

Topdocs Smart'n'fast Pension Services



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!

**Fully Tailored
Pension
Documents
for only \$165!**

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!
- + Reduce your 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 a Document Portal username and password, 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 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.

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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)