

SMSF BORROWING COURSE

Specifically designed to provide accountants
and financial advisers with comprehensive
SMSF borrowing knowledge

SMSF BORROWING COURSE

Incorporating SMSF borrowing advice into your practice provides an opportunity to create new revenue streams and build your client base.

The demand from SMSF trustees for limited recourse borrowing within their Fund has continued to increase since the introduction of legislation in 2007. This development has provided professional advisers with the opportunity to offer SMSF borrowing services to their current and prospective clients. This course enables you to develop the skills and knowledge required to confidently advise in the SMSF borrowing space.

Course Outcomes

Upon completion of the course you will be able to:

- confidently assist your clients with SMSF borrowing transactions, understand appropriate structures and strategies;
- understand SMSF borrowing in terms of the SMSF and small APRA fund landscape for both property and non-property investments;
- understand the pitfalls, risks, advantages, disadvantages, legislative requirements and restrictions in relation to SMSF borrowing;
- fully understand the process of SMSF borrowing including documentation and sources of finance and including related party financing;

- interpret and review legislative and regulatory material relating to SMSF borrowing;
- analyse and evaluate various approaches to the SMSF borrowing arrangement process including the alternatives to SMSF borrowing;
- be familiar with current and emerging issues with SMSF borrowings; and
- understand the retirement and estate planning implications in relation to SMSF borrowing.

Accredited CPD points

The Topdocs SMSF Borrowing course is approved for 21 CPD points by the Financial Planning Association of Australia Limited (FPA) and 26 CPD points by the SMSF Professionals Association of Australia (SPAA). The course is self-assessed for accountants and lawyers with certificates issued.

About the Course

The 2-day Topdocs SMSF Borrowing course provides detailed coverage of the potential issues relevant to SMSF borrowing arrangements. These include the legislative rules and restrictions, the available structures for SMSFs investing through limited recourse

borrowing arrangements, administrative issues along with the advantages and disadvantages of investing using borrowed funds.

Each section of the course deals with various aspects of the SMSF borrowing process, and includes self-help questions throughout each section to assist with your learning.

The course is complemented with online videos to assist with explaining specific aspects of key topics.

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About your trainers

Michael Harkin

Michael is an experienced SMSF and estate planning professional. As the National Manager of Training and Advice at Topdocs, Michael is responsible for developing and delivering the Topdocs' training courses and technical articles, contributing to Topdocs news and providing technical advice and consulting to our clients.

Michael's qualifications include Diploma of Superannuation Management, Fellow of the Executor and Trustee Institute, Fellow of the Institute of Public Accountants, Registered Tax Agent and SPAA Specialist Auditor.

Kelly Hodson

Kelly is a senior Topdocs lawyer experienced in SMSF borrowing particularly relating to contract law, stamp duty, capital gains tax (CGT) and goods and service tax (GST) issues, as well as estate planning implications.

Kelly is a qualified Solicitor and Barrister of the Supreme Court of Victoria.

About Topdocs and Topdocs Legal

Topdocs is a team of highly experienced consultants and lawyers specialising in providing products and services in the following areas:

- Training and seminars in the area of SMSF borrowing and other superannuation matters, estate planning and business succession planning;
- Full legal services in the areas of estate planning, business services and succession planning, conveyancing and other legal matters;
- Premium quality self-managed superannuation, SMSF borrowing, company, trust, estate planning and business documentation;
- Strategic and technical SMSF advice and support

Topdocs backup and support

Topdocs also provides ongoing SMSF borrowing backup and legal support for all SMSF borrowing transactions including:

- **Free expert advice** – Our team of technical and legal specialists can discuss strategies as well as document and compliance issues to ensure your SMSF borrowing transactions are correctly structured;

- **Professional review** – Every SMSF borrowing transaction is reviewed by our team including the contract, SMSF deed and constitution, constitution of the custodian trustee, title particulars (possible issues of multiple titles or incorrect titles), in house asset issues and more;
- **Document guarantee** – We guarantee our documents will be accepted by all lenders. We have three versions of our bare trust deed to cater for particular lender requirements. If a lender changes its criteria and an amendment is required, our legal practice completes the change free of charge;
- **Legal review** – Each completed bare trust is provided with individual letters of legal assurance, confirming the SIS standards have been met;
- **Reduced risk** – In order to ensure you and your client are protected against any legal risk, all complex documentation ordered from Topdocs is reviewed and signed off by our associated legal practice, Topdocs Legal Pty Ltd, as part of the service.

More information

For more information about Topdocs or the Topdocs SMSF Borrowing course, please visit the website at topdocs.com.au or call the team at Topdocs on 1300 659 242.

SMSF BORROWING COURSE

– REGISTRATION FORM

DATES AND VENUES

Where: Brisbane (Venue to be advised)

When: 1st and 2nd May 2014

Where: Sydney (Venue to be advised)

When: 8th and 9th May 2014

Where: Melbourne (Venue to be advised)

When: 15th and 16th May 2014

Course Cost: \$1,760 including **REGISTER BEFORE 31 MARCH FOR EARLYBIRD PRICE OF \$1,485**

All meals are included so please advise of any special dietary requirements with your registration details below.
Registration on the day commences at 8.00am, with the course starting at 8:30am and concluding at 5:30pm each day.

YOUR DETAILS

Confirmation of your registration and a tax invoice will be sent by email.

Venue: ☐ Brisbane ☐ Sydney ☐ Melbourne

Mr / Mrs / Ms / Miss (please circle)

First Name:

Last Name:

Company / Organisation:

Dealer Group:

Address:

State:

Postcode:

Phone:

Email:

Any dietary requirements:

PAYMENT DETAILS

☐ **CREDIT CARD**

☐ Visa ☐ MasterCard

Card Number: _____ / _____ / _____ / _____

Expiry date: _____ / _____ Total: \$ _____

Cardholder name: _____

Signature: _____

☐

CHEQUE

Please make cheque payable to **Topdocs Pty Ltd**

☐

ELECTRONIC FUND TRANSFER

Bank: Macquarie

Account Name: Topdocs Pty Ltd

BSB: 183 334 **Account No:** 122 257 298

Reference: Please include your name

SEND YOUR REGISTRATION FORM TO:

Email: info@topdocs.com.au

Fax: 03 8256 0108

Mail: Suite 2, Level 2, 22 Albert Road
South Melbourne Victoria 3205

Cancellations: Should you be unable to attend, a substitute delegate is welcome at no extra charge with notification to be received in writing. Alternatively a full refund, less a \$330 service charge, will be provided for cancellations received in writing up to 30 days prior to the event. Regrettably no refund can be provided when less than 30 days notice is given.

Topdocs reserves the right to alter the program without notice.