

# MAY VIRTUAL MASTERCLASS

## THURSDAY AGENDA | 11 MAY

<p><b>11.00am– 11.50am</b></p>	<p><b>Small Business Restructure and Making Super contributions</b></p> <p>Often small businesses are initially set up in the cheapest and simplest way, and this makes a lot of sense. As most small businesses never grow to any substantial size and many are just closed down shortly after starting, spending lots on the optimal structure just in case the business grows substantially hardly seems worthwhile. But this means we often see new clients who have less than optimal structures.</p> <p>In this session we will consider how to fix these problems – how to take the cheap and simple structure of either a sole trader owning everything, or just the same but all done in a shelf company, and ensure that asset protection, bring in new equity, income splitting and the CGT concessions are available.</p> <p>Before 1 July 2016 there was one main way to fix this problem, using the small business CGT concessions. However, from 1 July 2016 there is a second option, using the small business restructure rollover.</p> <p>So which is better to use? What are the benefits of these two options? And what are the problems each has? And most importantly, can we use this to get around the new super rules that limit non-concessional contributions for those with a total superannuation balance of \$1.6 million+?</p> <p><b>Ken Mansell</b> Tax expert, <a href="http://www.taxrambling.com">www.taxrambling.com</a> Knowledge areas: Super, TASA</p>
<p><b>11.50am 12.05pm</b></p>	<p><b>Break</b></p>
<p><b>12.05pm 12.55pm</b></p>	<p><b>Super Proceeds Trust, Insurance Proceeds Trust, Testamentary Trust, Death benefit pensions: when, which one &amp; why?</b></p> <p>This is aimed at financial advisers that need to build/refresh their foundation technical knowledge. This case study based workshop explores the technical strategy 'must-knows' of estate planning, draw the line between the role of the adviser and the solicitor and examine the role that trusts play in the context of traditional financial planning advice.</p> <p><b>Ben Martin</b> Technical Manager, AIA Knowledge areas: Super, Life Insurance, Estate Planning, TASA</p>
<p><b>12.55pm 1.10pm</b></p>	<p><b>Break</b></p>

<p>1.10pm 2.00pm</p>	<p><b>Unwrapping the pension transfer balance cap - CGT relief</b></p> <p>At the March Masterclass we addressed the pension transfer balance cap and its potential impact for certain superannuation fund members, including those drawing pensions under transition to retirement rules, and others likely to have a pension account balance exceeding \$1.6m.</p> <p>In this segment we will be exploring one aspect of the transfer balance cap in much more detail – the capital gains tax relief.</p> <p>Issues to be covered will include:</p> <ul style="list-style-type: none"> <li>• How does the CGT relief work?</li> <li>• Who will be affected?</li> <li>• What steps need to be taken, and when?</li> <li>• How the segregated and proportional methods differ when applying for relief</li> <li>• Case studies and worked examples</li> </ul> <p><b>Peter Kelly</b>  <b>Retirement Strategies and Solutions, Centrepont Alliance</b>            Knowledge areas: SMSF, Super, TASA</p>
<p>2.00pm 2.40pm</p>	<p><b>Break</b></p>
<p>2.40pm 3.10pm</p>	<p><b>Claims Management</b></p> <p>Written to provide Advisers with an insight to modern claims practices.</p> <ul style="list-style-type: none"> <li>• Applying a customer centric approach to managing claims</li> <li>• How we apply early intervention to our claims management and how this benefits the customer</li> <li>• How we want to work with the advisor during the claims process to enhance our customers' experiences</li> <li>• An introduction to our rehabilitation team and how the wellness plan assists our customers with mental health conditions</li> </ul> <p><b>Elizabeth Haddow-Allen, Senior Rehabilitation Consultant</b>  <b>Katie Maree Hartley, Senior Case Manager</b>  <b>CommInsure</b>            Knowledge areas: Life Insurance</p>
<p>3.10pm 3.25pm</p>	<p><b>Break</b></p>
<p>3.25pm 4.15pm</p>	<p><b>Super vs Insurance Balancing Act</b></p> <p>The dust has now settled on the latest round of superannuation reform. While there has been much discussion about the impact this will have on retirement savings, accumulation and pension strategies, how will the changes impact the risk advice strategies you most commonly use with your clients?</p> <p>The old model of using super to fund insurance today in the expectation that I can catch up with extra contributions in the future to fund my retirement has been disrupted. Regulators and the media are more focused than ever on insurance held through super and the advice gave to clients in the past may no longer be appropriate in the new world. This session will look at the practical</p>

advice considerations and product strategies you can use with clients to future proof your risk advice and safely meet your BID obligations.

**Chris Kirby, Head of Technical Strategies**

**AMP**

Knowledge areas: Life Insurance, Super

4.15pm

**Break**

4.30pm

**Trumponomics, Turbulence and the Markets**

“The last year has seen the ushering in of Brexit, Trumponomics and uncertainty in 2017, as Europe faces potential upheaval to the European economic union.

4.30pm

5.20pm

We look at the key economic policy drivers emanating from a new American administration and their impact on markets across the world, and with markets already elevated from a decade of unconventional policy prescriptions, we look at how investors can tackle the uncertain period ahead.

**James Holt**

**Senior Investment Specialist, Perpetual**

Knowledge areas: Generic Knowledge

5.20pm

**Close**