

SMSFs & DEATH

Super Benefit Planning, Control and The Practical Issues

PERTH

Wednesday 9 September 2009

8.30 Registration | 9am - 12.30pm Sessions

City West Receptions - 45 Plaistowe Mews, West Perth

"A huge wave of intergenerational wealth transfer has begun. Estimates indicate that \$600b, or an average of \$30b annually is to be reallocated over the next 20 years."

- Goldman Sachs JBWere

Outline

SMSFs often account for the largest proportion of individual or family wealth. So they play a crucial role in estate planning. The "Simpler Super" regime presents significant opportunities for tax-effective wealth creation and estate planning. Unfortunately however, many have found that navigating the new rules is far from simple.

The aim of this intensive session is to assist you in understanding key issues in death benefit planning and implementing strategies that make the most of the new opportunities. Throughout the programme, our expert speakers will refer to a comprehensive and realistic case study, so as to identify and resolve the hard issues in this important field.

Key session benefits:

- Examine the taxation intricacies of superannuation benefits
- Discover the best approach for tax effective wealth transfer
- Ensure fund control is in the right hands

Agenda

9am - 9.45am

Setting the Scene – *Hudson Concanen, Estate Planning Lawyer*

- The role of super in estate planning
- Interplay of Super and Estate
- Super Testamentary Trusts and Super Proceeds Trusts
- Evaluating super payment options
- Death Bed Withdrawals – Practical Considerations
- Tying superannuation, estate and succession planning together

9.45am - 10.30am

Benefit Planning and Tax – *Jemma Sanderson, Cooper Partners*

- How are death benefits taxed?
- Pension or lump sum?
- Tax-effective child pensions
- Other Pre-death strategies
- CGT implications for super on death
- In specie transfer benefits – Transfer duty issues
- Benefit Streaming for tax-effectiveness
- "Future Service" Death Benefit Tax Deductions
- Contributions Tax Refunds

Morning tea 10.30am

11am - 11.45am

Control Issues – *Chris Hogan, Superannuation Lawyer*

- Binding vs non-binding death benefit nominations
- "SMSF Wills"
- Child and disabled beneficiaries – maintaining control in responsible hands
- Reserving issues – strategies and entitlements on death
- Blended families – Non-commutable pensions and other control strategies
- Using Guardians and Custodians
- Superannuation disputes and litigation
- Winding up the fund

11.45am - 12.30pm

Panel Discussion

An analysis of the key issues arising from each presentation with the opportunity for questions from the floor.

Presenters

Jemma Sanderson is a Principal of Cooper Partners Financial Services, heading up their SMSF specialist services. Jemma provides strategic advice on SMSFs, estate planning and wealth management to clients, as well as technical support to accounting, legal and financial planning groups. Jemma has over eight years experience in developing complex strategies for high net worth clients, having previously worked for Grange Securities and Goldman Sachs JBWere.

Chris Hogan has practised Superannuation Law exclusively for the past 18 years. Prior to establishing his own firm in 1994, he was a partner in the national legal firm Mallesons Stephen Jaques. His clients include financial services groups, trustees, consultants, administrators and other service providers (including lawyers) in relation to super funds in the corporate, public sector, industry, public offer and self-managed arenas. He is a past state chairman of the Association of Superannuation Funds of Australia, a past Federal Councillor of ASFA, a trustee director of a public offer super fund and a frequent speaker on Superannuation Law.

Hudson Concanen currently runs his own Estate Planning firm in Subiaco and has been practising in this area for over 12 years. He previously headed the Estate Planning division for Perpetual Private Clients, Perth and has also worked for the Public Trustee and Butlers Barristers and Solicitors in the areas of Estate Planning and Family Law. He has studied Estate Planning at Undergraduate, Graduate and Masters of Law level and also lectured and examined for the Securities Institute of Australia.

Registration Fee: \$325 (inc GST)

Please photocopy for multiple bookings

3
CPD HRS

A receipt will be issued upon request. A group discount of 10% off the full registration fee is offered for bookings of three or more persons from the same firm. Should you be unable to attend the entire day, a substitute delegate can attend. Refunds can only be given if written cancellations are received two weeks prior to the event, in which case a handling fee of \$45 will be retained. No other refunds are available.

Delegate Contact Details

Contact: enquiries@agaentis.com

Prefix (Mr/Miss/Ms/Mrs/Other) _____

Title: _____

Preferred Name: _____

Tel: _____

Last Name: _____

Mobile: _____

Company: _____

Email: _____

Agaentis respects your privacy

Payment by Cheque

Cheques payable to: Agaentis

PO Box 1975

Subiaco WA 6904

Please indicate number of delegates: _____

Total Amount: \$ _____

CPD

All attendees will receive a certificate of attendance for CPD purposes by email. Agaentis has applied to the Legal Practice Board for this event to be accredited for CPD (3pts).

The logo for Agaentis features the word "Agaentis" in a serif font. The letter 'a' is lowercase and has a small triangle above it. The entire logo is set against a light orange rectangular background.

www.agaentis.com