



Building Your Wealth, Protecting Your Family

Managing your future
with the Sequoia SMSF
platform

✓ **The Informed Trustee**

up-to-date insights, forums,
and regulatory information

✓ **Building Your Wealth**

making sure your super works hard
(shares, cash, property, specialist investments)

✓ **Protecting Your Family**

life insurance, estate planning,
and the future

✓ **Easy Set-Up**

choice of packages, seamless
process to help you get started

✓ **Staying in Control**

online platform, bookkeeping,
tax returns, and audits

Understanding the Opportunities

✓ The Informed Trustee

The Informed Trustee is an innovation from Sequoia made up of two useful resources designed specifically for SMSF Trustees:

- **Sequoia SMSF Insights** – a dynamic series of Papers on a wide variety of important topics; and
- **The Informed Trustee Forum** – a structured and moderated blog designed to provide Trustees with a forum to raise issues, ask for input and insights from the Sequoia SMSF community and beyond, and provide a facility for further SMSF education and communication.

Our Advice & Education Services

	Sequoia Mini (<120k Super)	Sequoia Classic (>120k Super)
TRUSTEE EDUCATION		
Daily Sharemarket Report	✓	✓
Regular Newsletters and Compliance Updates	✓	✓
Live Technical Seminars/Webinars	✓	✓
Access to The Informed Trustee	✓	✓
SMSF ADVICE		
Access to a dedicated Licenced SMSF Adviser	✓	✓
Compliance Advice	✓	✓
Insurance Advice	✓	✓
Estate Planning Consultation	✓	✓
Access to Advice on Unique Investments and IPOs	✓	✓
INVESTMENT OPTIONS		
Standard investments (including managed funds, share trading with our preferred broker, cash, term deposits and other pre-approved investments)	✓	✓
All other investments (including property)	✗	✓

Sequoia SMSF Insights

Sequoia SMSF Insights is a series of Papers specifically written by Sequoia and external experts, highlighting particular aspects of SMSF investment, regulation, best-of-breed processes, and providing up-to-date insights information to help Trustees fulfil their important wealth creation and risk management role.

They have been prepared to provide Trustees with quick reference guides on these matters, as well as references should you want to do further reading on any of these topics.

The Papers are updated regularly to ensure their currency and relevance, and are provided free-of-charge to SMSF Trustees. Where appropriate, it also includes links to regulations and media pieces relevant to Trustees.



Online Reporting

The Sequoia Superannuation Portal gives you 24/7 secure online access to your SMSF.

The Sequoia Portal captures and itemises all your investments, insurance, contributions, withdrawals, income, capital gains plus much more – all in the one easily-accessed and secure online place.



Understanding the Opportunities

✓ Building Your Wealth

Sequoia Superannuation gives you total flexibility in accessing a world of investment opportunities. Whether it be managed funds, direct equities (including margin lending), options, warrants, ETF's, cash, collectibles, FOREX or direct property, Sequoia can accommodate your investment needs. We have close relationships with expert specialists in a number of key investment areas.



Cash (Term Deposits, At-Call Accounts, Period Deposits)

According to data from the ATO (the Government Department that supervises SMSFs), almost 30% of the \$500 billion in SMSFs is held in Cash (in one form or another).

At Sequoia, we've established an alliance with The Term Deposit Shop, a specialist provider of cash solutions. The Term Deposit Shop makes it simple to move funds from one institution to another at the click of a button, without the onerous paperwork hassle. Talk to your Sequoia Adviser today about how to set up your Term Deposit Shop account for your SMSF.

Shares, Options, CFDs, IPOs, Capital Raisings

Shares and similar investments make up more than 30% of the total funds in SMSFs, and most of those investments are in Australian Equities (as distinct from International Equities: <5%).

Whatever matches your insights and strategies for your SMSF in the Equities market, our Sequoia Wealth Management (SWM) division can assist you in identifying opportunities and trading into and out of them.

Our SWM Advisers are experienced stock brokers, with long successful track records, deep connections and strong information networks that deliver excellent representation in key IPOs and other opportunities.



Direct Property

A significant number of SMSF Trustees choose to invest in Direct Property.

More than 12% of the total investments in SMSFs are in Direct Property, and most of that is in non-residential property.

Sequoia can provide you with the tools, structures and support to purchase Direct Property in your SMSF, as well as help you arrange pre-approved finance so you can purchase the real estate you want, when you want it.



✓ Protecting Your Family

Life Insurance in your SMSF

An SMSF is a very important tool in helping you protect and nurture your family; Life Insurance is another important tool.

The government recognises this and has enabled people to take out tax-effective Life Insurance through superannuation; including SMSFs. One of our partners is Australia's oldest (and completely Australian-owned) Life insurance company, NobleOak. If you'd like to look into this important family protection tool and obtain a quote, please ring your Sequoia Adviser.



NOBLEOAK
with you for life

Estate Planning

Sequoia has established relationships with a number of specialist Estate Planning firms.

Because of their legal status, these organisations are able to assist you with:

- wills
- enduring powers of attorney
- death benefit nominations
- estate plans
- testamentary trusts

If you'd like to investigate this important issue, please ring your Sequoia Adviser.



✓ Easy Set-Up

It's easy to set up your SMSF with Sequoia. Simply choose between the "Classic" and "Mini" packages (the "Mini" is designed for SMSFs with balances below \$120,000) and ring us on **1300 522 644**.

One of our licensed SMSF Advisers will walk you through the process, keeping you updated and ensuring you have all the information you need at each stage of the Regulatory process.

More often than not, this Adviser will continue to be your single-point-of-contact at Sequoia; helping you manage your SMSF, the reporting process, any compliance considerations, and bringing opportunities to your attention.

Our Administration Services & Rate Card

	Sequoia Mini (<\$120k Super)	Sequoia Classic (>\$120k Super)
ADMINISTRATION SERVICES		
Mailbox Service (Physical and Electronic)	✓	✓
Online Reporting and Transacting	✓	✓
Compliance Reconciliation & Reports	✓	✓
Annual Financial Accounts	✓	✓
Audit	✓	✓
ATO lodgement	✓	✓
Unlimited Transactions (Volume)	✓	✓
PRICING (incl. GST)		
Annual Fee	\$1,495.00	\$1,950.00
Audit	\$350.00	\$450.00
Billing	Monthly in Advance	Monthly in Advance
Minimum Term	24 Months	24 Months

✓ Staying in Control

Financials Preparation & Tax Return Lodgement

At the end of each financial year your SMSF is required to complete, audit and lodge financials with the ATO. By signing on to our Classic or Mini package, Sequoia facilitates all of this for you. All you need to do is review, sign the financials and return them to us. Sequoia takes care of the rest.

Auditing Services

At the end of each financial year your SMSF is required to lodge audited financials with the ATO. Sequoia will arrange the audit of your SMSF from a panel of auditors. All auditors are external to, and independent from, Sequoia.

Bookkeeping

Sequoia reconciles your SMSF on a *daily basis*. By receiving all the SMSF banking statements, investment confirmations, insurance summaries, contribution data, annual taxation statements, income statements and withdrawal information via our convenient **Mailbox Service** – we are able to provide you a high quality bookkeeping service that then backs into quality online reporting for your SMSF.

Call us today on
1300 522 644

All information obtained in this flyer is general in nature and does not take into account your personal needs, financial circumstances or objectives. Before acting on this information or opening a SMSF you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives. Sequoia Superannuation highly recommends that you seek professional advice before opening a SMSF or before selecting any investment/insurance providers.

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