

## FULLY TAILORED PENSION DOCUMENTATION FOR \$165 INC GST

Are you still manually preparing your SMSF Pensions?

Why not ensure your client's pensions are fully ASIC & SIS compliant and completely accurate?

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

## Introducing Topdocs smart'n'fast pension documents

Topdocs Pensions are **SMART:**

- Topdocs pensions are fully tailored - not pension kits;
- they include all relevant calculations, including minimum and maximum pension payment values;
- they are ASIC and SIS compliant;
- cover all Audit requirements;
- include pension application, agreement, PDS, minutes, advices and summary; and
- are error free!

Topdocs pensions are **FAST:**

- Place your order and receive your fully tailored with your client details in less than 5 minutes! and
- No more labour costs.

### Easy to order – with instant delivery

**Ordering your smart'n'fast pensions is FAST and easy. The whole ordering and downloading process takes less than 5 minutes!**

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 smart'n'fast 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.

Topdocs smart'n'fast pensions include 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' smart'n'fast Pension documentation

| Pension Feature  | Included in Topdocs smart'n'fast 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   | 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)                                 |