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SMSF Association  
Technical Day  
Series 2018

**ADELAIDE**

TUESDAY 14 AUGUST 2018

Adelaide Oval

**MELBOURNE**

WEDNESDAY 15 AUGUST 2018

Melbourne Convention  
& Exhibition Centre

**SYDNEY**

THURSDAY 16 AUGUST 2018

Sofitel Sydney

**BRISBANE**

TUESDAY 21 AUGUST 2018

Brisbane Convention  
& Exhibition Centre

**PERTH**

THURSDAY 23 AUGUST 2018

Perth Convention  
& Exhibition Centre

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**PRICING**

Early Bird Member	\$620
Standard Member	\$750
Non-member	\$795

Early Bird closes on 13 July 2018  
All prices include gst

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# Sponsors

SMSF Association  
Technical Day  
Series 2018

## Conference Package



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National Promotion Flyer



National Promotion Flyer



Water Bottles



Snack Break



Coffee

## Media Partner



# Program

TIME	AGENDA	SPEAKER
7:45AM	REGISTRATION/ARRIVAL TEA & COFFEE	
8:30AM	<b>Welcome and Opening Address</b>	<b>Peter Hogan</b> Head of Education and Technical SMSF Association
8:32AM	<b>SMSF Association CEO Address (excl. QLD)</b>	<b>John Maroney</b> CEO SMSF Association
8:40AM	<b>SMSF Association Chair Address (VIC, QLD, NSW)</b>	<b>Dr. Deborah Ralston</b> Chair SMSF Association
8:45AM	<b>Introduction - an industry update</b>  To say that there has been a lot coming out of Canberra to provide comment on is an understatement. This session will quickly bring you up to date with the various submissions and responses to proposed changes on a myriad of topics provided by the Association to Government and various regulators. We will also introduce you to the Technical Day Family who you will be using as a case study throughout the day.	<b>Peter Hogan</b> Head of Education and Technical SMSF Association
9:00AM	<b>Fledging SMSFs - the first 18 months of a SMSF's life</b>  The ATO will offer their perspective of SMSF set-up, the common errors and misconceptions they see and provide advice as to how advisers can best prepare their new clients for their SMSF responsibilities. This session will consider three life stages of an SMSF:  Birth - setting up a SMSF <ul style="list-style-type: none"> <li>Identifying legitimate set-ups versus illegal early release</li> <li>Trustee comprehension of SMSFs and their obligations - what we're seeing</li> <li>What advisors should consider to streamline the SMSF registration process</li> </ul> Baby steps - first year of operation <ul style="list-style-type: none"> <li>Acceptance of contribution and rollovers; SuperStream; ESA for SMSF</li> <li>Starting a pension - TBC, ECPI and minimum pension payments</li> <li>Lodgement and auditor requirements - the first year so important</li> </ul> SMSF running - the years after establishment <ul style="list-style-type: none"> <li>Review</li> <li>Plan</li> </ul>	<b>Dana Fleming</b> Assistant Commissioner SMSF Segment Australian Taxation Office
9:30AM	<b>Tips and traps when taking on new trustees</b>  The thrill of signing on a new SMSF client can turn into terrifying trouble if the engagement process is not appropriately risk managed. The need for robust due diligence and risk management in client engagement is never more certain.  This session focuses on you and gives practical tips to strengthen and protect your advice. You will learn on-boarding risk management strategies that protect you and work in the best interests of your clients, set you up for an effective engagement process and demonstrate to your clients your ethical and professional practice. At the end of this session you will: <ul style="list-style-type: none"> <li>Understand your ethical obligations to new clients and their prior advisers</li> <li>Know the importance of managing cross-occupational standards</li> <li>Be able to demonstrate and apply the key elements in an engagement and why avoid client signed retainers</li> <li>Manage the very common multi-member instruction failure</li> <li>Exercise due diligence checklist within your daily practice to ensure each of your clients SMSF's are in good working order</li> <li>Develop and implement disclaimers that work and don't mislead</li> <li>Recognise the importance of the slipped disc on a chip case</li> </ul>	<b>Peter Bobbin</b> Managing Principal Argyle Lawyers
10:20AM	MORNING TEA	
10:50AM	<b>Asset ownership for retirement: structuring investments the clever way</b>  The opportunities to use an SMSF to fund retirement income streams for your clients and in the event of their death, for their spouses has been significantly limited by the 1 July 2017 changes. Tax benefits have been eroded and superannuation benefits are being forced out of the superannuation system.  Many clients are now looking for alternative ways to invest for their retirement that complements their SMSF savings. Alternatively, they may be looking for investment opportunities which may involve them, along with their SMSF taking an interest in varying structures offering those opportunities. Whatever the reason, superannuation is no longer the obvious, tax effective way to fund all your clients' retirement and related wealth creation needs.  This workshop session will look at the benefits and detriments of using alternative non-SMSF structures for creating wealth for your clients and in what client circumstances they may be appropriate or otherwise. We will also look at the tax and superannuation regulation implications of adding your SMSF as an investor to these alternative investment structures and how to anticipate and manage the myriad of regulations that could have an adverse impact on the investment when an SMSF is added. In addition, the tips and traps of the eligibility of clients to make contributions under the small business CGT cap and how to maximise this opportunity to make additional capital contributions to your clients' SMSF's in a constrained contribution environment will be examined.  The principles discussed in this workshop will provide the backdrop to the later workshop session concerning the many issues related to direct property ownership across the multiple strategies that your SMSF clients may wish to consider or have implemented and are now impacted by the new 1 July 2017 changes.	<b>Peter Hogan</b> Head of Education and Technical SMSF Association
12:30PM	LUNCH	
13:30PM	<b>The bricks and mortar of holding property in a SMSF</b>  Building on the previous workshop, we consider the various issues and options for an SMSF holding property. Using the case study, we will explore the technical and practical challenges that arise for advisers and trustees where an SMSF involves itself with property ownership. Issues covered will include: <ul style="list-style-type: none"> <li>Structuring options</li> <li>Liquidity issues</li> <li>Contribution restrictions and Total Super Balance</li> <li>Tax consequences of Transfer balance cap</li> <li>Borrowing restrictions and hurdles</li> </ul>	<b>Mark Ellem</b> Executive Manager SMSF Technical Services SuperConcepts
15:15PM	COMFORT BREAK	
15:30PM	<b>SMSF insurance strategies for 2018 and beyond</b>  The 2017 changes to superannuation and 2018 Budget proposals have broad implications for insurance and estate planning strategies within SMSFs. As life insurance is often a critical part of estate planning, advice professionals need to consider the effect of these changes on existing and future life insurance advice. Using a case study, this session will analyse insurance strategies for SMSFs, including: <ul style="list-style-type: none"> <li>How the 2018 Budget proposals will affect existing insurance strategies that clients have in place</li> <li>Why the 2017 superannuation changes are a good reason to revisit reversionary pensions, and</li> <li>Insurance inside or outside of superannuation - what the regulators have had to say</li> </ul>	<b>Natasha Panagis</b> Technical Manager AIA Australia
16:20PM	<b>The day's summary</b>	<b>Peter Hogan</b> Head of Education and Technical SMSF Association
16:35PM	NETWORKING FUNCTION	
17:30PM	END TIME	



**Peter Hogan**

**Head of Education and Technical  
SMSF Association**

Peter Hogan is the SMSF Association's Head of Education and Technical. He is one of Australia's foremost SMSF specialists, having worked in the sector over many years. A lawyer by training, he cut his teeth in the ATO before joining some of Australia's largest financial institutions to work in key superannuation, investment and taxation roles. His enormous industry experience and knowledge, especially as they pertain to tax issues, means he is in constant demand on the SMSF speaking circuit. Away from the world of SMSFs, he is a keen weekend golfer when he is not providing a taxi service to junior sporting events. Peter is an SMSF Association Specialist Adviser and former Chair and National Board member of the Association.



**John Maroney**

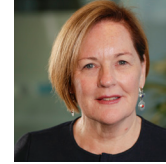
**CEO  
SMSF Association**

John Maroney was appointed as the CEO of the SMSF Association in May 2017.

John has worked in the financial services industry for over 30 years and was recognised as a leader in Australia's Financial Services sector before his appointment to the International Association of Insurance Supervisors in 2009. Most of John's experience in Australia has been in the superannuation or insurance sectors and managing professional and industry associations.

He is passionate about helping all Australians to be better prepared for a secure and dignified retirement, especially those who have chosen to utilise self-managed superannuation funds as the main component of their retirement saving. John is thrilled to have been selected as the CEO of the SMSF Association and to now have the opportunity to boost the Association's recognition as the peak professional body and its representation of the more than one million SMSF trustees.

John's experience includes extensive senior management and consulting roles in superannuation, insurance, Australian and international financial regulation, actuarial and risk management plus managing professional and industry associations. He has been employed by large and small employers and consultants, within the private and public sectors, within Australia and internationally and he also was self-employed for several years while he developed a successful consulting firm. Key roles include CEO of the Actuaries Institute, Australian Government Actuary and Head of Capital and Solvency at the International Association of Insurance Supervisors, which is hosted by the Bank for International Settlements in Basel, Switzerland.



**Dr. Deborah Ralston**

**Chair  
SMSF Association**

Deborah Ralston has over 20 years experience as a non-executive director on public and private sector boards. She is a member of the RBA's Payments System Board and is currently Chair of the SMSF Association.

Deborah is a recognised thought leader in financial services, with particular interests in financial regulation, superannuation, innovation and commercialization. She has published widely in these areas. She is a Professorial Fellow at Monash University.

She has a Master of Economics, a PhD in Finance and is a Fellow of CPA and AICD.



# Speakers



**Peter Bobbin**  
Managing Principal  
Argyle Lawyers

For nearly 30 years Peter has earned respect for his fine planning and strategy skills in the areas of superannuation, taxation, estate and business succession planning, commercial structuring, regulatory compliance, and general commercial issues.

Whatever Peter undertakes, his focus is foremost on the outcome, not the process. As a former university lecturer, frequent commentator on the law and former accountant, Peter can't help but bring a practical and insightful approach to law. For this reason he counts as clients the financial services arms of every major financial institution in Australia, public companies, and associations.

Peter advises both individuals and businesses, working with many corporate and high net wealth clients as well as accountants, financial advisers, and other lawyers.

Through his wide network Peter is also active in lobbying government to support a good cause or achieve better outcomes in the law. He's successfully had laws amended and was the only individual (non-association) representative invited to the Federal Treasury initiative on the Ralph Report to tax trusts as companies.

Peter takes his role as charity trustee of the Future2 Foundation very seriously and is an active member of numerous professional associations in the financial services, superannuation, and planning industries.

He's also a keen cyclist and has taken part in the Future2 Wheel Classic, riding each year for the past years from 2010.



**Mark Ellem**  
Executive Manager  
SMSF Technical Services  
SuperConcepts

Mark holds the position of Executive Manager, SMSF Technical Services with SuperConcepts, providing technical and compliance support on SMSFs to financial advisors and accountants as well ensuring that SuperConcepts' leading SMSF administration and compliance platform, SuperMate, is compliant with the latest superannuation and taxation rules.

An accredited SMSF Specialist Advisor with the Self Managed Super Fund Association, he is also a Fellow of CPA Australia and the Institute of Public Accountants (IPA), as well as being a Registered Tax Agent.

Prior to his current role with SuperConcepts, Mark spent considerable time in accounting practices and SMSF administration companies, including running his own accountancy practice and SMSF administration and compliance advice company for ten years.



**Natasha Panagis**  
Technical Manager  
AIA Australia

Natasha is a Technical Manager for AIA Australia's Technical Education Centre of Excellence (TECE) Team.

Her experience includes providing technical and strategy support to financial advisers on a broad range of wealth management areas, from superannuation through to taxation, estate planning, insurance, social security and aged care planning.

Prior to joining AIA Australia, Natasha was a Technical Manager at Aged Care Steps and Strategy Steps and has held technical roles with Centric Wealth and FuturePlus Financial Services.

Natasha's qualifications include a Bachelor of Business (Management), a Bachelor of Business (Applied Finance) and an Advanced Diploma of Financial Services (Financial Planning). She is also a Certified Financial Planner® (CFP) and a SMSF Specialist Adviser™ (SSA).



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