature  | Included in Topdocs pension documentation? |
|--|--|
| Fully tailored and complete pension documentation – not merely pension kits  | YES  |
| The ability to order your pension online   | YES  |
| A complete range of pension documentation, Account Based Pensions, Transition to Retirement Income Streams, Pension Resets and Allocated Pension Conversions | YES  |
| The ability to instantly download all pension types within 5 minutes   | YES  |
| Pension documents suitable with any SMSF Trust Deed, not just the Topdocs Deed (subject to the deed allowing payment of the pension)                         | YES  |
| Full calculations of the Minimum & Maximum pension amounts and deductible amount for under 60 year olds.   | YES  |
| The ability to commence pensions with known or unknown balances  | YES  |
| The ability to document the terms of a pension already established but not yet documented  | YES  |
| The ability to confirm and document pensions where prior decisions made to commence the pension  | YES  |
| Comprehensive Pension agreement that include the requirements in regulations 1.06 and 1.07D of the SIS regulations   | YES  |
| A Comprehensive PDS that meets ASIC's disclosure requirements  | YES  |
| A Comprehensive Pension Agreement that adds to the Fund's governing rules  | YES  |
| Preparation of PAYG Withholding documentation for Pensioners under 60  | YES (Full Service only)                    |
| Preparation of Tax File Number Declarations for Pensioners under 60  | YES (Full Service only)                    |
| SMSF Deed review to ensure the deed has the required provisions to pay the pension?  | YES (Full Service only)                    |