



Practical Systems Super
Simplicity you can trust



Your complete SMSF solution
FOR SELF MANAGED SUPER FUND TRUSTEES

Serving Australia's future

Over the past 12 months, 27,000 new self-managed superannuation funds (SMSF) were opened in Australia. There are now around 600,000 funds, representing almost one-third of all Australian superannuation. As Australians increasingly decide to take their future into their own hands, many find themselves losing what they hoped to gain: control.

Managing a fund involves time-consuming paperwork and keeping up with ever-changing government regulations adds to the administrative burden trustees face. Those who choose to use superannuation software or administration support can face a lack of transparency in investments and data management, inequitable pricing structures, and uncontactable remote support.

Practical Systems Super is dedicated to providing an all-in-one SMSF solution that gives you control over your finances and your future. We provide superannuation software, administrative support, and financial services to support self-directed trustees throughout a fund's lifecycle, with expert advice that is personalised to your needs. We take care of your paperwork, compliance and tax obligations, so you can concentrate on taking care of your future.

A name you can trust

Practical Systems Limited is a trusted partner of Australia's farmers and small business owners, having designed financial software solutions for over 25 years. Our founder and CFO, Bob Locke, is a specialist SMSF chartered accountant and accredited SMSF auditor who knows the issues you face, but also how to help you navigate those challenges.

Practical Systems Super combines technical expertise with first-hand experience of regional Australia to create a platform to make the management of SMSFs easier for both trustees and their advisers.

We are 100% independently owned and operated in Australia, providing a personal approach from experienced professionals. Our company, including our support team, is based in Armidale NSW and we understand the service you expect.

Control and transparency

Practical Systems Super gives you the security of knowing that you are taking care of your future, now. You remain in complete control of your superannuation with the reassurance of knowing that help will be on hand when you need it.

Our secure, cloud-based software platform provides real-time monitoring so you to know what is happening with your fund and investments, when it's happening. Your data will always belong to you, even if you change advisers or leave the platform.

Practical Systems Super has a simplified fee structure, charged at a set rate regardless of the value of your fund or your investments. You also have the ability to manage everything yourself, work with your chosen financial adviser or with support directly from Practical Systems Super.

This way, you always know how much your SMSF management will cost and allows you to be flexible with the level of service you require.

Providing peace of mind

Practical Systems Super provides an unrivalled customer experience. Our platform is designed to be operated by trustees who are not finance experts and our local support team combine professionalism and efficiency with friendly and down-to-earth service to ensure you get the help you need when you need it.

Our experienced, licensed SMSF advisers provide independent advice to help you make the right decisions for your retirement, including investment contribution and benefit strategies, estate planning, and deceased estates.

We can help you set up a new fund or transfer your existing data as well as providing regulatory compliance by maintaining financial records, tracking investments, producing statements, and monitoring regulatory limits.

We will ensure you meet all your ATO tax requirements, including BAS lodgement, annual tax returns and arranging independent third-party audits.



Practical Systems Super is dedicated to providing an all-in-one SMSF solution that gives you control over your finances and your future.

A plan to suit your needs

We know there is no standard SMSF and no standard trustee. Practical Systems Super has two fixed-fee service plans available, with no restrictions on the value of the fund, number or types of investments, bank accounts or share trading platforms.

Annual Compliance Plan

- Easy-to-use software with Trustee and Adviser logins as required, including ongoing maintenance, enhancements, and support
- Compilation of annual fund accounting records
- Maintenance of investment register and capital gains tax records
- Procure an actuarial certificate for the fund where required
- Preparation of annual financial statements
- Preparation of annual member statements
- Preparation of trustee minutes of resolutions
- Preparing and lodging annual tax return
- Maintenance of trustee company ASIC records (if applicable)
- Preparation of audit work papers and related information
- Arranging annual independent audit
- BAS lodgement where required (annual)
- Electronic document storage for all relevant fund documents

Full Service Plan

Includes all of the items in the annual compliance plan, plus:

- Periodic entry and reconciliation of bank and investment transactions
- Provision of fund mailbox for correspondence, investment notices, etc (if required)
- Automated data feeds
- Regular maintenance of investment register and capital gains tax records
- Real-time compliance monitoring of contribution caps, pension withdrawals, bank balances and investment policy ranges
- Annual benchmark reporting

Practical Systems Super also provides licensed advice on a quoted fee-for-service basis for services such as: new fund establishment, pension commencement, contribution strategies, and class of product advice on deposits, securities and insurance.

Start planning your future today,
visit us at: pssuper.com.au





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