

How closely involved do you want to be with your SMSF? **Xpress or SuperGuardian?**



Xpress Super

Xpress Super's business model is targeted at the self-directed investor. A typical Xpress Super client is someone who's happy to educate themselves about SMSFs and participate with hands on decision making in relation to investments. Xpress Super clients enjoy the best SMSF administration service by using our embedded cash hub and online trading solution and limiting their investments without the premium price tag to the below:

- Cash
- ASX listed equities
- Fixed interest securities
- Property
- Precious metals (Please discuss with us directly)

SuperGuardian

SuperGuardian's service is targeted at the SMSF Trustee who is time poor or does not want to handle the administration or compliance burden of administering their SMSF. SuperGuardian client's usually work with a Financial Adviser who assist them with investment selection and strategy using their own in-house trading platforms on a fee for service basis. SuperGuardian allows any cash hub and can report on any asset on any platform and the increased service fee reflects the time and effort required to report on funds with more complex scenarios and less data automation.

Services



SMSF Establishment	✓	✓
Existing SMSF Transfer	✓	✓
Dedicated Client Manager	✓	✓
Strategic Advice	✓	Through SuperGuardian ✓
Acts as the registered mailing address for investments	✗	✓
Facilitates fund administration by notifying share registries of tax file number, bank account details etc	✗	✓
Access to Trust Deed and other compliance documentation	✗	Held by the Trustee. We will have scanned copies for audit purposes only ✓
Face to Face meetings	✗	✓

Fund Establishment

Assistance preparing rollovers	✗	✓
Welcome Pack	✓	✓
ABN & TFN application	✓	✓
Trust Deed	✓	✓
Company Establishment	✓	✓
Investment Strategy template	✓	✓
Nomination of Beneficiary template	✓	✓
Pre-population of bank account opening forms	Xpress Super's Service Providers	✓
Pre-population of share trading account opening forms	Xpress Super's Service Providers	✓
Pre-population of term deposit account opening forms	Xpress Super's Service Providers	✓



Investments

Cash Accounts	Xpress Super's Service Providers	Any cash account
Share Trading platform	Xpress Super's Service Providers	Any broker / any platform
Term Deposits	Xpress Super's Service Providers	Any institution
Insurance	✓ Trustees can use any insurance provider.	✓ Trustees can use any insurance provider.
Property	✓	✓
Precious Metal	Discuss with XS directly	✓
Unlisted Investments	Discuss with XS directly	✓
Cryptocurrency	✗	✓



Online Reporting



Daily online access to portfolio valuation	✓	✓
Daily online access to member contribution amounts	✓	✓
Daily online access to member pension amount summaries	✓	✓
Investment Strategy compliance reports	✓	✓
Reconciliation of Accounts	Monthly	Monthly

To further discuss the differences between Xpress Super and SuperGuardian, please contact **1300 216 890**.

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