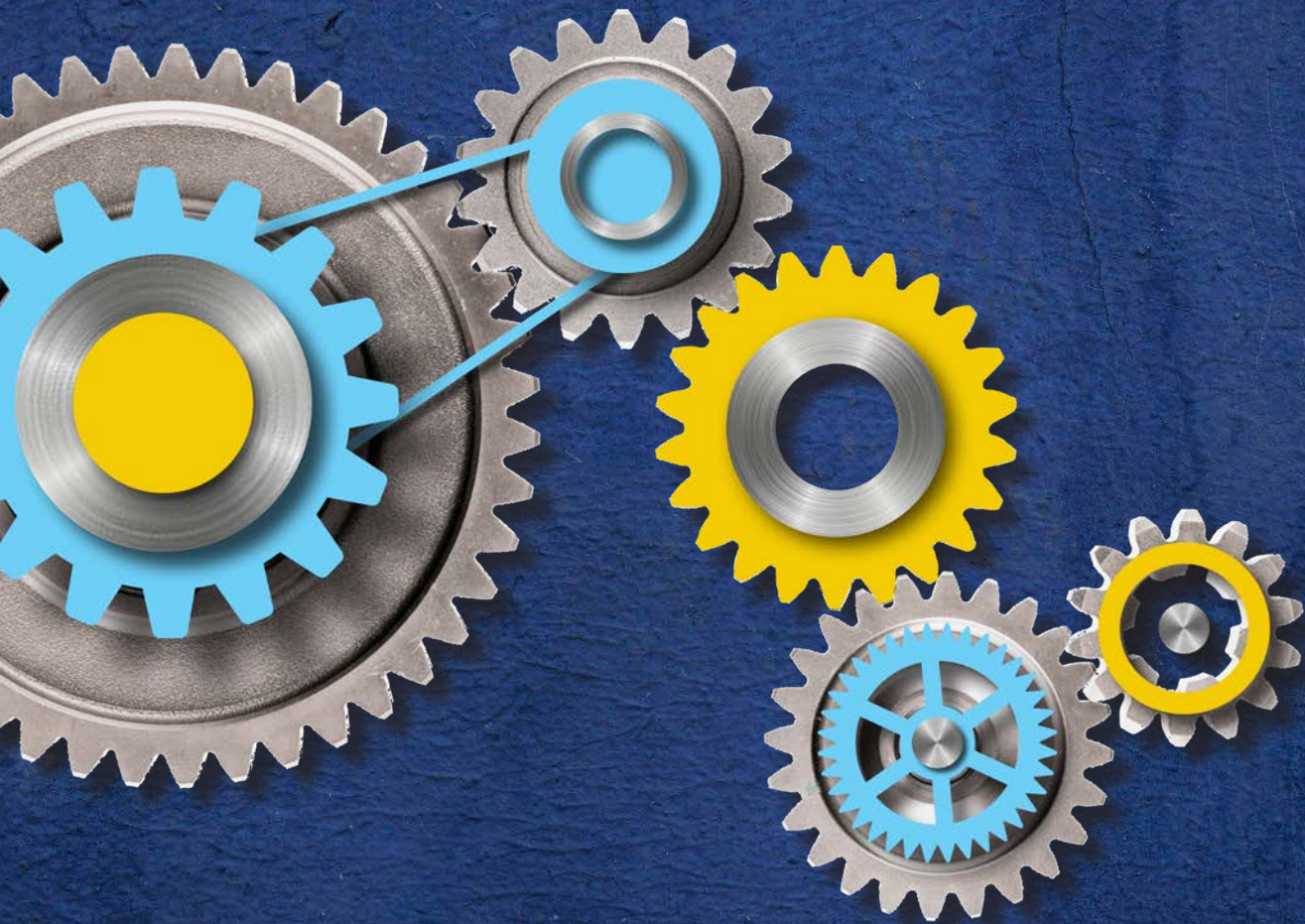




SMSF ASSOCIATION
**NATIONAL
CONFERENCE 2025**
MELBOURNE 19—21 FEB



Collaboration: Unleashing Collective Potential

CONFERENCE PARTNERS

PLATINUM PARTNERS



GOLD PARTNERS



SILVER PARTNERS



BRONZE PARTNERS



PRODUCT PARTNERS



DIGITAL PARTNERS



MEDIA PARTNERS



CHARITY PARTNERS



DAY 1 PROGRAM

WEDNESDAY 19 FEBRUARY

8:00am	Exhibition Hall Open				
8:00am - 10:00am	Thought Leadership Breakfast presented by Class Pty Ltd Momentum Matters: Sustaining Success in the SMSF Sector Beyond the Trillion <i>Jon Howie, CEO, Stake</i> <i>Meg Heffron, Managing Director, Heffron</i> <i>Peter Burgess, CEO, SMSF Association</i> <i>Sarah Abood, CEO, Financial Advice Association Australia</i> <i>Tim Steele, CEO, Class</i> Room 203 & 204			Specialist-Only Session 8:30 - 10:00am Ensuring Continuity: Managing SMSFs Amid Capacity Challenges <i>Anna Hacker, Client Director, Estate Planning, Pitcher Partners</i> Doors 7&8	
10:00am - 10:15am	Morning Tea				
10:15am - 10:35am	Welcome				
10:35am - 10:40am	Chair Address <i>Scott Hay-Bartlem, Chair, SMSF Association</i>				
10:40am - 11:35am	Plenary 1 Steering Through Change: Recent Legislative Changes and What to Expect in 2025 <i>Peter Burgess, CEO, SMSF Association</i> Doors 7&8				
11:35am - 11:50am	Special Address				
12:00pm - 1:00pm	LEGS & REGS Concurrent 1A Evidencing SMSF Market Valuations <i>Bryce Figot, Special Counsel, DBA Lawyers Pty Ltd</i> Doors 7&8	STRATEGY Concurrent 1B Is It Really BRP? Exploring the Complexities of Business Real Property <i>Shelley Banton, Head of Technical, ASF Audits</i> Sovereign Room	ADVICE PRACTICE & REGULATORY Concurrent 1C Regulators' Update: A Q&A with the ATO & ASIC <i>Emma Rosenzweig, Deputy Commissioner – Superannuation & Employer Obligations, ATO</i> <i>Leah Sciacca, Senior Executive Leader, Financial Advice & Investment Management, ASIC</i> Eureka Room		
1:00pm - 1:50pm	Lunch				
1:50pm - 2:50pm	Concurrent 2A Auditor Litigation Risks: Case Studies and Audit File Lessons <i>Belinda Aisbett, Director, Super Sphere Pty Ltd</i> Doors 7&8	Concurrent 2B Beyond the Farm Gate: Deep Dive into Primary Production Land and SMSFs <i>Katie Timms, Partner, SMSF Services, RSM Australia</i> Sovereign Room	Concurrent 2C Staying in Your Lane: Demarcating Professional Roles in SMSF Advice <i>Peter Bobbin, Consultant Lawyer, Bobbin Lawyers</i> Eureka Room	WORKSHOP Workshop 2D Maximising SMSF Contributions: A Deep Dive into Strategic Opportunities <i>Tim Miller, SMSF Technical & Education Manager, Smarter SMSF</i>	WORKSHOP Workshop 2E Understanding NALI & NALE: The New Rules in Practice <i>Lyn Formica, Head of Education & Content, Heffron</i>
2:50pm - 3:35pm	Afternoon Tea				
3:35pm - 4:35pm	Concurrent 3A Should We Tell Mum Before She Finds Out?: Voluntary Disclosure and Trustee Disqualification <i>Neal Dallas, Director, businessDEPOT Legal</i> <i>Victoria Mercer, Solicitor, businessDEPOT Legal</i> Doors 7&8	Concurrent 3B Smart SMSF Strategies: Optimising Investment Portfolios and Tax Efficiency <i>Cameron Gleeson, Senior Investment Strategist, Betashares</i> Sovereign Room	Concurrent 3C Mental Health Matters <i>Tim Hewson, Director, Betterment Consulting Pty Ltd</i> Eureka Room	Room 203	Room 204
4:45pm - 5:55pm	Plenary 2 Super Mastermind <i>Craig Day, Head of Technical Services, Colonial First State</i> Doors 7&8				
5:55pm - 7:55pm	La Trobe Financial Welcome Reception				

DAY 2 PROGRAM

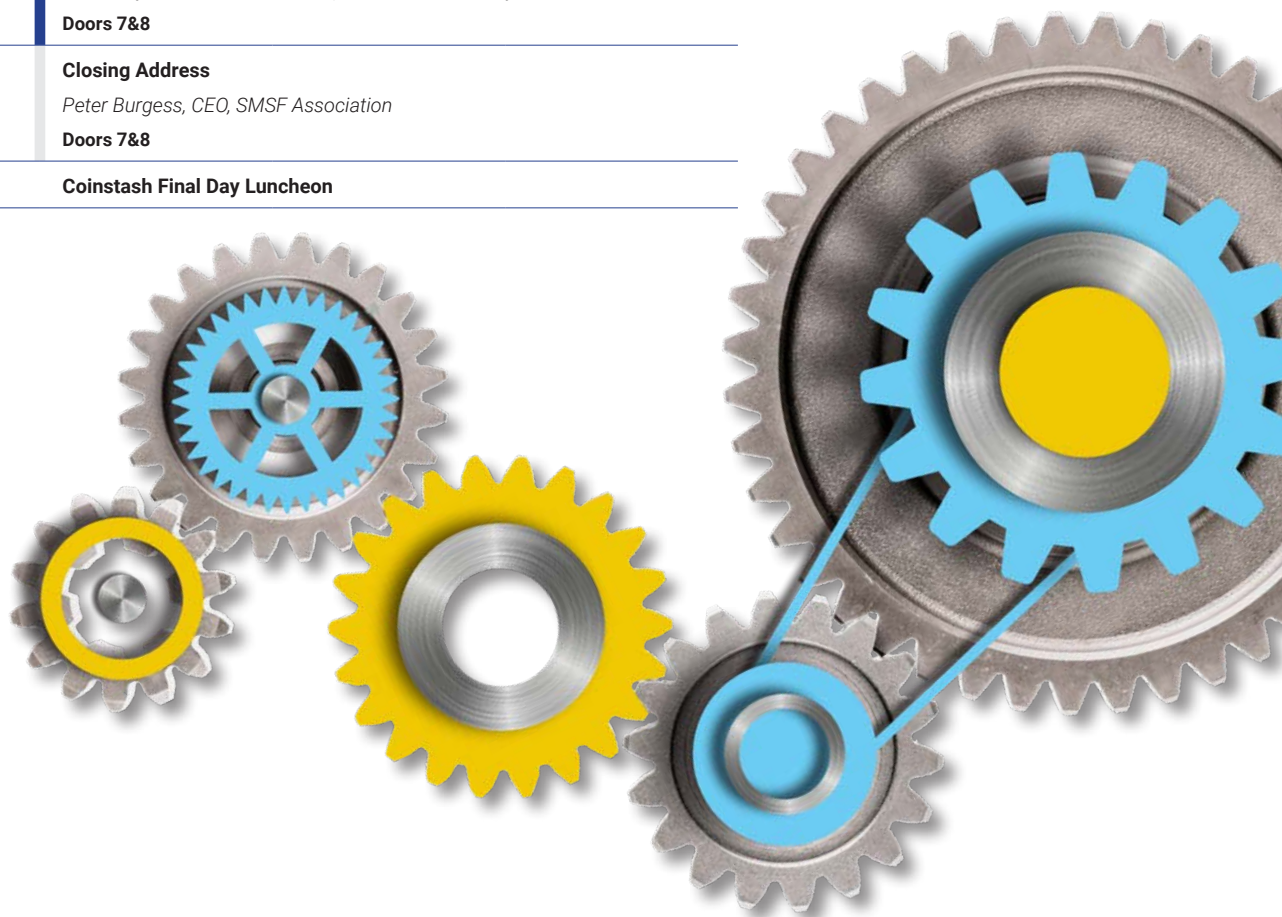
THURSDAY 20 FEBRUARY

8:00am	Exhibition Hall Open				
8:55am - 9:55am	Plenary 3 On the Horizon: Navigating Future Strategic Opportunities Meg Heffron, Managing Director, Heffron Doors 7&8				
9:55am - 10:25am	Morning Tea				
10:25am - 11:25am	LEGS & REGS Concurrent 4A Super Access Simplified: Tackling the Complexities of Conditions of Release Julie Steed, Senior Technical Services Manager – MLC TechConnect Doors 7&8	STRATEGY Concurrent 4B The Cost of Retiring Well: Balancing Lifestyle, Longevity, and Taxes Melanie Dunn, Principal, Accurium Sovereign Room	ADVICE PRACTICE & REGULATORY Concurrent 4C Shaping the Future of the SMSF Industry Tracey Scotchbrook, Head of Policy & Advocacy, SMSF Association Eureka Room	WORKSHOP Workshop 4D Cracking the Code: Mastering Aged Care Fees for Self-Funded Retirees Louise Biti, Director, Aged Care Steps Room 203	WORKSHOP Workshop 4E Ownership Matters: Ensuring Clear Title and Asset Compliance in SMSFs Naomi Kewley, Managing Director, Peak Super Audits Room 204
11:35am - 12:35pm	Concurrent 5A Retirement Redefined: The Superannuation Perspective Fabian Bussoletti, Technical Manager, SMSF Association Doors 7&8	Concurrent 5B The Right Fit: SMSFs vs. Alternative Investment Structures Phil Broderick, Principal, Sladen Legal Sovereign Room	Concurrent 5C Advice Evolution: The Future of Financial Advice Benjamin Marshan, Director, Marshan Consulting Eureka Room		
12:35pm - 1:25pm	Lunch				
1:25pm - 2:25pm	Concurrent 6A Protecting the Vulnerable: Elder Assistance or Abuse? Rebecca Edwards, Special Counsel, HopgoodGanim Lawyers Doors 7&8	Concurrent 6B Winding Up Wisely: Strategies for Exiting an SMSF Peter Crump, Senior Consultant, BDO Sovereign Room	Concurrent 6C Growing Your SMSF Practice: Strategies for Collaboration and Success Tony Stephens, Partner, Business Health Eureka Room	Workshop 6D Pensions Galore: A Collective Exploration of SMSF Strategies Mark Ellem, Head of Education (SMSF), Accurium Anthony Cullen, Senior SMSF Educator, Accurium Room 203	Workshop 6E The Super Legacy: Avoiding Disputes and Managing Death Benefits Jemma Sanderson, Director, Cooper Partners Financial Services Pty Ltd Room 204
2:35pm - 3:35pm	Concurrent 7A SMSF Rental Properties: Tax, Compliance, Planning Tips and Traps Daniel Butler, Director, DBA Lawyers Doors 7&8	Concurrent 7B SMSF War Stories from the Death Bed Kieran Hoare, Principal, Merthyr Law Sovereign Room	Concurrent 7C Supercharging Client Acquisition by Improving Value Perceptions? Genevieve Frost, Senior Distribution Manager, Netwealth Eureka Room		
3:35pm - 4:15pm	Afternoon Tea				
4:30pm - 5:35pm	Plenary 4 How Digital Transformation will Change Work and Business Forever Adam Spencer Doors 7&8				
5:30pm	Global X ETFs Networking Function				

DAY 3 PROGRAM

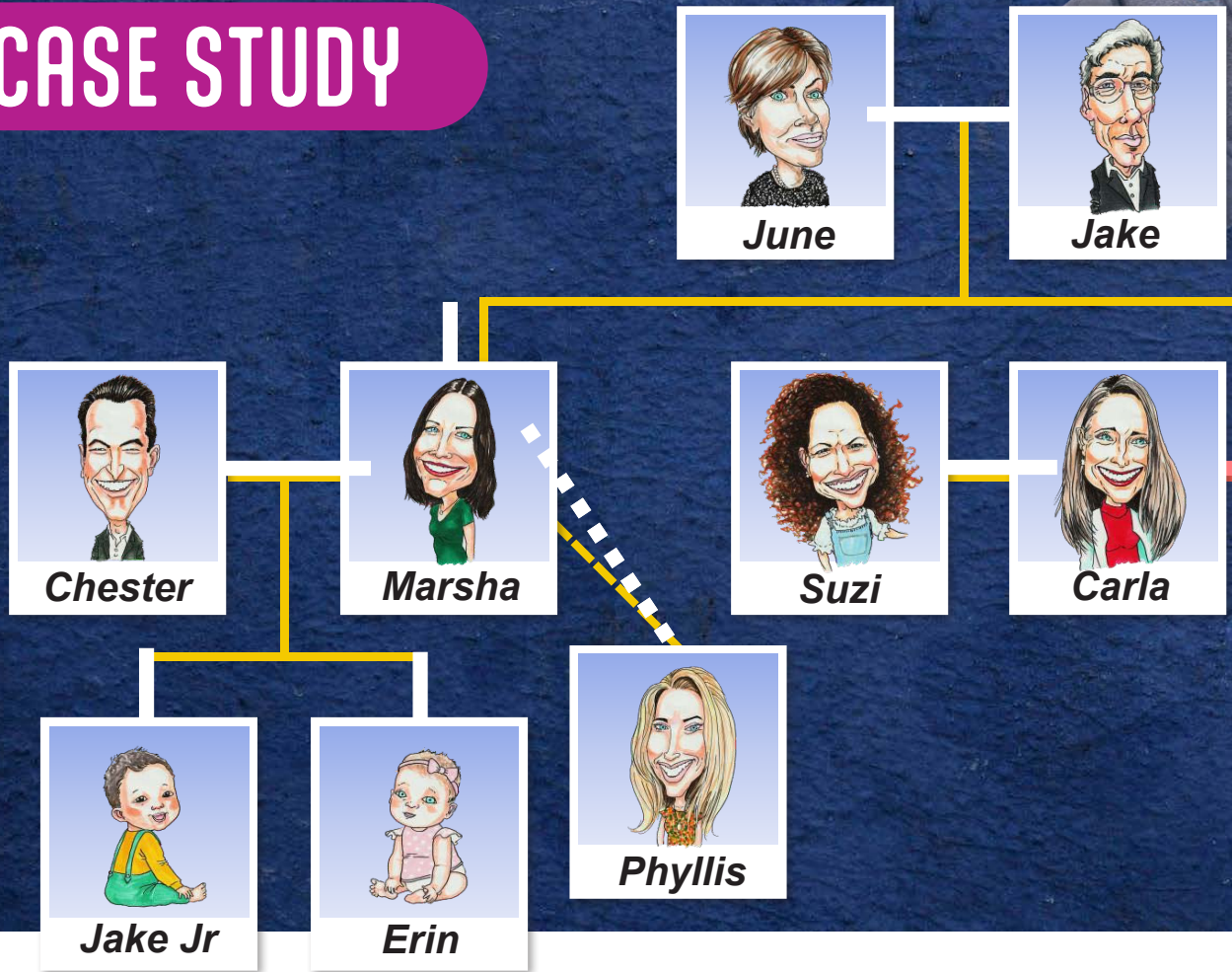
FRIDAY 21 FEBRUARY

8:00am	Exhibition Hall Open		
9:00am - 10:00am	LEGS & REGS Concurrent 8A It's Not Optional: Understanding Why Auditors Report <i>Shirley Schaefer, Director, BDO</i> Doors 7&8	STRATEGY Concurrent 8B SMSFs Resolving Difficult Family Law and Family Disputes <i>William Fettes, Principal, DBA Lawyers</i> Sovereign Room	ADVICE PRACTICE & REGULATORY Concurrent 8C Growth, Satisfaction and Sticky Money: Why the Next Decade will be the Best Ever for SMSF's In Australia <i>Andrew Inwood, CEO, CoreData</i> Eureka Room
10:00am - 10:30am	Morning Tea		
10:30am - 11:30am	Concurrent 9A Binding Death Benefit Nominations: Essentials, Errors, and Expert Tips for Escaping Liability <i>Hayley Mitchell, Partner, Cooper Grace Ward Lawyers</i> Doors 7&8	Concurrent 9B Small Business CGT Concessions: Tips, Traps and a Super Twist <i>Lee-Ann Hayes, Head of Tax Education, TaxBanter & Accurium</i> Sovereign Room	Concurrent 9C Don't Get Caught Out: AML/CTF Reforms Every Accountant and Adviser Must Know <i>Keddie Waller, Policy Manager, SMSF Association</i> <i>Kath Bowler, General Manager, Holley Nethercote</i> Eureka Room
11:40am - 12:35pm	Plenary 5 Don't Be Next: Learning from Landmark SMSF Cases of the Year <i>Scott Hay-Bartlem, Partner, Cooper Grace Ward Lawyers</i> Doors 7&8		
12:35pm - 12:45pm	Closing Address <i>Peter Burgess, CEO, SMSF Association</i> Doors 7&8		
12:50pm	Coinstash Final Day Luncheon		



Please note the National Conference 2025 program is subject to change before the conference. Please check the latest schedule times closer to the conference dates.

CASE STUDY



MEET THE FAMILY

RUSS

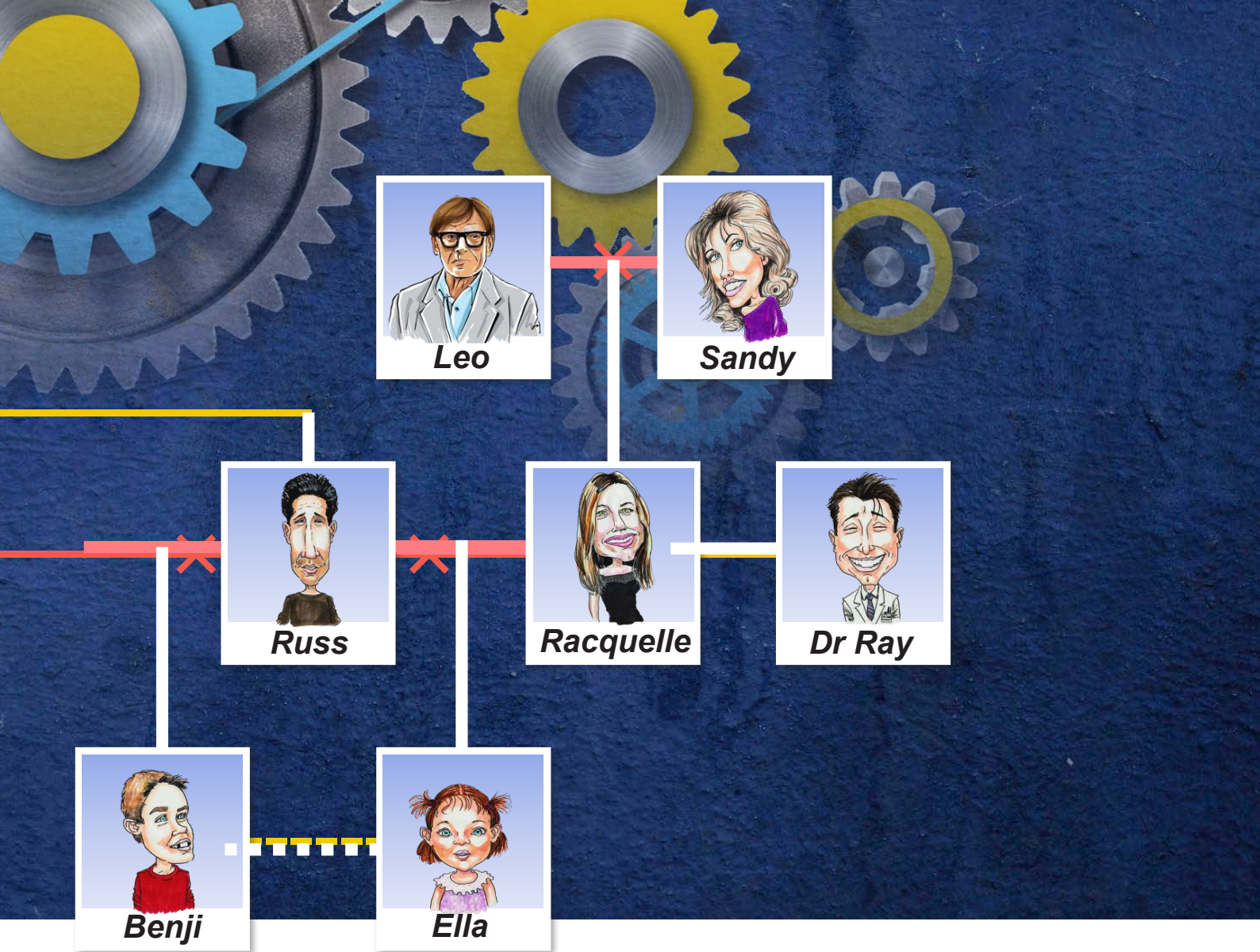
Russ is a professor of archaeology with a stable income. Russ is disciplined about savings and has a conservative approach to investment, mostly interested in stable, long-term growth assets like property, blue-chip shares and bonds.

He has had a turbulent personal life with multiple marriages and divorces. These have had financial implications, including settlement costs and ongoing child support. He has children from different relationships and must consider their future in his financial and estate plans.

He is keen to reach an agreement with his ex-wife Carla, and split assets so that he can focus on rebuilding his wealth.

What's making things difficult is that he is in a three member SMSF with Carla and Suzi (Carla's new wife). The main asset of the Unagi SMSF is a farming property which was purchased when Russ was the sole member/trustee of the SMSF given his appreciation for agricultural changes over time and soil science.

Post-divorce, Russ is keen to maximise his super contributions and consider alternative investment vehicles. He also wants advice on insurance and estate plans to make sure he looks after his children.



RACQUELLE

Racquelle is a fashion enthusiast who progressed from a waitress to an executive in the fashion industry.

Racquelle's income has increased significantly since her days as a waitress, but she is concerned that as a casual employee she did not accumulate any superannuation. She is also worried that she enjoys a luxurious lifestyle and is often drawn to more trendy and potentially volatile investments.

She has a daughter, Ella, with Russ, which necessitates careful planning for her long-term financial security, especially since she is a single mother.

As she navigates her career highs and lows in the high-stress environment of the fashion industry Racquelle is also worried about her mental health although things have been a lot better since she started dating Dr Ray and they are already discussing a future together.

DR RAY

Dr Ray is a very successful and wealthy neurosurgeon. He has always led his life drawn to high-risk, high-reward investments which have paid off over the years but having met Racquelle he wants to settle down and simplify his complex financial structures, perhaps even start an SMSF.

Ray also comes from a large Italian family and knows that as one of eight children, he is worried that his future inheritance might need to be divided among all the siblings, bringing up dispute issues related to estate division, taxes, and family dynamics.

MARSHA & CHESTER

Marsha is known for her culinary skills and a career as a chef that has had its ups and downs. Known for her frugality, Marsha is a saver and very particular about where her money goes but has been known to make some bad investment decisions in the past.

Marsha runs a 50's style diner with her long-time friend and business partner Phyllis. The diner has struggled to stay profitable over the years.

Marsha is married to Chester.

Chester, having worked in a steady corporate job in IT, accumulated superannuation savings and established the Bing-a-Ling SMSF some years ago. Once married to Marsha, she too became a member of the Bing-a-Ling SMSF.

Chester had a love for property investments and convinced Marsha to buy the diner premises through the SMSF.

Since the birth of their adopted twins, Jake Jnr and Erin, they had focused on contribution strategies to help them grow and equalise their super balances to maximise their retirement savings.

Sadly, Chester was recently in a fatal car crash, and it is unclear if he even had a Will or left any instructions to the SMSF trustees. The only discussion Marsha recalls is Chester appointing his flamboyant father Charlie, as his Enduring Power of Attorney sometime after they were married.

SANDY AND LEO

Sandy and Leo are Racquelle's parents, whose marriage ended in a bitter divorce. Together, they have three daughters, and coming from a world of luxury, they often use money to vie for their daughters' affections.

Leo, a successful neurosurgeon, mentored Dr Ray and ultimately introduced him to Racquelle after winning a regatta on one of his luxury sailboats. Though he has a taste for the finer things, Leo is also surprisingly frugal, often worrying about his retirement savings—concerns that have only grown since a recent heart attack has left him wanting to slow down and work less.

Sandy, meanwhile, has fully embraced her independence, diving into self-help books, meditation, and wellness trends and eagerly sharing her "insights" with Racquelle whenever she can. Now living a lavish lifestyle thanks to her favourable divorce settlement, she enjoys a comfortable life, always well-dressed, social, and ready to take on new hobbies.

JAKE AND JUNE

Jake and June are the parents of Russ and Marsha. They are financially stable and are both in receipt of a pension from the Yeller SMSF. They are debt free with a lovely seaside home and a unit in the heart of the city which their daughter, Marsha, lives in.

Jake is reasonably healthy but did suffer a heart attack a couple of years ago. June is starting to show the onset of dementia.

Jake is willing to explore aged care options as it is all very overwhelming.

PHYLLIS

A masseuse and beautician with a mix of variable income streams, Phyllis is not driven by material wealth, always preferring to donate to philanthropic causes.

Her grandmother, Fran recently passed away and Phyllis inherited a large sum plus an apartment and a taxi licence. Having very little accumulated in super, she sees this as an opportunity to save for her retirement and she has set up the Smelly Cat SMSF.

Phyllis believes she is now financially stable. Her goal is to smoothly disengage from her business dealings with Marsha in an effort to salvage their friendship.

Momentum Matters: Sustaining Success in the SMSF Sector Beyond the Trillion

Jon Howie, CEO, Stake

Meg Heffron, Managing Director, Heffron

Peter Burgess, CEO, SMSF Association

Sarah Abood, CEO, Financial Advice Association Australia

Tim Steele, CEO, Class

Synopsis

Despite media speculation at the time of the 2023 SMSF Association National Conference that the sector was in decline, there has been a surge of SMSF establishments and strong net growth in over the past two years, including SMSFs surpassing a trillion dollars in superannuation assets. What is driving this growth and will it continue? Is all growth 'good growth'? Are there headwinds? Tailwinds? And what should we be doing as an industry to keep this sector a strong and safe superannuation vehicle of choice for aspirational Australians?

Learning Outcomes

By attending this session you will:

- Identify key factors driving the recent growth of SMSFs and assess their sustainability.
- Critically evaluate the quality of SMSF growth and its implications for the superannuation sector.
- Assess and analyse potential headwinds and tailwinds impacting the SMSF landscape.
- Explore strategies to maintain SMSFs as a secure and viable retirement vehicle for Australians.

Notes

Ensuring Continuity: Managing SMSFs Amid Capacity Challenges

Anna Hacker, Client Director, Estate Planning, Pitcher Partners

Synopsis

Anna Hacker, Client Director at Pitcher Partners and Accredited Specialist in Wills & Estates (LIV), with a particularly interest in elder law and abuse, will review what happens when our clients lose capacity and the impact that has on how we assist them. Unfortunately aging is a part of life and having a process in place to support your clients through this time is critical. Anna will go through the historical framework of dealing with incapacity, the legal environment we find ourselves in and most importantly, how to navigate that environment having regard to self managed superannuation funds (SMSFs).

As practitioners on the front line of potential financial elder abuse, this session will also delve into what elder abuse looks like, how to look out for it and how to minimise the potential impact on your clients. Equally as important is the need for practitioners themselves to safeguard themselves against the risks of missing elder abuse and incapacity and this session will provide best practice tips on how to do this. Drawing on the common law, legislation and case studies, this session will deliver a real world look into incapacity and SMSFs that is vital for practitioners in the field.

Learning Outcomes

By attending this specialist only session, you will:

- Gain an in depth understanding of the historical and current legal framework for addressing client incapacity, with a focus on its impact on SMSFs.
- Learn to identify signs of financial elder abuse and apply best practices to mitigate elder abuse and protect clients effectively.
- Discover essential strategies to safeguard yourself and your practice from the risks of overlooking elder abuse or incapacity in client management.

Notes

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Steering Through Change: Recent Legislative Changes and What to Expect in 2025

Peter Burgess, CEO, SMSF Association

Synopsis

Kick off National Conference 2025 on a high note with our traditional fast-paced, high-energy legislation update session, presented by SMSF Association CEO, Peter Burgess. In this annual favourite, Peter will review the key legislative changes that shaped the SMSF landscape in 2024 and provide an inside look at the legislative agenda for the year ahead. This year, Peter will also share some of the wins we've achieved with the government on crucial policy matters. Attendees will gain a comprehensive stocktake of enacted changes, upcoming reforms, and a preview of sessions that will dive deeper into these critical issues.

Learning Outcomes

By attending this session you will:

- Identify and explain the key legislative changes and developments impacting SMSFs over the past 12 months.
- Understand and explain how clients are impacted by the uncertainty surrounding changes that have been announced but not yet been passed into law.
- Build an awareness of the shifting legislative landscape and be able to explain the SMSF legislative agenda for the year ahead and its impact on your clients.
- Critically evaluate how the key legislative developments will impact your SMSF clients and identify the conference sessions which will provide further detail.

Notes

Evidencing SMSF Market Valuations

Bryce Figot, Special Counsel, DBA Lawyers Pty Ltd

Synopsis

In this session, Bryce will address the critical issues surrounding evidencing market value for SMSFs. Attendees will learn what the ATO expects when auditing approved SMSF auditors and how to properly document asset values without needing to engage a qualified independent valuer. Bryce will explore key changes in the ATO's position on market valuations, providing practical guidance on how to evidence the value of residential and commercial real estate, as well as more complex investments like unlisted entities. This session will equip you with the knowledge to meet compliance standards and satisfy both auditors and the ATO.

Learning Outcomes

By attending this session, you will:

- Understand the ATO's expectations for evidencing SMSF asset valuations and the role of auditors in meeting these standards, particularly without relying on a qualified independent valuer.
- Learn practical approaches to documenting market values for a variety of assets, including residential and commercial real estate, as well as complex investments such as unlisted entities.
- Gain insights into recent changes in the ATO's stance on market valuations and learn how to implement these changes to meet compliance requirements and satisfy both auditors and the ATO.

Notes

Is It Really BRP? Exploring the Complexities of Business Real Property

Shelley Banton, Head of Technical, ASF Audits

Synopsis

Defining business real property (BRP) is crucial for compliance in SMSFs, yet determining whether a property meets the criteria can be complex. Since the publication of SMSFR 2009/1, the use and classification of properties have evolved, introducing new challenges. Join Shelley as she takes a detailed look at the BRP definition and addresses both technical and practical issues that arise in its application. Through practical case studies, attendees will learn how to assess BRP in practice, understand key compliance factors, and apply the “wholly and exclusively” business use test. The session will also explore the evolution of BRP, traditional applications, and modern interpretations, drawing insights from recent cases and ATO rulings. Whether you’re an auditor, adviser, or SMSF administrator, this session will equip you with the knowledge to navigate the complexities of business real property with confidence.

Learning Outcomes

By attending this session, you will:

- Understand the definition of business real property (BRP) and its critical role in SMSF compliance.
- Learn practical steps to assess whether a property meets the BRP criteria, including the application of the “wholly and exclusively” business use test.
- Gain insights into the evolution of BRP, from traditional uses to modern interpretations, supported by case studies and ATO rulings.

Notes

Emma Rosenzweig, Deputy Commissioner,
Superannuation & Employee Obligations, ATO

Leah Sciacca, Senior Executive Leader,
Financial Advice & Investment Management, ASIC

This Q&A session with key representatives from the ATO and ASIC offers a unique opportunity to hear directly from the regulators shaping the SMSF landscape. Facilitated by our team, this session will cover the latest regulatory updates, compliance trends, and emerging challenges facing the sector. Attendees will gain valuable insights into how recent developments may impact their practices, ensuring they stay ahead in a rapidly evolving regulatory environment.

By attending this session you will:

- Recognise emerging trends in the SMSF sector from a SIS compliance and advice risk perspective.
- Identify the most common types of SMSF SIS compliance breaches
- Explain the regulators' SMSF compliance programs and their compliance approaches.
- Outline ASIC and ATO key SMSF risk focus areas.

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Auditor Litigation Risks: Case Studies and Audit File Lessons

Belinda Aisbett, Director, Super Sphere Pty Ltd

Synopsis

This session will explore the litigation risks faced by SMSF auditors, using real-life case studies and lessons from audit files. Attendees will gain practical insights into common legal pitfalls, compliance failures, and how to mitigate risks in their own practices. Belinda will draw on her vast knowledge, sharing with attendees her client experiences to help auditors safeguard against costly litigation and maintain high standards of compliance.

Learning Outcomes

By attending this session you will:

- Learn to focus your audit efforts on high-risk areas to minimise exposure and ensure compliance.
- Analyse litigation outcomes to develop effective strategies and processes that protect auditors from potential legal risks.
- Identify key litigation risks and implement audit file documentation practices that safeguard you in the event of disputes.

Notes

Beyond the Farm Gate: Deep Dive into Primary Production Land and SMSFs

Katie Timms, Partner, SMSF Services, RSM Australia

Synopsis

This session will take a deep dive into the unique challenges of managing primary production land within SMSFs. Attendees will explore the complexities associated with owning primary production land plus the associated tax implications, including CGT, stamp duty, and exempt current pension income (ECPI). Katie will also address critical issues around managing such a lumpy asset during disaster times, such as droughts or floods, and explore the growing significance of wind farms, ESG (Environmental, Social, and Governance) considerations, and carbon credits in farming operations.

The session will provide practical insights into limited recourse borrowing arrangements (LRBAs), divorce-related asset division, and the evolving role of renewable energy and sustainability in SMSFs. Real-life case studies will help participants navigate these complexities and unlock the strategic potential of holding primary production land in SMSFs while maintaining compliance and long-term planning goals.

Learning Outcomes

By attending this session, you will:

- Gain a comprehensive understanding of the tax implications associated with owning primary production land in SMSFs, including CGT, stamp duty, and exempt current pension income (ECPI).
- Develop strategies for managing large, lumpy assets like primary production land during disaster times and learn how wind farms, ESG considerations, and carbon credits can influence SMSF investment decisions.
- Understand the complexities of limited recourse borrowing arrangements (LRBAs), asset division in the event of divorce, and how to incorporate renewable energy and sustainability considerations into long-term SMSF planning.

Notes

Staying in Your Lane: Demarcating Professional Roles in SMSF Advice

Peter Bobbin, Consultant Lawyer, Bobbin Lawyers

Synopsis

As the lines between accounting, legal, and financial advice become increasingly blurred, it's essential to understand where your professional role begins and ends. This session will explore the demarcation of roles across accountants, advisers, and legal professionals, referencing cases which serve as a clear warning of the risks of providing services without the appropriate qualifications.

Attendees will learn how to collaborate effectively with a trusted network of professionals while staying within the scope of their expertise, ensuring compliance with professional standards and safeguarding against potential legal and financial liabilities. Peter will refer to case studies to demonstrate how actions, even if taken with good intentions, can breach professional boundaries and potentially even cross over into tax scheme promoter territory. Make sure you come along to maintain the integrity of your professional services and protect your professional indemnity insurance coverage.

Learning Outcomes

By attending this session, you will:

- Understand the boundaries between accounting, legal, and financial advice, and recognise when actions may breach professional standards.
- Learn how to collaborate effectively with other professionals to stay within your scope of expertise and mitigate risks.
- Gain insights from case studies on how to avoid crossing professional boundaries and protect your professional indemnity insurance coverage.

Notes

Should We Tell Mum Before She Finds Out?: Voluntary Disclosure and Trustee Disqualification

Neal Dallas, Director, businessDEPOT Legal

Victoria Mercer, Solicitor, businessDEPOT Legal

Synopsis

Join Neal and Victoria for this must-attend session, where you'll learn how SMSF professionals can proactively navigate complex ATO compliance issues. Discover when trustees should make voluntary disclosures, how early action can significantly reduce penalties, and the clear steps involved in the reporting process. You'll gain insights from real-life case studies that show what works and what to avoid, ensuring you're equipped to guide your clients successfully.

The session will also cover the ATO's strict approach to trustee disqualification, why trustees are disqualified, the consequences, and how to prevent or dispute disqualification. Learn practical strategies for managing SMSFs post-disqualification and protecting your clients from unnecessary risks.

Learning Outcomes

By attending this session, you will:

- Understand when and why SMSF trustees should make proactive voluntary disclosures for compliance breaches, and the key benefits of early action in mitigating penalties.
- Learn about the ATO's strict approach to trustee disqualification, including key triggers, consequences, and how to prevent or dispute disqualification.
- Gain practical insights from real-life case studies and develop effective strategies for managing SMSFs dealing with voluntary disclosure and trustee disqualification.

Notes

Smart SMSF Strategies: Optimising Investment Portfolios and Tax Efficiency

Cameron Gleeson, Senior Investment Strategist, Betashares

Synopsis

Drawing on the latest analysis and investment trends, Betashares Senior Investment Strategist, Cameron Gleeson will outline the different approaches SMSFs are using to build and maintain investment portfolios.

Cameron will discuss and evaluate a range of investment strategies that SMSFs can employ to build a tax effective investment portfolio, maximise the concessional contribution cap or manage the impact of any new taxes. By the end of this session, participants will have actionable insights to optimise their clients' SMSF investment strategies.

Learning Outcomes

By attending this session, you will be able to:

- Identify the latest trends and strategies SMSFs are using to build and maintain effective investment portfolios.
- Evaluate tax-efficient approaches to maximise contributions and mitigate the impact of new taxes.
- Develop tailored investment solutions that align with clients' goals while balancing risk and tax considerations.

Notes

Tim Hewson, Director, Betterment Consulting Pty Ltd

You will walk away feeling inspired and empowered to be a catalyst for change and also learn practical ways you can get help and/or support others through challenging times using the proven pillars of conversation, connection, community and movement.

- Gain insight into the mental health crisis, including factors contributing to isolation, loneliness, and the prevalence of mental health issues and suicide in Australia.
- Develop practical skills to support personal and others' mental well-being using strategies revolving around conversation, connection, community, and movement.
- Be inspired and empowered to advocate for mental health, fostering supportive environments in personal and professional contexts.

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Super Mastermind

Craig Day, Head of Technical Services, Colonial First State

Synopsis

Following the success and fierce competition of last year's quiz, we bring you Super Mastermind in 2025!

Hosted once again by quiz master Craig Day, this fun and fast-paced session will test your superannuation knowledge across a wide range of topics. Using an interactive, game-based platform, participants will earn points for both speed and accuracy.

Will you rise to the challenge and be crowned the 2025 Super Mastermind? Get ready for an exciting battle—only one can claim the ultimate title and the trophy!

Learning Outcomes

By attending this session, you will:

- Acquire in-depth knowledge of complex technical issues affecting the superannuation industry.
- Engage in active learning through a quiz format, which serves to reinforce the key technical concepts discussed, aiding in the retention and practical application of knowledge.
- Assess and benchmark your technical proficiency in real-time against industry peers, offering a gauge of your preparedness to navigate complex challenges in the superannuation sector.

Notes

On the Horizon: Navigating Future Strategic Opportunities

Meg Heffron, Managing Director, Heffron

Synopsis

This plenary will explore the evolving landscape of SMSFs, focusing on the emerging challenges and opportunities for SMSF members and the professionals who advise them. Join Meg in a deep dive into some of her favourite strategies with, of course, her usual modelling and variations.

What will an increase in the transfer balance cap from 1 July 2025 mean for both 2024/25 and 2025/26? How can accountants and advisers weigh up decisions about starting pensions and making contributions in a changing environment. Are there any "forgotten" strategies we should revisit? Or people who could benefit from them that we've not thought of? This is a forward-looking session designed to help SMSF professionals stay ahead.

Learning Outcomes

By attending this session, you will:

- Gain insight to analyse the implications of the increased transfer balance cap from 1 July 2025 for future SMSF strategic planning.
- Learn how to evaluate strategies for starting pensions and making contributions in response to a shifting regulatory and economic landscape.
- Identify opportunities to apply overlooked or emerging SMSF strategies to maximize member benefits.

Notes

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Super Access Simplified: Tackling the Complexities of Conditions of Release

Julie Steed, Senior Technical Services Manager – MLC TechConnect

Synopsis

While many of the conditions of release that allow fund members to access their super have remained unchanged for years, several areas continue to cause confusion. In this session, we will review some of the more complex conditions of release, including dealing with disability and terminal illness benefits, and explore strategic options to avoid pitfalls and maximise client outcomes. Attendees will also gain a clear understanding of the documentation requirements needed to prove that a condition of release has been met. Through practical case studies and real-world examples, Julie will also look at common compliance issues, such as illegal early access, and provide strategies for managing these challenges.

Learning Outcomes

By attending this session, you will:

- Gain the ability to address complex questions regarding conditions of release, including disability and terminal illness benefits.
- Understand the available strategies for managing conditions of release to optimise client outcomes and avoid common pitfalls.
- Learn the documentation requirements necessary to substantiate that a condition of release has been met, ensuring compliance.
- Review real cases of illegal early access, identifying red flags and preventing potential compliance breaches.

Notes

The Cost of Retiring Well: Balancing Lifestyle, Longevity, and Taxes

Melanie Dunn, Principal, Accurium

Synopsis

Don't miss this forward-looking session, where Melanie will delve into the strategies retirees can adopt to balance lifestyle aspirations with long-term financial security and tax efficiency. She'll explore how SMSF trustees can determine what is a sustainable retirement income, addressing concerns which lead to only drawing the minimum pension payments.

Melanie will also guide attendees on how to assess the retirement planning horizon of SMSF trustees, including insights on Australia's mortality post COVID from the latest Australian Life Tables. You'll learn to maximise Exempt Current Pension Income (ECPI) whilst navigating the complexities of managing capital gains and losses and identify the challenges of tax efficient retirement planning when legislative change appears consistently on our horizon.

Be at the forefront of change and arm yourself with retirement strategies to help your clients optimise their superannuation savings in a constantly evolving financial & legislative landscape.

Learning Outcomes

By attending this session, you will:

- Gain strategies to help SMSF clients determine and achieve a sustainable retirement income, addressing concerns about only withdrawing the minimum pension payments.
- Learn how to assess retirement planning horizons using insights from the latest Australian Life Tables and mortality trends post-COVID.
- Understand how to maximise Exempt Current Pension Income (ECPI) while effectively managing capital gains, losses, and navigating tax-efficient retirement planning amidst ongoing legislative changes.

Notes

Shaping the Future of the SMSF Industry

Tracey Scotchbrook, Head of Policy & Advocacy, SMSF Association

Synopsis

With the superannuation landscape constantly evolving, staying ahead of policy changes is crucial for SMSF professionals. Join Tracey Scotchbrook, our Head of Policy and an industry advocate at the forefront of change, for this essential update on the latest policy issues and emerging challenges.

Tracey will dive into the policy changes that could reshape the industry, exploring how they may impact your day-to-day practice and what's on the horizon. Through practical insights, attendees will gain the knowledge and foresight needed to proactively respond to upcoming challenges and opportunities. Don't miss this opportunity to engage with the future of the SMSF sector and stay informed about the issues that matter most.

Learning Outcomes

By attending this session, you will:

- Gain a clear understanding of the latest policy changes and regulatory shifts affecting the SMSF industry, and how these changes may impact your practice.
- Learn practical strategies for adapting to imminent policy shifts, equipping you to stay proactive in addressing industry challenges and opportunities.
- Develop the foresight and knowledge to navigate emerging policy trends and future developments, ensuring your SMSF practice remains compliant and ahead of the curve.

Notes

Retirement Redefined: The Superannuation Perspective

Fabian Bussoletti, Technical Manager, SMSF Association

Synopsis

As retirement evolves beyond traditional expectations, more individuals are continuing to work past the conventional retirement age, creating significant shifts in how they interact with the superannuation system. This session will explore the definition of 'retirement' under superannuation and taxation laws, with a focus on how these changes influence contributions, access to benefits, and strategic retirement planning.

Join Fabian as he deep dives into the critical elements that define retirement for superannuation purposes, understanding the key criteria that must be met to access superannuation benefits. The session will also address how these definitions impact the preservation of a member's benefits, their ability to continue contributing to super, and the use of Transition to Retirement Income Streams (TRIS).

Learning Outcomes

By attending this session, participants will:

- Gain a deep understanding of the evolving definitions of 'retirement' within superannuation and taxation law and how they influence retirement planning strategies.
- Explore the critical elements that need to be satisfied for individuals to access their superannuation benefits, including the implications on preservation status and contribution eligibility.
- Understand how the changing definitions of 'retirement' impact a member's ability to utilise Transition to Retirement Income Streams (TRIS) and effectively plan for a sustainable retirement income.

Notes

The Right Fit: SMSFs vs. Alternative Investment Structures

Phil Broderick, Principal, Sladen Legal

Synopsis

There is no one-size-fits-all approach when it comes to investing. Join Phil as he explores the key differences between investing via an SMSF versus investing directly into alternative structures such as unit trusts, companies, partnerships plus others.

This session will examine the benefits and limitations of each approach, focusing on how SMSF investments are shaped by restrictive SIS and tax laws. Attendees will gain insights into identifying opportunities, assessing risks, and understanding how alternative structures can complement an SMSF for wealth creation, tax optimisation, and intergenerational planning.

Learning Outcomes

By attending this session you will:

- Understand the comparative advantages and disadvantages of SMSF investments versus direct investments in alternative structures to identify opportunities and risks.
- Gain insights into how different structures can complement SMSFs in terms of asset protection, taxation efficiency, and investment flexibility.
- Explore and develop strategies to provide tailored advice using appropriate structures to enhance wealth creation.

Notes

Benjamin Marshan, Director, Marshan Consulting

Join renowned industry expert Ben Marshan as he explores the transformative changes brought about by the Quality of Advice Review, with a particular focus on the upcoming Tranche 2. In this session, Ben will provide insights into the potential impacts on the financial advice profession, including how you can start preparing today for the evolving regulations and how you can reshape the delivery of advice.

By attending this session, you will:

- ## Notes

Protecting the Vulnerable: Elder Assistance or Abuse?

Rebecca Edwards, Special Counsel, HopgoodGanim Lawyers

Synopsis

SMSF professionals are often placed in a challenging position when family dynamics blur the line between providing genuine assistance and potential elder abuse, particularly when dealing with older clients who may have diminished capacity. This session will focus on the delicate balance of ensuring the elder's best interests while navigating complex family relationships. Attendees will explore strategies for assessing capacity, identifying signs of undue influence or financial abuse, and ensuring that any help provided by family members remains within ethical and legal boundaries. Through real-world case studies, this session will provide practical tools and guidelines to help professionals protect their clients while maintaining compliance with their professional responsibilities.

Learning Outcomes

By attending this session, you will:

- Learn how to assess capacity in elderly clients and identify signs of undue influence or financial abuse in complex family dynamics.
- Understand ethical and legal boundaries when providing assistance to elderly clients, ensuring the client's best interests are protected.
- Gain practical tools and strategies, through real-world case studies, for navigating potential elder abuse situations while maintaining professional compliance and responsibilities

Notes

Winding Up Wisely: Strategies for Exiting an SMSF

Peter Crump, Senior Consultant, BDO

Synopsis

Exiting an SMSF is a critical decision that requires thoughtful planning and having a clear exit strategy is an essential part of setting up an SMSF, as required by ASIC. In this session, Peter will explore some of the strategic factors that determine when and why trustees should consider winding up their SMSF. Peter will also address associated considerations around asset types, tax implications, and alternative investment structures.

Focusing on maximising client outcomes, this session will provide insights into how to time an exit effectively and ensure a seamless transition out of an SMSF. While covering the practical aspects of the wind-up process, Peter's emphasis will be on strategic decisions that optimise tax efficiencies and align with long-term client goals.

Learning Outcomes

By attending this session, you will:

- Understand the key strategic factors for determining when and why SMSF trustees should consider actioning their exit strategy to wind up their fund.
- Learn how to evaluate asset types and manage tax implications to ensure a smooth and tax-efficient exit from an SMSF.
- Gain insights into alternative investment structures and strategies to help clients transition out of an SMSF while aligning with long-term financial goals.

Notes

Growing Your SMSF Practice: Strategies for Collaboration and Success

Tony Stephens, Partner, Business Health

Synopsis

This session is designed to help you build and grow successful SMSF businesses by focusing on collaboration, communication, and innovation. Attendees will explore how advisers and accountants can work together to deepen client engagement, enhance satisfaction, and drive business growth. Additionally, Tony will examine the evolution of SMSF professional services, highlighting how integrating technology and personalisation can deliver greater value to clients while maintaining compliance.

Whether you're an established professional or building your practice, this session will offer valuable insights and strategies for success in the SMSF sector.

Learning Outcomes

By attending this session, you will:

- Discover effective strategies for collaboration between SMSF professionals to deepen client engagement, enhance satisfaction, and drive business growth in the SMSF sector.
- Understand how the integration of technology and personalisation can transform SMSF services, delivering greater client value while maintaining compliance.
- Gain practical insights and innovative approaches to building and scaling a successful SMSF practice, whether you are an established professional or in the early stages of your business journey.

Notes

SMSF Rental Properties: Tax, Compliance, Planning Tips and Traps

Daniel Butler, Director, DBA Lawyers

Synopsis

Managing rental properties within an SMSF comes with unique complexities, and even experienced SMSF professionals can face challenges. In this session, we'll break down the key tax, compliance, and planning considerations when dealing with rental properties in an SMSF, focusing on planning tips, traps and how to spot and avoid them. Using ATO data, we'll examine why 9 out of 10 tax returns contain errors and explore how SMSF rules make compliance even more complex, particularly when a pension and GST is involved.

Through detailed case studies, Dan will explore issues such as capital versus revenue treatment of property sales, repairs versus improvements, and depreciation rules under Divisions 40 and 43. The session will also cover GST implications, NALI/E risks from trustee involvement, and special rules for vacant land deductions. Attendees will gain practical insights to navigate these complex areas and ensure their SMSF clients with rental properties, remain compliant whilst maximising their tax outcomes and minimising the risk of ATO scrutiny and penalties.

Learning Outcomes

By attending this session, you will:

- Gain a comprehensive understanding of the tax, compliance, and planning complexities surrounding rental properties within SMSFs, including how to avoid common traps.
- Learn to distinguish between capital and revenue treatment for property sales, as well as key distinctions between repairs and improvements, ensuring correct reporting and compliance.
- Acquire practical strategies for managing GST implications, NALI/E risks, and understanding the special rules governing vacant land deductions and depreciation under Divisions 40 and 43.

Notes

SMSF War Stories from the Death Bed

Kieran Hoare, Principal, Merthyr Law

Synopsis

When a client passes, professional advisors are often left to navigate the complexities of their SMSF, but even the best intentions can sometimes lead to unforeseen complications. In this engaging session, Kieran Hoare will explore real-life examples of SMSF planning that went awry and provide practical insights to help you avoid similar pitfalls.

The session will address the challenges faced when advisors take on the role of executor, including their duty to maximise the estate, navigating remuneration complexities, and managing potential conflicts of interest. It will also examine scenarios where trustees can be held personally liable, shedding light on how these risks can be mitigated. Finally, Kieran will delve into the challenges associated with death bed withdrawals, particularly the implications for Enduring Powers of Attorney and their advisors.

Through careful planning and strategic adjustments, this session aims to equip professionals with the tools to handle these complex situations with confidence, ensuring SMSFs are managed effectively even in the most challenging circumstances.

Learning Outcomes

By attending this session, you will:

- Understand the duties, remuneration complexities, and conflict management strategies when acting as an executor in SMSF scenarios.
- Learn to identify and address situations where trustees may face personal liability, ensuring compliance and risk management.
- Develop strategies to navigate the complexities of death bed withdrawals, including the implications for Enduring Powers of Attorney and their professional advisors.

Notes

Genevieve Frost, Senior Distribution Manager, Netwealth

Genevieve will reveal cutting-edge behavioural science insights on 'value for money,' drawing on Netwealth's latest research into Australian investors. She will provide expert guidance to help you drive meaningful results for your professional services business and leave you with a practical, evidence-based roadmap to reshape client perceptions, address hesitation, and convert prospects into loyal clients.

By attending this session you will:

- Understand key concepts of 'value perceptions' and 'value for money' and learn how to apply them effectively to drive client action in the financial services sector.
- Gain actionable insights from behavioural science and Netwealth's research, into Australian investors, to understand the factors that influence client decision-making.
- Develop practical strategies to reshape client perceptions and implement evidence-based techniques to increase client acquisition and loyalty for your business.

Notes

How Digital Transformation will Change Work and Business Forever

Adam Spencer

Synopsis

Your mobile phone has the power of what 20 years ago was the most powerful supercomputer in the world. Artificial Intelligence can already do multiple aspects of your job faster and more accurately than you can. Don't put all this in the too-hard basket – let Adam show you how to make AI technology work for you today and carry you into tomorrow.

Learning Outcomes

By attending this session, you will:

- Understand the practical applications of AI technology in streamlining professional tasks.
- Gain insights into future AI trends and learn how to leverage AI tools to improve efficiency and accuracy in your work.
- Explore strategies for integrating AI into daily workflows to stay ahead of industry advancements.

Notes

It's Not Optional: Understanding Why Auditors Report

Shirley Schaefer, Director, BDO

Synopsis

Auditors are often seen as the bearers of bad news, but their reporting obligations are essential to ensuring SMSF compliance. In this session, Shirley will unpack reporting criteria to explain the reasons behind mandatory and voluntary auditor reporting requirements. The session will cover the criteria that auditors must follow, and why these measures aren't just a formality, but a necessary part of maintaining the integrity of SMSFs. Attendees will learn how to work collaboratively with auditors, resolve issues as they arise, and avoid compliance headaches before they escalate. By understanding the auditor's role and reporting obligations, you'll gain insights into how to achieve better outcomes for your SMSF clients.

Learning Outcomes

By attending this session, you will:

- Understand the mandatory and voluntary auditor reporting criteria and the importance of these obligations in maintaining SMSF compliance.
- Learn how to collaborate effectively with auditors to resolve compliance issues before they escalate, fostering smoother audits and better outcomes for clients.
- Gain insights into the practical steps for managing and mitigating compliance risks through proactive reporting and improved communication between auditors and SMSF professionals.

Notes

SMSFs Resolving Difficult Family Law and Family Disputes

William Fettes, Principal, DBA Lawyers

Synopsis

With around 70% of SMSFs having two members—often spouses or family members—relationship breakdowns can pose significant challenges for SMSF management. As divorce rates exceed 40%, particularly in second or subsequent relationships, SMSFs increasingly face compliance and planning issues during separations. This session will delve into the complexities of managing an SMSF through a relationship breakdown, focusing on the key compliance and tax risks involved in splitting assets.

Attendees will explore practical strategies for managing tax documentation, handling superannuation splits efficiently, and navigating the intricacies of base amount versus interest splits, CGT rollovers, and SuperStream requirements. Additionally, the session will address how to resolve disputes and manage trustee departures in the event of irreconcilable breakdowns, ensuring a smooth transition and avoiding costly mistakes.

Learning Outcomes

By attending this session, you will:

- Gain insights into the key compliance and tax risks involved when managing SMSFs through relationship breakdowns.
- Learn the essential steps for efficiently handling superannuation splits, including understanding base amount vs. interest splits, CGT rollovers, and the use of SuperStream.
- Develop strategies for resolving disputes and navigating trustee departures, ensuring smooth SMSF transitions during irreconcilable relationship breakdowns.

Notes

Andrew Inwood, CEO, CoreData

Andrew Inwood, Global CEO of CoreData, will unpack the demographics of Australia's fast retiring workforce, why the mass affluent and rich will prefer the better service and flexibility of self managed super and show how the well run businesses are transitioning to family asset managers at the end of the SMSF's life - based on recent research with a unique look into how SMSFs are out performing, this session will give clear indicators of the granularity of growth.

By attending this session you will:

- Understand the key demographic shifts in Australia's retiring workforce and their impact on the demand for SMSFs.
- Gain insights into how SMSFs are outperforming other superannuation funds and driving growth amongst the mass affluent and high-net-worth clients.
- Explore strategies for transitioning SMSFs to family asset managers at the end of their lifecycle, ensuring sustainability and intergenerational wealth management.

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Binding Death Benefit Nominations: Essentials, Errors, and Expert Tips for Escaping Liability

Hayley Mitchell, Partner, Cooper Grace Ward Lawyers

Synopsis

Getting the BDBN and estate planning strategy right is an extremely important part of advising our clients about their SMSFs. By ensuring that the BDBN and estate plan are in place, we can avoid the adverse consequences arising from disputes over the death benefit, and the potential liability that may flow to the SMSF trustee and advisers. This session will cover the recent case law that informs us about the errors that can arise and the potential consequences for SMSF trustees and advisers when everything goes wrong.

Learning Outcomes

By attending this session you will:

- Understand the essentials of BDBNs and their role in SMSF estate planning.
- Identify common pitfalls and legal risks in BDBNs to prevent disputes and minimise liability for SMSF trustees and advisers.
- Analyse recent case law to learn from real examples and strengthen your approach to SMSF estate planning.

Notes

Small Business CGT Concessions: Tips, Traps and a Super Twist

Lee-Ann Hayes, Head of Tax Education, TaxBanter & Accurium

Synopsis

Often touted as the retirement nest egg outside superannuation, the Small Business CGT concessions are arguably some of the most generous tax concessions in our tax law. The concessions can provide small business operators with greater access to additional funds to reinvest in their business, and consequently more funds ultimately for their retirement. But while the concessions can provide significant tax savings, they can also be complex and challenging to apply.

This session will break down the rules so that you understand how they operate, when and which taxpayers are eligible, and some of the strategies available to maximise their application. It also examines how the concessions interact with superannuation.

Learning Outcomes

By attending this session, you will be able to:

- Gain a clear understanding of the small business CGT concessions and the complex eligibility criteria
- Identify critical issues when applying the small business CGT concessions and learn how to avoid common mistakes and pitfalls in applying the concessions
- Explain the interaction of the small business CGT concessions with the superannuation rules

Notes

Don't Get Caught Out: AML/CTF Reforms Every Accountant and Adviser Must Know

Keddie Waller, Policy Manager, SMSF Association

Kath Bowler, General Manager, Holley Nethercote

Synopsis

As of March 2026, sweeping reforms will bring thousands of accountants under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) regime for the first time. Common services such as setting up trusts, including SMSFs, handling client payments, and facilitating debt or asset financing will soon be regulated, requiring accountants to register with AUSTRAC and comply with new obligations.

This session is critical for accountants, who will need to develop and implement comprehensive AML/CTF programs, including customer due diligence and risk management protocols. But advisers shouldn't overlook their responsibilities—while some may be exempt from full compliance, the expanded services introduce grey areas that can still impact their obligations.

Join this session to understand the practical steps your business must take to prepare, ensure compliance, and avoid significant penalties. These changes are just around the corner, and being unprepared could have serious consequences for your practice and your clients.

Learning Outcomes

By attending this session, you will:

- Understand the scope of new AML/CTF reforms and their direct impact on accounting and advisory practices, including the obligations to register with AUSTRAC and implement compliance programs.
- Learn practical steps to develop, implement, and monitor an effective AML/CTF program tailored to your practice.
- Identify how the new regulations will affect both accountants and advisers, and how to ensure compliance with the expanded services to mitigate potential penalties and business risks.

Notes

Don't Be Next: Learning from Landmark SMSF Cases of the Year

Scott Hay-Bartlem, Partner, Cooper Grace Ward Lawyers

Synopsis

Court decisions tell us a lot about what we can and cannot do with SMSFs, and Scott, with his signature flair, will unpack the key lessons from the most significant cases of the past year.

A highlight will be the 2024 decision in *Merchant v Commissioner of Taxation* which is one of the most important in recent times because it involves what could be considered a common and uncontroversial transaction and covers such a vast array of SMSF areas and issues – from trustee disqualification through to sole purpose and financial assistance to members and the importance of the investment strategy. Scott will share his learnings from this case to ensure you and your clients are not embroiled in something similar.

Don't miss this closing plenary to learn how to safeguard yourself and your clients from becoming the next cautionary tale.

Learning Outcomes

By attending this session, you will:

- Gain insights into key legal precedents from recent SMSF court cases, including the Merchant v Commissioner of Taxation decision, to understand their broader implications for compliance and practice.
- Learn how to identify and address common issues that can lead to legal disputes, such as trustee disqualification, sole purpose breaches, and financial assistance to members.
- Develop strategies to safeguard your clients and SMSF practices from potential risks, ensuring compliance and avoiding costly legal entanglements.

Notes

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