



Fees and Costs – 2022 / 23 Financial Year

Please note investment execution, advice and other operational expenses will be incurred by your fund during existence and we recommend you identify these prior to establishing your SMSF. You can access this information by reading the product disclosure statements and terms and conditions of each of your product providers.

Type of Fee or Cost	The amount (Inc GST) and how / when for payment	
SMSF Establishment Fee	Fund Establishment \$200 Payment is required upfront before we proceed.	
	Establishment of Corporate Trustee \$930 Inclusive of ASIC fees. Payment is required upfront before we proceed.	
	Existing SMSF – Transfer Fee \$200 This fee is billed and paid before proceeding with the SMSF Transfer.	
Annual Fixed Fees	Xpress Super Standard Annual Fee \$1,150 The annual fee for the first financial year is debited when the initial rollover or contribution has been received. After the first financial year, the fee is debited annually in advance each July.	Existing SMSFs – Annual Fee - By Quote To be determined when quote is provided.
	XpressBLK Annual Fee \$1,450 Annual Fee for XpressBLK service includes the Xpress Standard service features plus additional support and services.	SMSF Audit - Included The audit fee is incorporated into our annual fee.
Annual Fixed Fees (if required)	Actuarial Certificates \$210 Debited upon completion of the year end work, if required.	Precious Metal \$210 This fee is charged per year and debited upon the first transaction and thereafter annually in advance. Unlimited, not per investment.
	Accountant Letter \$50 This fee is debited upon request on an Accountant Letter.	Term Deposits – Outside of Australian Money Market (AMM) \$110 This fee is charged per term deposit, per year. The fee is debited upon settlement of the term deposit and each year thereafter.
	Annual Company Maintenance \$290 (Special Purpose Trustee) Inclusive of ASIC fees. Billed and debited upon the anniversary of the company incorporation.	International Investments \$50 This fee is charged per holding, per year. The fee is debited upon the first purchase and thereafter annually in advance.
	Property Administration \$350 This fee is charged per property per year and debited once the deposit has been paid and thereafter annually in advance in July.	Unlisted Investments - By Quote This fee is charged per year and debited upon the first transaction and thereafter annually in advance.
	Additional Bank account \$210 This fee is charged when you have an account outside of the Macquarie Cash Management Account.	
Ad Hoc Fees (if required)	Trust Deed Amendment - By Quote Billed and deducted upon completion of a change to the Trust Deed, as requested by the Trustee or in accordance with changes to legislative requirements from time to time.	Pension Commencement/Consolidation \$550 Debited upon completion of the Pension Commencement/Consolidation.
	Lump Sum Withdrawal \$200 Debited upon completion of the Lump Sum Withdrawal.	Cancellation within 12 months \$499 Billed and Debited upon cancellation request.
	GST Registered Fund - Included This service is included in our annual fee.	SMSF Fund Windup \$1,520 Deducted upon receipt of a request from the Trustee to officially wind up the self-managed super fund with the ATO.
Limited Recourse Borrowing Arrangement	Corporate Bare Trustee Establishment \$930	Annual Company Maintenance (Standard Trustee Company) \$490 Inclusive of ASIC fees, billed and debited upon the anniversary of the company incorporation.
	Bare Trust for the Related Party Finance Agreement \$1,680	
	Bare Trust for the Commercial Lending Agreement \$1,260 Deducted upon completion of establishing LRBA (includes LRBA setup, SMSF custodian and related party). Fees stated for limited recourse borrowing arrangements apply to standard arrangements. More complex arrangements will attract higher fees and charges. The fees do not include bank fees.	
Compliance Breaches	Audit Management Letter \$210 Issued where an SMSF has a compliance breach, payable on completion of audit.	
	Audit Contravention and Management Letter \$315 Issued where an SMSF has breached a SIS regulation and the auditor is required to report to the ATO, payable on completion of audit.	
	Dishonor Fee \$50 Dishonor fee is per dishonor and payable on the date the transaction cannot be processed.	
	Any Other Services - By Quote	