

## UNDERSTANDING SERIES



### **BUSINESS INSURANCE**

- Business Continuation Insurance
- Business Expenses Insurance
- Business Succession Agreement and Funding

### **SUPERANNUATION**

- Cash out and re-contribute to super
- Co-contribution
- Consolidate superannuation
- Downsizer superannuation contribution
- First home super saver scheme
- Non-concessional contributions
- Personal deductible contributions
- Salary sacrifice
- Splitting superannuation contributions
- Spouse contributions
- Superannuation

### **GEARING**

- Costs and risks of gearing
- Costs and risks of gearing into superannuation
- Costs and risks of margin lending

### **ESTATE PLANNING**

- Advance Care Directive
- Family Trusts
- Powers of Attorney
- Special Disability Trust
- Superannuation death benefits
- Testamentary Trusts
- Wills

### **TAX**

- Small business CGT concessions
- Redundancy payments
- Salary packaging
- Tax considerations for non-residents
- Taxation

### **DEBT MANAGEMENT**

- Costs and risks of reverse mortgages
- Debt management
- Debt recycling
- Redraw facility

## UNDERSTANDING SERIES



### INVESTMENT CONCEPTS

- Asset Allocation
- Child savings plans
- Costs and risks of derivatives
- Costs and risks of direct property
- Dollar cost averaging
- Insurance investment bonds
- Investment risks
- Managed funds
- Managed Discretionary Funds (MDA)
- Separately Managed Account (SMA)
- Set and maintain a budget

### INSURANCE

- Income Protection Insurance
- Term Life Insurance
- Total and Permanent Disablement - TPD - Insurance
- Trauma or Critical Illness Insurance

### RETIREMENT INCOME

- Account-based Pensions
- Annuities
- Transfer Balance Cap
- Transition to Retirement Pension

### SELF MANAGED SUPER

- Commencing an SMSF pension
- Costs and risks of borrowing by Self Managed Superannuation funds (SMSF)
- Key SMSF investment rules
- Limited Recourse Loan
- Self Managed Superannuation Funds
- The SMSF Investment Strategy

### SOCIAL SECURITY

- Age Pension
- Aged Care
- Disability Support Pension (DSP)
- DVA Service Pension
- Gifting
- Insurance bond in a private trust
- Newstart Allowance
- Pension Income and Assets Tests - Department of Human Services
- Strategies to increase Department of Human Services or DVA entitlements
- Waiting periods